

The Greater Boston Housing Report Card 2022

With a Special Analysis
of Equity in Subsidized Housing

The Boston Foundation **tBf**



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With a Special Analysis of Equity in Subsidized Housing

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We are also indebted to the organizational skills and good cheer of Boston Foundation Housing and Neighborhoods Program Associate Helen Murphy, who shepherded this project from early days.

Dear Friends,

Twenty years ago, the Boston Foundation's inaugural *Greater Boston Housing Report Card* began tracking the growth, shortfalls, evolution and economics of housing in our region. Even in 2002, production and supply did not match need and demand. The bottom line is that it has always been expensive to live in our region. The specific numbers have changed since then, jostled by recession, innovation, pandemic and inflation. In some years production numbers have been good, but most of it has been at the high end of the real estate market. Some years we've made advances in numbers of affordable units, but they've not been well distributed. The *Report Card* has taken a hard look at the field each year, and along with its findings has offered up ideas for adjustments to policy and practice to improve the market for the people living in it.

A concern for equity always has been woven into our work around housing. In the last year, however, TBF has embraced a new vision where a commitment to equity is the driver behind everything we do. And there may be no single issue as integral to achieving equity as housing. As a TBF donor to housing causes recently exclaimed to us, "If you don't have a place to call home, how can you do anything else?"

In redefining the Foundation's mission this year, we articulated several underlying commitments embodied in our work. One is to unapologetically face challenging issues. Housing in Greater Boston is nothing if not challenging. Another commitment is to value data measurement and analysis as essential guides in learning, decision-making, and performance measurement. This *Report Card* does that as well. Partnering with researchers each year, we maintain continuity on the sector overview and explore new angles on the what the data tell us—or what data are missing.

Fairly and decently housing everyone in our region would be a huge step toward repairing past harms, from discriminatory rental practices to predatory lending, from real estate restrictions to thoughtless development. Mayor Wu is meeting this challenge head on with her recent executive order that focuses on expediting affordable housing approvals, preserving and financing housing and increasing homeownership. We urge leaders in all Greater Boston municipalities to take action in their communities. It is our ongoing hope that this document serves as an up-to-date guide—and perhaps goad—to working toward a more sustainable housing economy in Greater Boston, and in so doing allow our region to truly flourish.



M. Lee Pelton
President and CEO

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Preface

HOUSING IS A UNIVERSAL HUMAN NEED AND YET, AS A REGION AND A SOCIETY, WE CONTINUE TO FALL SHORT OF FULFILLING THAT NEED FOR ALL.

The data and findings in this report card parallel the housing efforts we see at work among community leaders and housing advocates. In broad terms, one area of focus is housing supply and demand and the resulting prices of homes to rent and own; another is affordability, housing instability and, new in the 2022 report card, subsidized housing. The core metrics section of the report card lays out the persistent realities of the region's housing crisis related to market forces: cities and towns with variable and insufficient housing production histories, and rents and home prices that are among the highest in the country.

There are some bright spots. Metro Core Communities and Regional Urban Centers, as defined in this report card, issued many more housing permits than previous years, paving the path to increasing housing supply. Other than Maturing Suburbs, all community types had an increase in multifamily housing production. The *2019 Greater Boston Housing Report Card* demonstrated that multifamily housing production increases diversity among residents, so this trend is moving the region in the right direction.

And yet, segregation persists. It is pronounced for Black and Latino homeowners whose home purchases are concentrated in just a few cities and towns outside Boston. In fact, Black and Latino households experience disproportional harm in almost every measure related to housing. They are cost-burdened at greater rates, they have lower rates of homeownership, and they are faced with eviction proceedings at higher rates.

Increasing housing supply with the underpinning of zoning change is a necessary path for the region. It's the long game, first with policy, then planning and eventually with the actual production of housing—a process that will take years and even decades.

Meanwhile, shockingly, almost half of Greater Boston renters pay more than a third of their household income toward housing costs—and for many, rent extracts more than half their income. We are a region where sky-high rents take a toll on individuals and families.

This is the crisis of the present moment, where households are at risk of losing their housing now. Renters and owners who are barely making rent and mortgage payments face the prospect of eviction or foreclosure, and in worst-case situations, homelessness. For these households, there is no long game—the crisis is already knocking at their door. And it is particularly acute for households of color, who are much more likely to face eviction proceedings against them. It plays out in neighborhoods and communities that are home to more households of color, particularly Black and Latino households.

There is no question that the best of our efforts for housing stabilization during COVID must continue, with special attention to households of color, those with disabilities, recent immigrants and others who may be reluctant or unable to seek out support from conventional sources. It is also where subsidized housing plays a vital role in providing affordable options to lower-income households. Metro Core communities have done significantly more than others in providing this affordable stock, followed by Regional Urban Centers, but other communities are trailing far behind and must step up.

We examine another, related element of our housing crisis in this year’s special topic, “Who Can Win the Lottery: Moving toward equity in subsidized housing.” This section of the report uncovers inequities in several administrative practices related to subsidized housing and also in the targeting of specific populations for new affordable housing developments. Some subsidized housing marketing and lottery administration practices could result in low-income households of color never even learning of new homes being available. Producing more subsidized housing cannot reduce racial disparities if households of color do not have access to that housing, including those on the decades-long waiting lists at many local housing authorities. We must, therefore, peel back the layers to ensure that the harms of the past, including racial covenants and redlining, are not being replicated into the future.

One of the primary objectives of the Fair Housing Act of 1968 was to prevent race-based discrimination in the sale and rental of housing. In 2021, the federal department of Housing and Urban Development restored the Affirmatively Furthering Fair Housing (AFFH) provision that was in the Fair Housing Act. The provision asks for the federal government to do more than prevent discrimination; it calls for actions that enable people of color, immigrants, people with disabilities and families with children to have access to safe, decent and affordable housing in communities of their choice. We have a valuable opportunity to take up AFFH on a statewide front to ensure that housing production, tenant protections and subsidized housing fulfill an ambitious and far-reaching racial equity and housing justice agenda.



The Greater Boston Housing Report Card has tracked regional trends and topics in housing since 2002.

Core Metrics

Regional Context & Demographic Trends

Supply

Prices

Affordability

Housing Instability

Subsidized Housing

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Regional Context and Demographic Trends

We build housing to meet the needs of people and their families, so we start the 2022 Greater Boston Housing Report Card by looking at the people who live here and how that's changed over time. Before launching in, though, it's worth flagging one limitation to looking at who lives here today; it misses people who otherwise would like to live in Greater Boston but who can't because of high housing costs. Many frustrated by high costs still ultimately choose to live here, and they do so by stretching household budgets, moving to areas of the region that are less convenient, or crowding into substandard housing. But others never find a viable option for moving here in the first place, or they once lived here but rising housing costs pushed them to move away. Each of these lost households represents people that could have been contributing to the social vibrancy and economic dynamism of our region, redounding to the benefit of us all. But instead, they are strengthening communities elsewhere and we miss out.

In terms of who does live in Greater Boston today, the data in this section reveal some new trends. Greater Boston had been relying on international migration to offset native-born population loss for some decades, but immigration has slowed considerably over the last four years. Conversely, household formation is up as members of the large Millennial generation strike out on their own and bid on new homes. During the pandemic, household saving rates increased, leaving many with more money to spend on housing. And many white-collar workers who have been able to work from home are seeking to move into larger homes, bidding up prices on larger units.

Other multi-decade trends appear to be continuing. Many of our communities continue to grow more racially diverse. But Black and Latino population increases remain concentrated in a few communities.

Key findings from this section include:

- Immigration has been driving Greater Boston's population growth, but growth is slowing.
- New household formation is increasing demand for housing.
- Greater Boston has become more racially and ethnically diverse.
- Greater Boston remains segregated by race and income.
- Fewer families with kids are living in Greater Boston.

Note on our use of MAPC “Community Types” throughout this report

In this edition of the Greater Boston Housing Report Card, we rely on the same five-county definition of Greater Boston (Essex, Middlesex, Norfolk, Plymouth, and Suffolk) but aggregate much of the municipal-level data into one of [five community types](#), based on an approach developed by the Metropolitan Area Planning Council (MAPC).¹ Rather than relying on the happenstance of geography, the community type–approach categorizes cities and towns using a mix of factors including land use and housing patterns, demographics, and recent growth trends. Even though they’re on opposite sides of Greater Boston, for instance, Lawrence and Brockton are analyzed together as Regional Urban Centers under this approach. For more detailed information on individual cities and towns, see the end of the report or the online data supplement for metrics by municipality. Counties were used in some places where municipality-level data was not available.

BRIEF DESCRIPTION OF COMMUNITY TYPES AND SUBTYPES USED IN THIS REPORT

METRO CORE COMMUNITIES HIGH-DENSITY INNER CITIES

- Urban with mix of apartment buildings, multifamily houses, single-family houses
- Completely built-out
- New growth: redevelopment, infill, and conversion from industrial uses to residential
- Significant racial and income diversity; large immigrant populations

STREETCAR SUBURBS HISTORIC, HIGH-DENSITY SUBURBS NEAR THE URBAN CORE

- Village-oriented residential neighborhoods with some multifamily homes and smaller apartment buildings
- Largely built-out
- New growth: limited redevelopment, infill, and expansion of existing structures
- Moderate racial diversity; moderate income diversity

REGIONAL URBAN CENTERS HIGH-DENSITY URBAN CENTERS PROXIMATE OUTSIDE OF BOSTON

- Mix of housing types; urban-scale downtown core surrounded by more suburban residential neighborhoods
- Mostly built-out
- New growth: redevelopment, greenfield development on periphery, conversion from industrial uses to residential
- Significant racial diversity; lower-income populations

MATURING SUBURBS HIGHER-INCOME TOWNS

- Owner-occupied single-family homes
- Most parcels of land are developed
- New growth: infill development, teardowns, small-scale greenfield development
- Population is stable or growing moderately; lower racial and income diversity

DEVELOPING SUBURBS WELL-DEFINED TOWN CENTERS AND LOW-DENSITY TOWNS WITH ROOM TO GROW

- Mixed-use town centers surrounded by compact neighborhoods; low-density elsewhere
- Large amounts of vacant developable land
- New growth: conventional subdivision of vacant land
- Low racial and income diversity

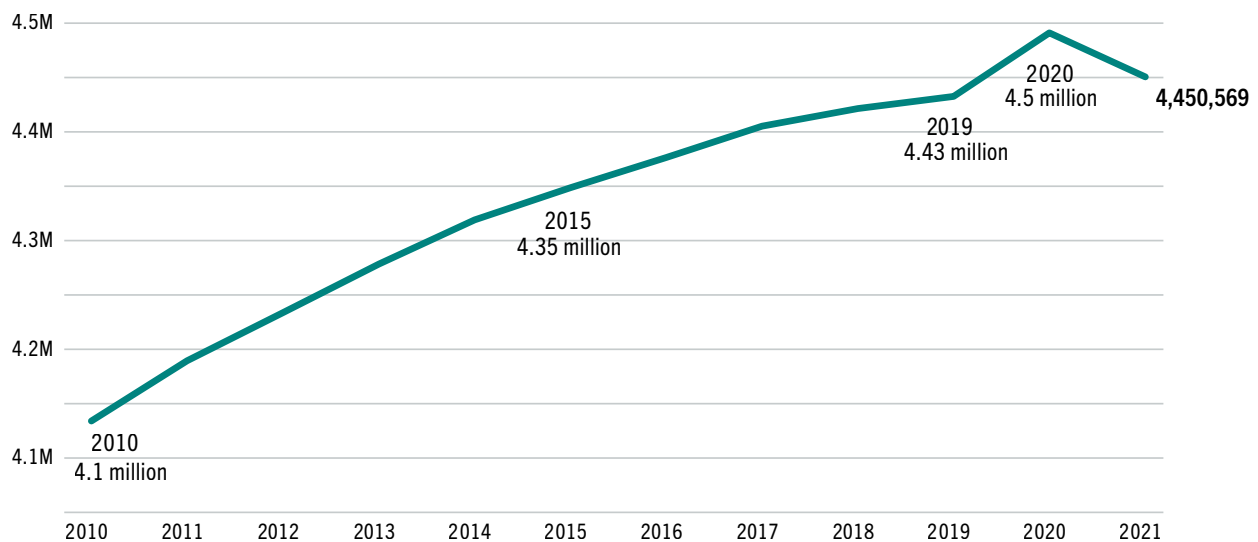
Immigration has been driving Greater Boston’s population growth, but growth is slowing.

For many years Greater Boston’s population had grown steadily, increasing almost 9 percent over the decade from 2010 to 2020. But this trend reversed in 2021, after the first

year of the pandemic, as the region lost more than 40,000 residents. Immigration decreased sharply and the region experienced outmigration from the urban core.

After steady increases, Greater Boston’s population declined in the pandemic’s first year.

Greater Boston total population. 5-county definition of region.



NOTE: Five-county definition includes Essex, Middlesex, Suffolk, Norfolk, and Plymouth counties.

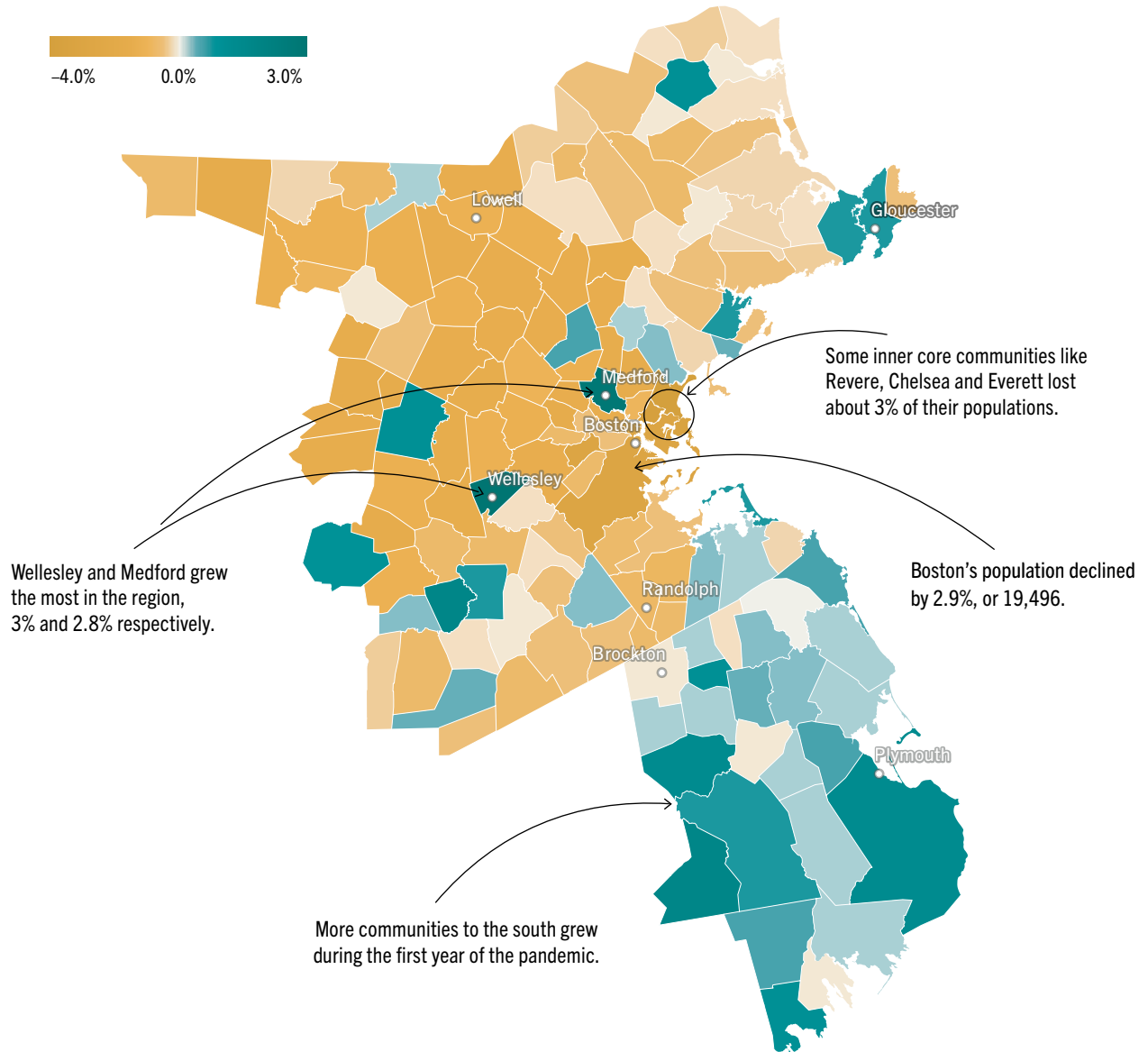
Source: U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population for Counties

The map on the next page shows how these 2021 population changes played out across the region. Between July 2020 and July 2021, most municipalities north and west of Boston saw population declines; Boston itself saw the greatest total population loss of nearly 19,500 (2.9 percent). The shift to remote work during the pandemic prompted many Americans to leave cities like Boston in search of more affordable, spacious housing to accommodate their work-from-home lifestyles. Unfortunately, it’s likely that

some of the population losses across the region are a result of COVID-19 related deaths, while larger declines in the immediate urban core may well be a result of university students moving away during the first year of the pandemic. The release of July 2022 estimates from the Census Bureau later this year will help us better understand how much of this population decline due to migration was a temporary phenomenon during the pandemic’s first year.

Many inner core communities lost population during the pandemic's first year.

Percent change in population 2020 – 2021.



Source: Population Estimates Program, UMass Donahue Institute. Map data: MassGIS

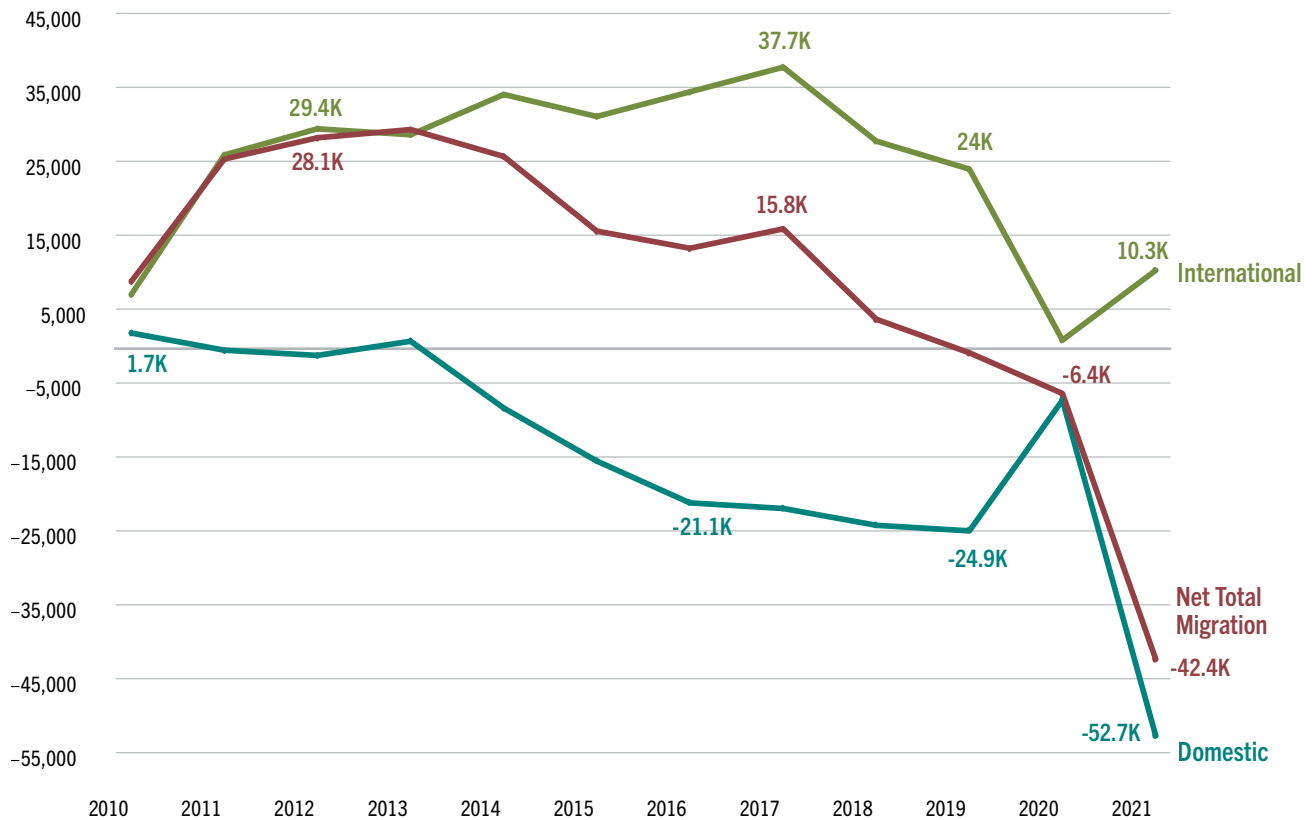
If it weren't for prior increases in international migration, Greater Boston would have started losing population well before the onset of the pandemic. For the past few decades, international immigration has helped the region offset declining birth rates and the loss of residents to other parts of the country. The graph below uses data from the Census Bureau's Population Estimates Program to analyze migration patterns to and from Greater Boston (setting aside the effect of births and deaths). After being relatively flat for a few years, Greater Boston started losing population to other parts of the country starting in 2014, in part due to our regional housing shortage. Survey data

from 2015 to 2017 reveal that one in five movers from Massachusetts left for [housing-related reasons](#), so it comes as no surprise that the top destinations for people leaving the state include lower-cost states like New Hampshire, Florida, and North Carolina.² International migration patterns have been mostly net positive for Greater Boston, except that it dipped down to no net population increase during the first year of the pandemic.

Net migration—the combined effect of international and domestic moves to and from Greater Boston—turned negative in 2019, presenting a new challenge for the region moving forward.

Migration to Greater Boston has turned net negative for the last three years.

Net migration to Greater Boston.



Source: U.S. Census Bureau, Population Division

New household formation is increasing demand for housing.

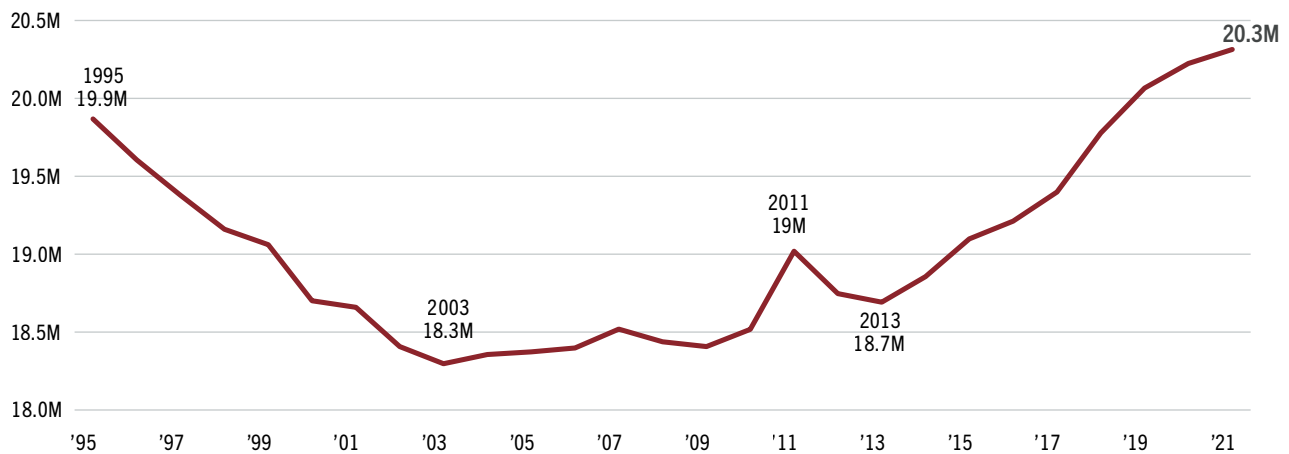
While factors like slowing migration have temporarily eased housing demand in the region, others have increased it. Among these is an increase in new household formation among Millennials. Born roughly between 1981 and 1996, Millennials entered a tough labor market during the Great Recession. Combined with significant student debt for many, these economic challenges made them more likely than prior generations to **live with roommates or their parents**, and pushed the possibility of homeownership into later adulthood. As members of this generation age into their late twenties and thirties, however, the number of **households headed by Millennials**

is starting to increase, as is their rate of homeownership.³ Pandemic factors such as a desire for more space and increased savings likely accelerated this trend.

Unfortunately, there isn't good local data on the age of people leading households in 2020 or 2021. Therefore, we present national data from the Current Population Survey/Housing Vacancy Survey, a survey administered nationwide by the Census Bureau. We find that the number of households headed by individuals between 25 and 34 years of age has increased steadily since 2013 and is now above 1995 levels.

Households headed by 25- to 34-year-olds are on the rise.

Households with householder between the age of 25- and 34-year-olds. United States.



Source: Census Housing Vacancies and Homeownership Survey

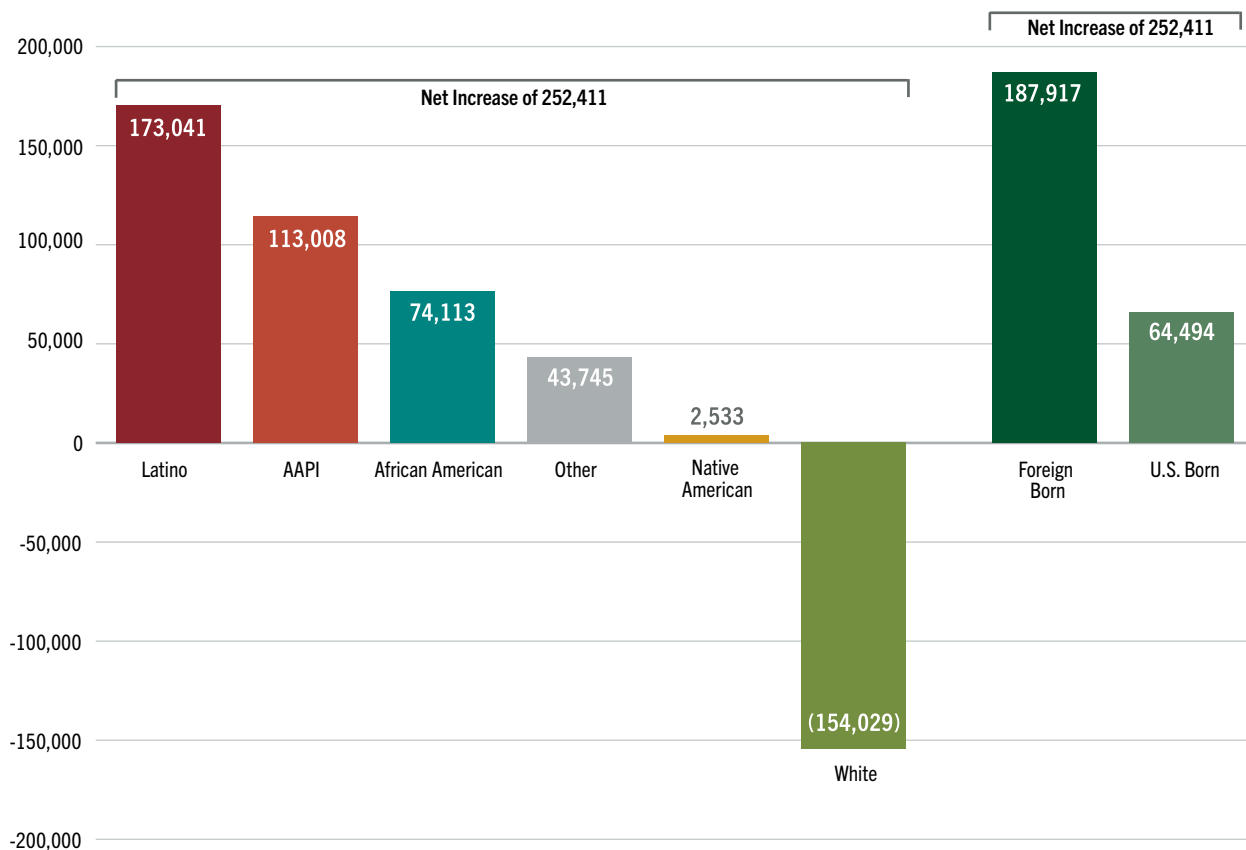
Greater Boston has become more racially and ethnically diverse.

As the earlier migration data showed, much of Greater Boston’s population growth has been fueled by immigration. During the current global wave of immigration, a large share of new arrivals are people of color hailing from countries in Latin American, the Caribbean, Africa and all parts of Asia. The graph below looks at net population change in Greater Boston over the past decade, breaking

these trends out by race on the left and by nativity on the right. Strong population growth among Latino, Asian American, and Black residents has served to offset population declines among our region’s White population. The White population decline is largely the result of declining native-born birth rates and outmigration to other parts of the country.

Greater Boston’s population growth is driven by immigrants of color.

Net population change. Greater Boston. 2010-2019.



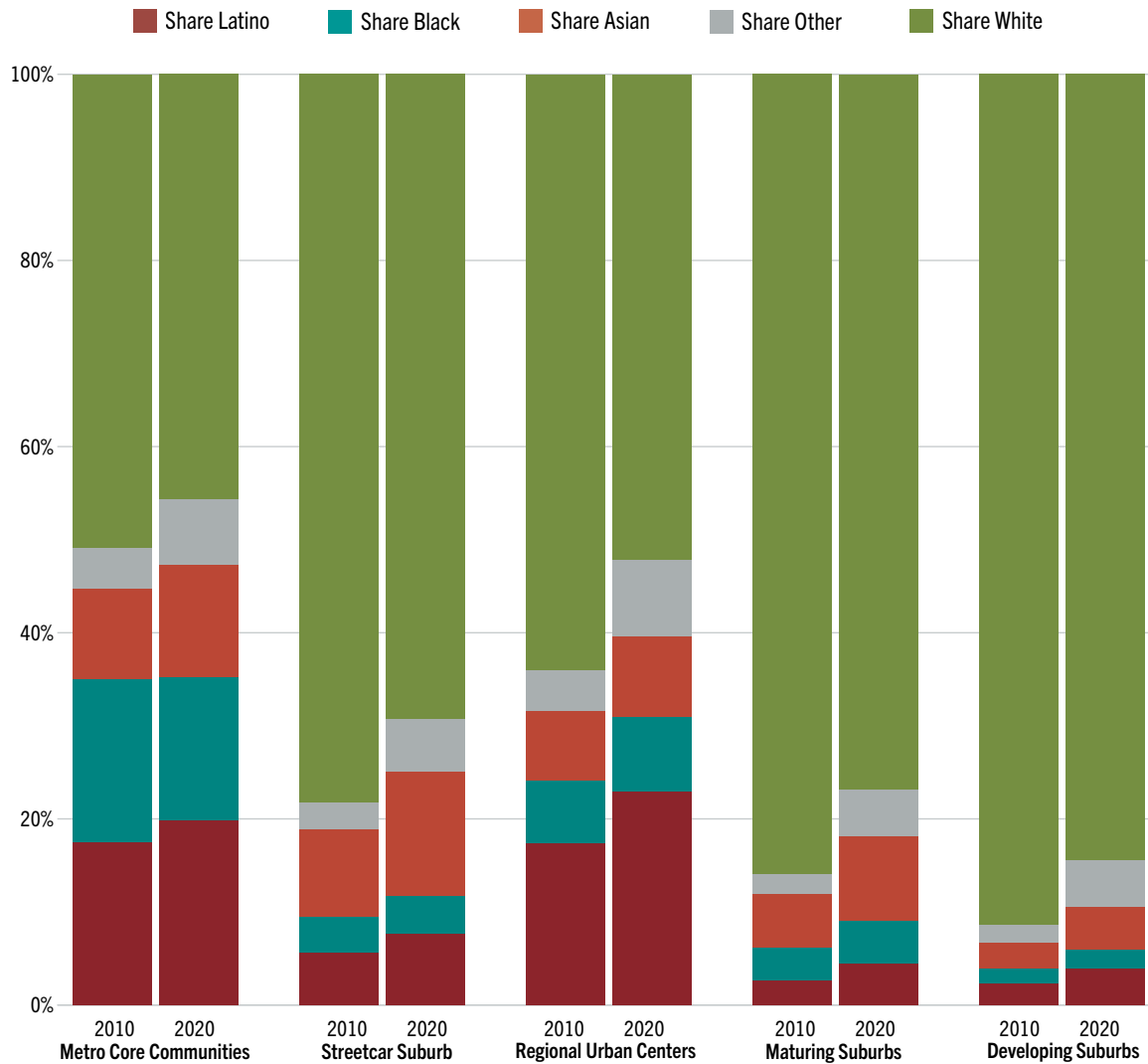
Note: Asian American Pacific Islander, Native American, White and Black are non-Hispanic, single-race only. Native American should be interpreted with caution due to small sample size. Chart ends with 2019 data due to reliability issues with 2020 ACS 1-Year data.

Source: 2010 Census, 2010 American Community Survey (ACS), 2019 ACS 1-Year Estimates

The graph below shows the racial makeup of Greater Boston by community type and compares 2010 to 2020. All community types have gotten more racially diverse over the past decade, but this demographic shift is more concentrated in certain areas. Almost 40 percent of

residents in Metro Core Communities are Black or Latino, for instance, compared to just 5 percent of residents in Developing Suburbs. Please see the Appendix at end of the report or the online data supplement for demographic data by municipality.

Racial diversity is higher in Metro Core Communities and Regional Urban Centers.



Note: White, Black and Asian are single-race only, non-Latino. Latinos can be of any race. Other includes Native Hawaiian and Pacific Islander, American Indian and Alaskan Native, and multiracial individuals.
 Source: 2010 and 2020 Census.

Greater Boston remains segregated by race and income.

Greater Boston’s history is fraught with racially discriminatory housing and lending policies, including redlining and race-based restrictive covenants, all of which have contributed to segregation by race and class. While housing discrimination based on race was outlawed in 1968, restrictive zoning policies persist to this day, maintaining the region’s racial and economic divisions. Perhaps the most straightforward example of this is local zoning rules like single-family-exclusive zoning, which are designed to prohibit the construction of diverse housing options and maintain “community character.” While that named “character” may focus on open space, it often functionally concentrates wealth and Whiteness. Because of the intersection of class and race in the American context, communities that overwhelmingly build single-family houses invariably become home to the White upper class and, by contrast, exclude the multiracial lower- and middle-income strata of families.

According to 2020 Census data, [Boston ranks 24th for racial segregation](#) among all large metropolitan areas, falling into the “high segregation” category.⁴ Zooming out to the state level, more than 60 percent of Massachusetts’ Black population resides in just 10 cities, with 52 percent in just Boston, Brockton, Springfield, and Randolph. Just 10 cities are home to over half the state’s Latino population.⁵

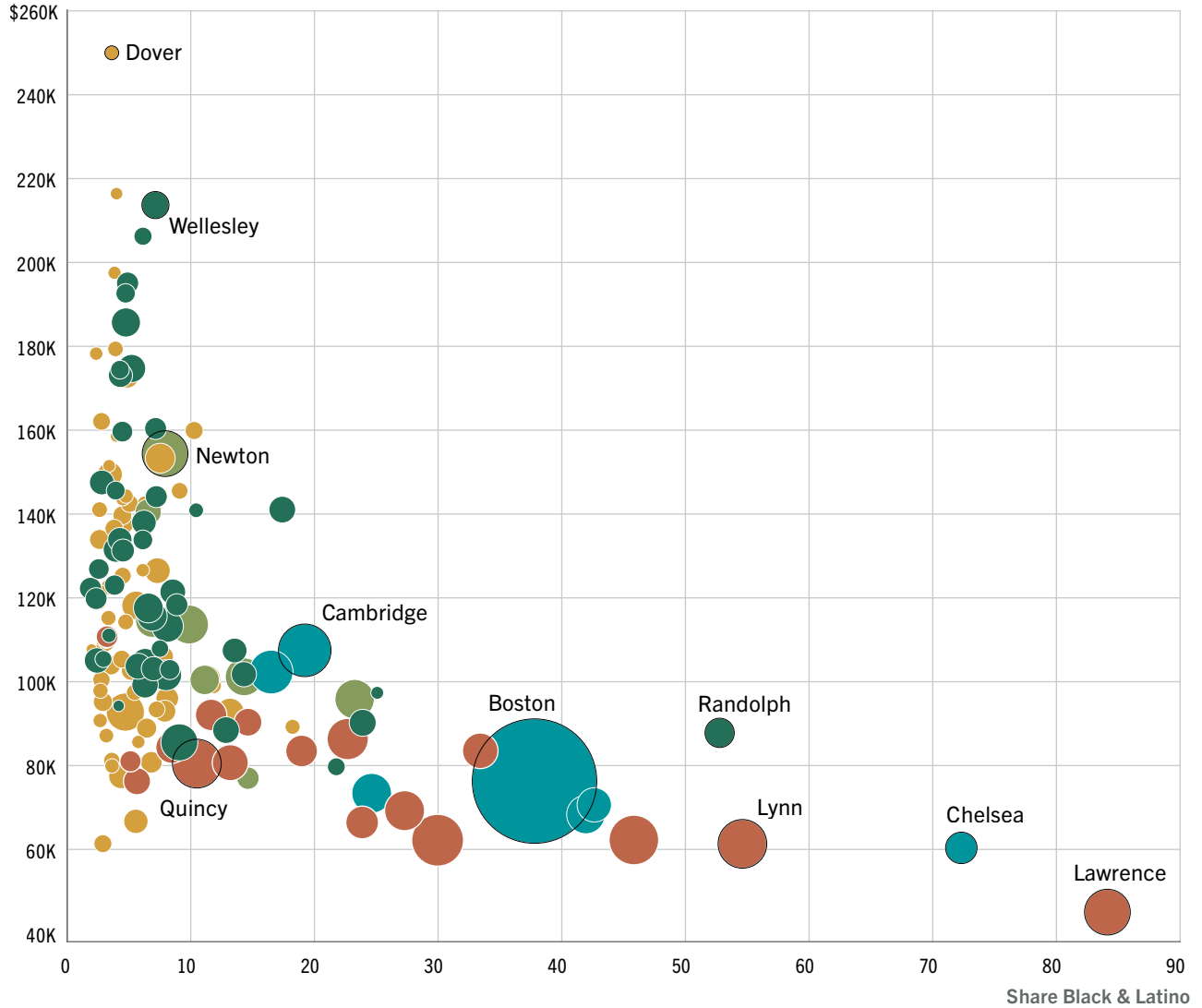
The graph on the next page looks at the concentration of Black and Latino residents in a small number of lower-income cities and towns. In Lawrence, where the median household income is just \$45,000, Black and Latino residents make up 83 percent of the population. In contrast, the highest-income town of Dover has a combined Black and Latino population of less than 4 percent. And, strikingly, there are no towns in the upper right-hand corner of this scatterplot, meaning that there’s not a single municipality in Greater Boston that has even moderately high incomes paired with a moderately large Black and Latino population share.

Another key finding from this scatterplot is that Metro Core Communities tend to have larger Black/Latino population shares and none of them have high median household incomes. As we explore later in the Subsidized Housing section of this report, part of what explains this is that Metro Core Communities (and many Regional Urban Centers) have been more open to locating subsidized housing in their communities, making it possible for low-income families to reside there despite high market rate housing costs. These dynamics have led to large income inequality in places like Boston or Cambridge, but in a somewhat counterintuitive way, we may want to partially view this as a policy success. High-income Maturing Suburbs have lower levels of income inequality, and likely smaller racial wealth gaps, but that’s because they welcome so many fewer lower-income families to live there in the first place.

Higher-income towns have lower Black/Latino population shares.
 Circle size indicates total city/town population. Color indicates community type.

- Maturing Suburbs
- Streetcar Suburbs
- Developing Suburbs
- Metro Core Communities
- Regional Urban Centers

Median Household Income



ACS top codes household income at \$250,000. Black is non-Latino, single-race only. Latino can be of any race.

Source: 2016-2020 ACS 5-Year Estimates; 2020 Decennial Census

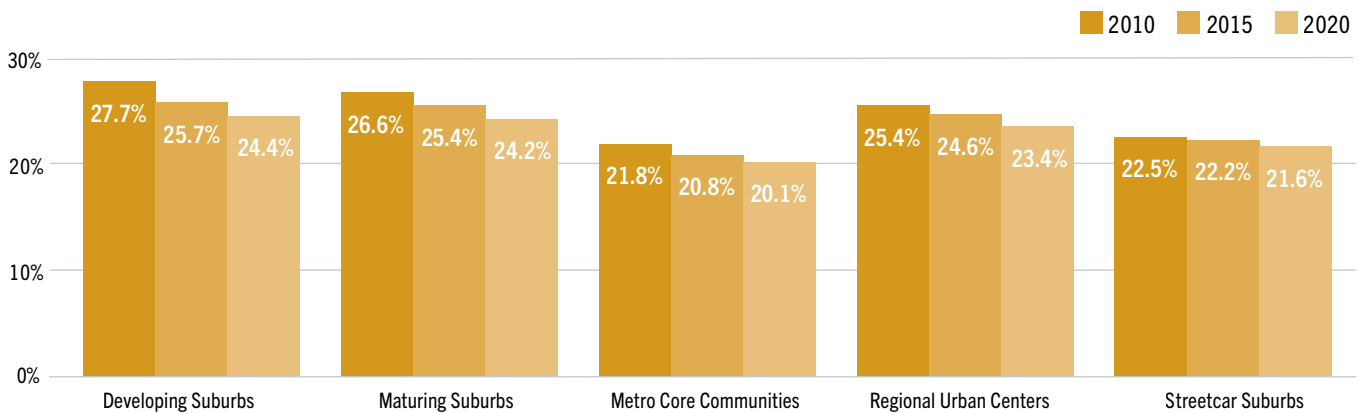
Fewer families with kids are living in Greater Boston.

Since 2010, the share of residents aged 45 and over has grown across all community types and the share ages 0 to 19 has fallen. While this is in line with a national trend of an aging population, it contributes to the housing story in Greater Boston, as rising housing prices have made it tougher to raise a family here.

Relatedly, the share of residents ages 25 to 44 has remained steady or shrunk in all community types except Metro Core Communities, where they now make up 38 percent of the population. Most of this age group rent rather than own their homes, and many of these residents come here with connections to our local institutions of higher education.

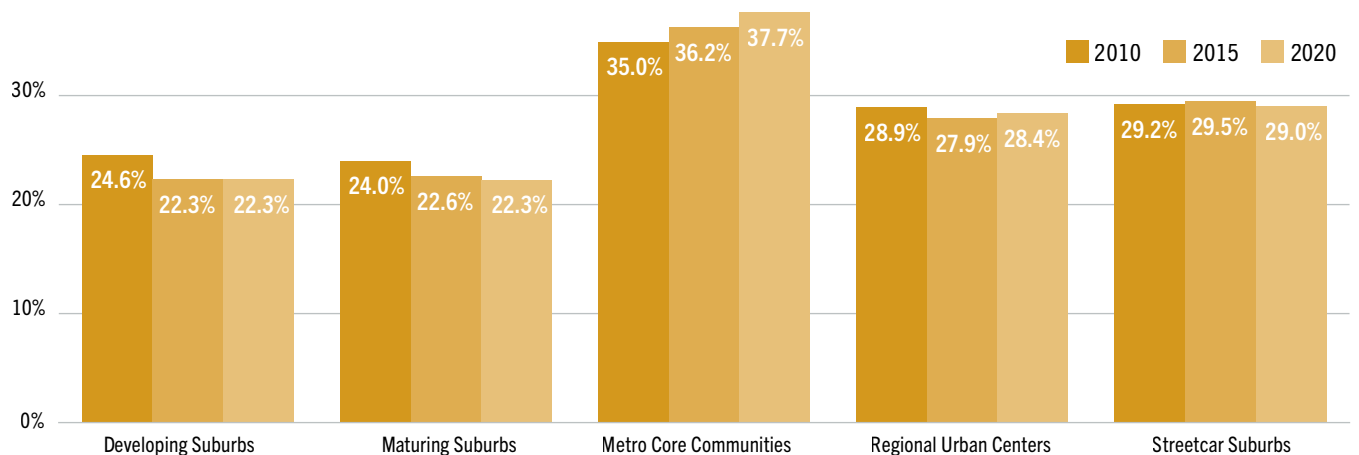
The share of children living in Greater Boston is declining.

Share of population age 0 to 19 years old. Greater Boston.



Young adults are concentrated in Metro Core Communities.

Share of population age 25 to 44 years old over time. Greater Boston.



Source: 2016-2020 ACS 5-Year Estimates

Supply

A healthy housing market needs abundant housing options to meet the needs of all families who hope to live in our region. This includes having a diverse range of types—everything from large single-family homes to dense triple deckers to small single room occupancy units. Housing diversity ensures that people can enter the market at different price points, and that different household types filter into units that match their needs—e.g., multi-bedroom units for families with kids and smaller apartments for elders looking to downsize.

These homes should be spread throughout the full region, so that all families have the option of living where they see best fit. If the market functions smoothly, this will likely lead to greater housing density near transit stops, near job centers, near walkable downtowns, and near the best public schools.

While the first order effect of building more housing is to moderate market rate housing costs, it also increases the number of families that subsidized housing programs can serve. We analyze the reach and distribution of these programs later in the Subsidized Housing section, but it's worth noting this connection between market-rate production and subsidized housing production. With lower market-rate housing costs, each public dollar going toward subsidized housing construction or preservation can cover more new units. Similarly, rental vouchers can stretch further or cover more families.

Consistent with findings across previous editions of the annual *Greater Boston Housing Report Card*, the data here show that our region has failed to build sufficient housing for a couple of decades running. Production has increased somewhat in recent years, but it remains below what is needed for a healthy market. A subset of largely urban communities are leading these production increases, while higher-income suburbs continue to contribute less new housing to help meet our regional needs.

continued

Until recently, underproduction had been a problem associated with a subset of U.S. regions that paired growing economies with tight land use restrictions, but it is quickly becoming a more widespread national problem. One recent estimate is that **we are short 3.8 million housing units nationwide**. Housing supply worsened in 230 metro areas from 2012 to 2019, driving home sale prices and rents up across the country.⁶ Pandemic-related dynamics further exacerbated this problem as housing demand grew and construction stumbled due to supply chain issues and labor shortages.

Key findings from this section include:

- Construction costs increased during the pandemic.
- Vacancy rates are below healthy levels.
- Vacancy rates are low in Greater Boston compared to most similar metro areas.
- Production has increased, but remains far below what is required for a healthy market.
- Metro Core Communities have permitted more new housing than other community types.

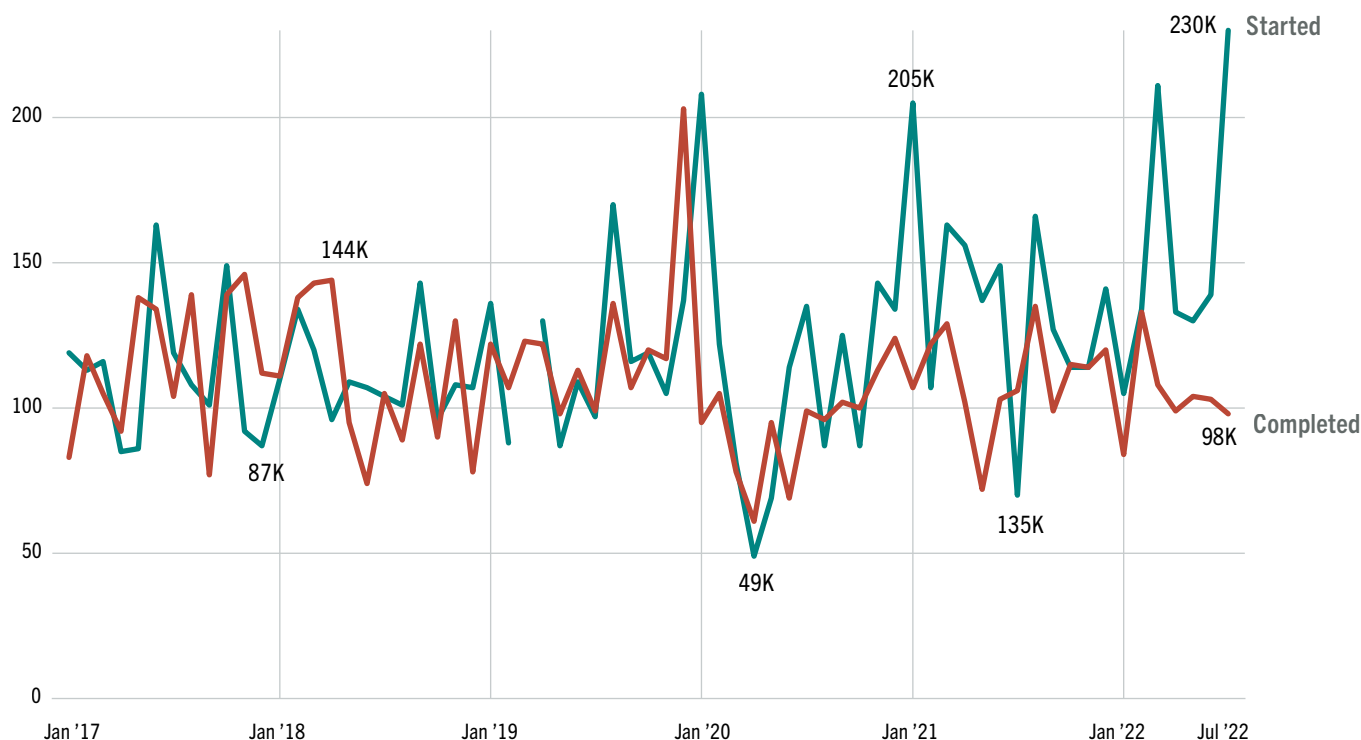
Construction costs increased during the pandemic.

Like many other industries, homebuilders have faced increased material and labor costs during the pandemic. Nationally, the cost of new residential construction was up 30 percent year over year in mid-2021 and grew 20 percent from February 2021 to February 2022, significantly higher than pre-pandemic cost increases.⁷ Homebuilders reported greater difficulty getting core materials like

windows or HVAC systems due to supply chain issues, as well as price increases in raw building materials, like lumber. In New England, housing starts largely returned to pre-pandemic levels in 2021 and even ticked up in early 2022, but completions remained stagnant, likely reflecting these lingering supply chain issues.

There's a growing gap between construction starts and completions.

Seasonally adjusted estimate (thousands). Northeast Region.



Totals includes both single and multi-family units.

Source: Census Bureau & HUD New Residential Construction Data

Vacancy rates are below healthy levels.

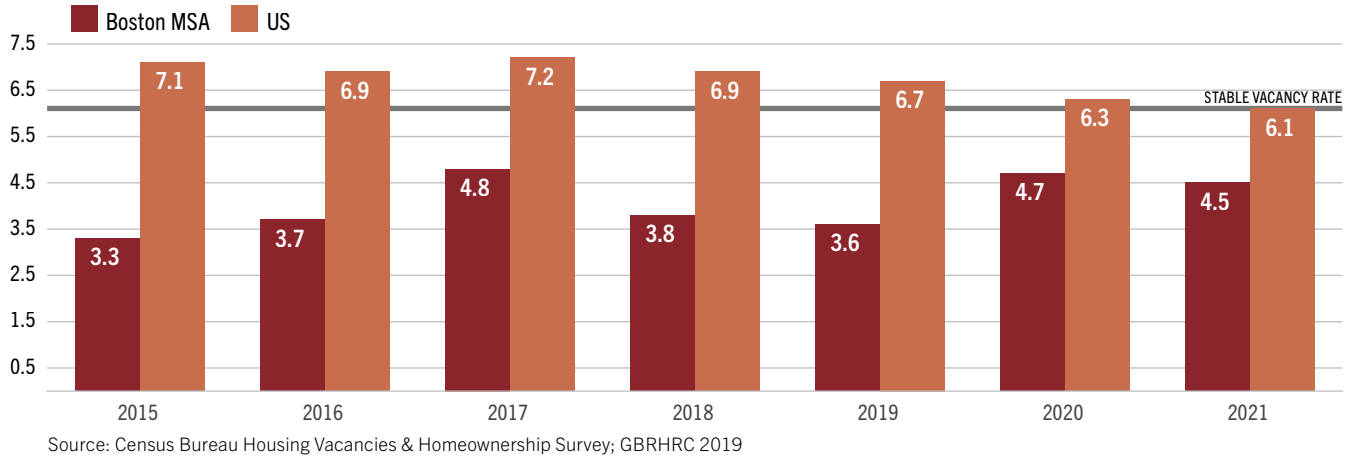
One way to measure how well supply of housing is meeting demand is by looking at vacancy rates, or the share of total units that are available for rent or sale at a given point in time. Research benchmarks assume that in a healthy rental market, roughly 5.5 to 6 percent of rental units should be available at any given moment, and approximately 1.5 to 2 percent of homes should be available for sale.⁸ This flexibility gives buyers and renters a baseline number of options to consider and helps ensure that potential sellers will be able to find another home that meets their needs.

Low vacancy rates, on the other hand, reflect unmet need. In Boston, vacancy rates have consistently been below healthy levels. From 2015 to 2019, the average rental vacancy rate was 3.8 percent—a little more than half of a “healthy” vacancy rate for renters. In 2020 and 2021, the rental vacancy rate increased slightly as many college campuses shut down and remote workers likely sought larger homes outside of the urban core. Even then, though, the region-wide rental vacancy rate remained below the stable vacancy rate benchmarks, as well as below the national average.

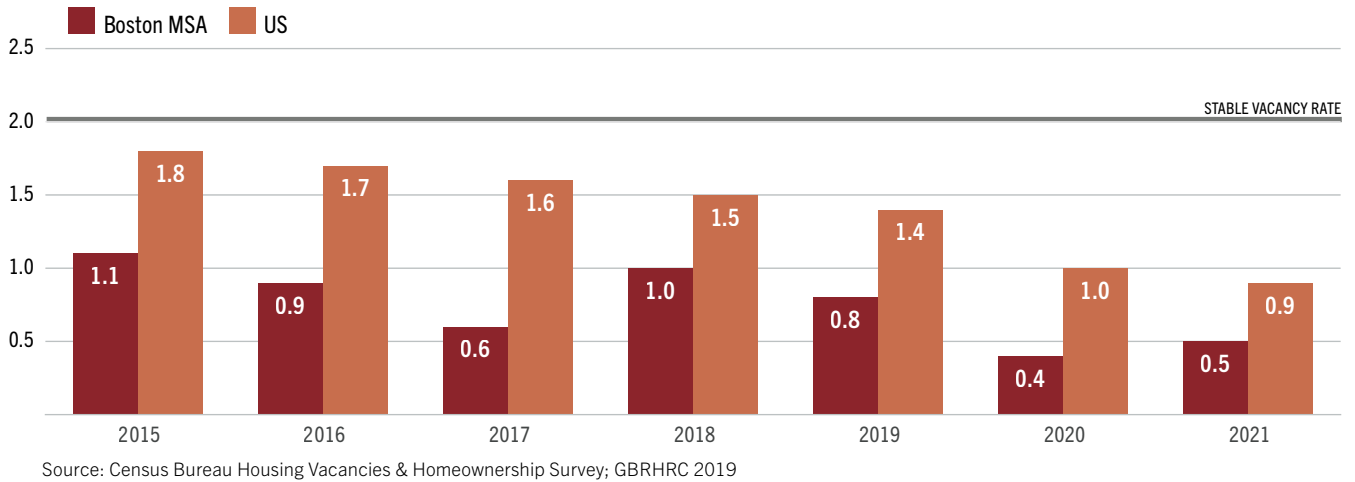
Homeowner vacancy rates have also long been below healthy levels, and they further decreased during the pandemic. Between 2015 and 2019, the average homeowner vacancy rate was 0.9 percent, nearly half the national vacancy rate and below the benchmark of 1.5 to 2 percent. In 2020, just 0.4 percent of homes were up for sale (or one out of 250), and in 2021, the vacancy rate marginally improved to 0.5 percent. These low vacancy rates reflect a high demand for homes and limited inventory during the pandemic. Demand for homes grew as homebuyers, buoyed by low mortgage interest rates and increased savings, sought additional space. These same factors likely accelerated Millennial household formation and home buying, as mentioned earlier.

Home sale inventory was consistently low in 2021, particularly in suburban counties north and south of Boston. While all counties saw a decline in listings early in the pandemic, listing counts in Suffolk County returned to pre-pandemic levels in the summer of 2020, and even exceeded pre-pandemic counts in 2021. Meanwhile, total listing counts remained below pre-pandemic levels in Essex, Middlesex, Norfolk, and Plymouth counties. For example, in May 2019, there were 1,940 total listings in Essex County and 2,079 in Plymouth County but by May 2021, listings had fallen to just 792 and 777, respectively. In an unusual shift, the more suburban Essex, Norfolk, and Plymouth counties actually fell below counts in largely urban Suffolk. This switch likely reflects growing demand for more affordable and spacious homes.

Greater Boston rental vacancy rates are below levels considered stable.

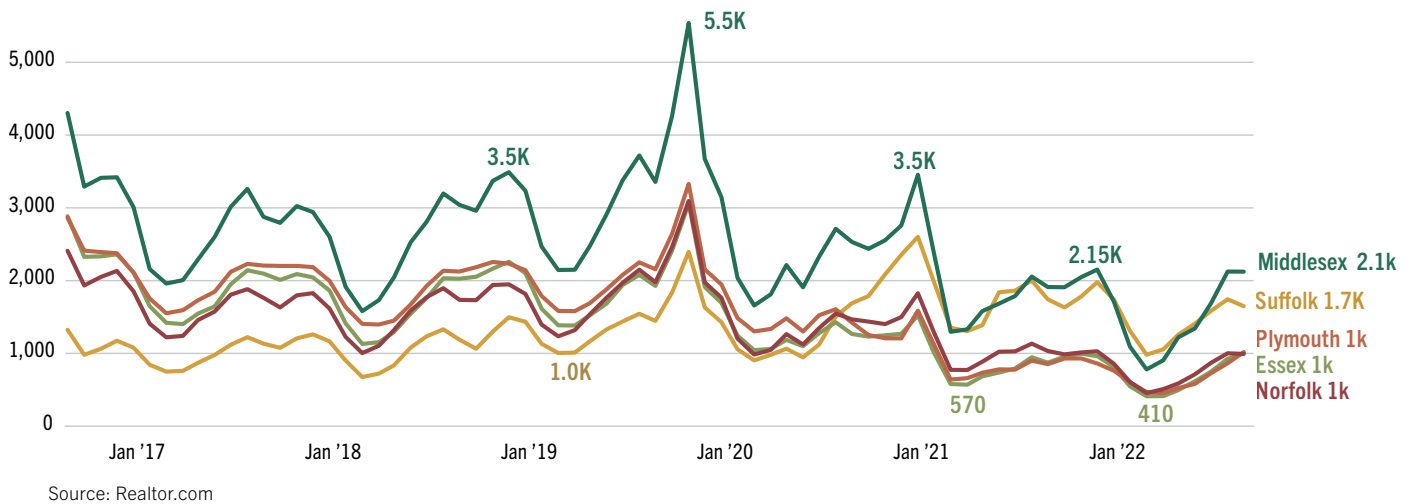


Greater Boston homeowner vacancy rates are far lower than the stable rate.



Total listings were low in 2021 and ticked up in spring 2022.

Realtor.com total listing counts by month for Greater Boston counties.



Vacancy rates are low in Greater Boston compared to most similar metro areas.

Boston has consistently had some of the lowest rental and homeowner vacancy rates across the country. Among the 10 largest metropolitan areas only Los Angeles and New York City have had similarly low rental vacancy rates over the past six years. In 2020, Boston's rental vacancy rate spiked above those in Los Angeles and New York City, likely the result of our large student population moving away during the first year of the pandemic. But Boston's vacancy rate dropped again in 2021, as many of these students returned to the area.

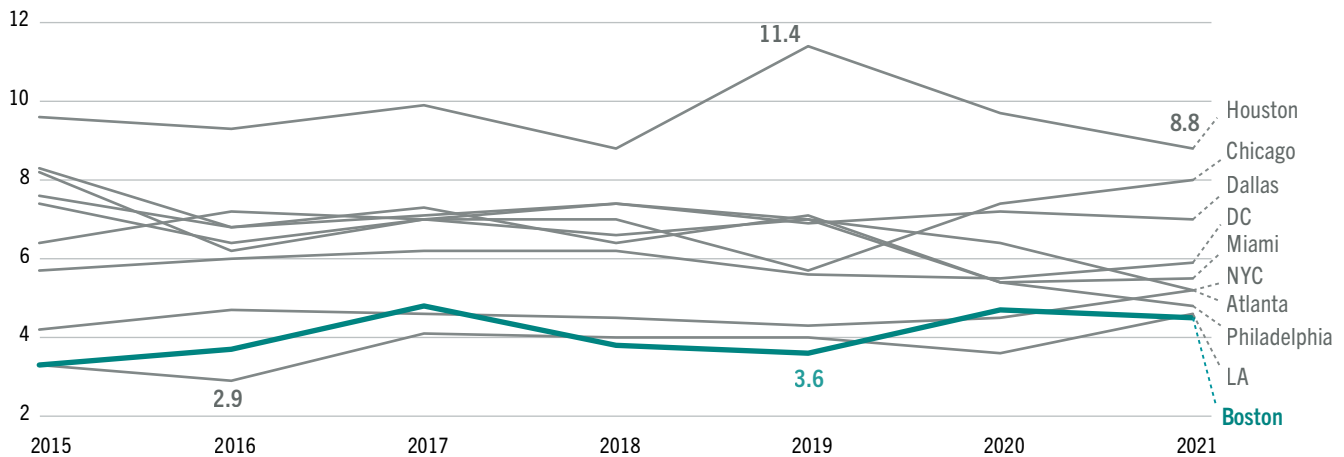
All metro areas saw a decrease in homeowner vacancy rates during the first year of the pandemic, but Boston's vacancy rate was the lowest. Since 2017, Boston has had the lowest homeowner vacancy rate among the 10 largest

metro areas. Boston's homeowner vacancy rate is half the vacancy rate in New York City, Chicago, Miami, and Atlanta, reflecting limited supply to meet growing demand.

Because of this low inventory and surging demand, Boston has some of the shortest listing durations in the country. In May 2022, homes were on the market for a median of 16 days before getting sold, less than Los Angeles (25 days), half of Chicago's listing duration (30 days), and nearly one-third of New York's listing duration (43). This short of a time on the market was also new for Boston. Homes spent an average of 34 days on the market in May 2019—more than double the amount of time they spent on the market in May 2022.

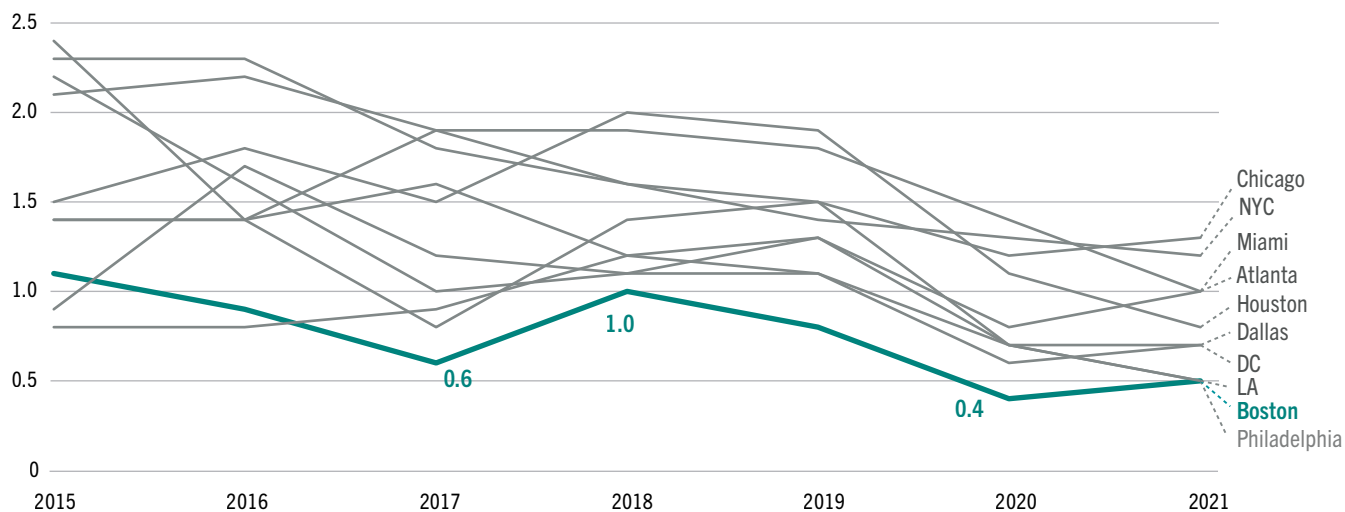
Of the largest U.S. metro areas, rental vacancy rates in Greater Boston are among the lowest.

Rental vacancy rates for the ten largest Metropolitan Statistical Areas.



Source: Census Bureau CPS/Housing Vacancy Survey

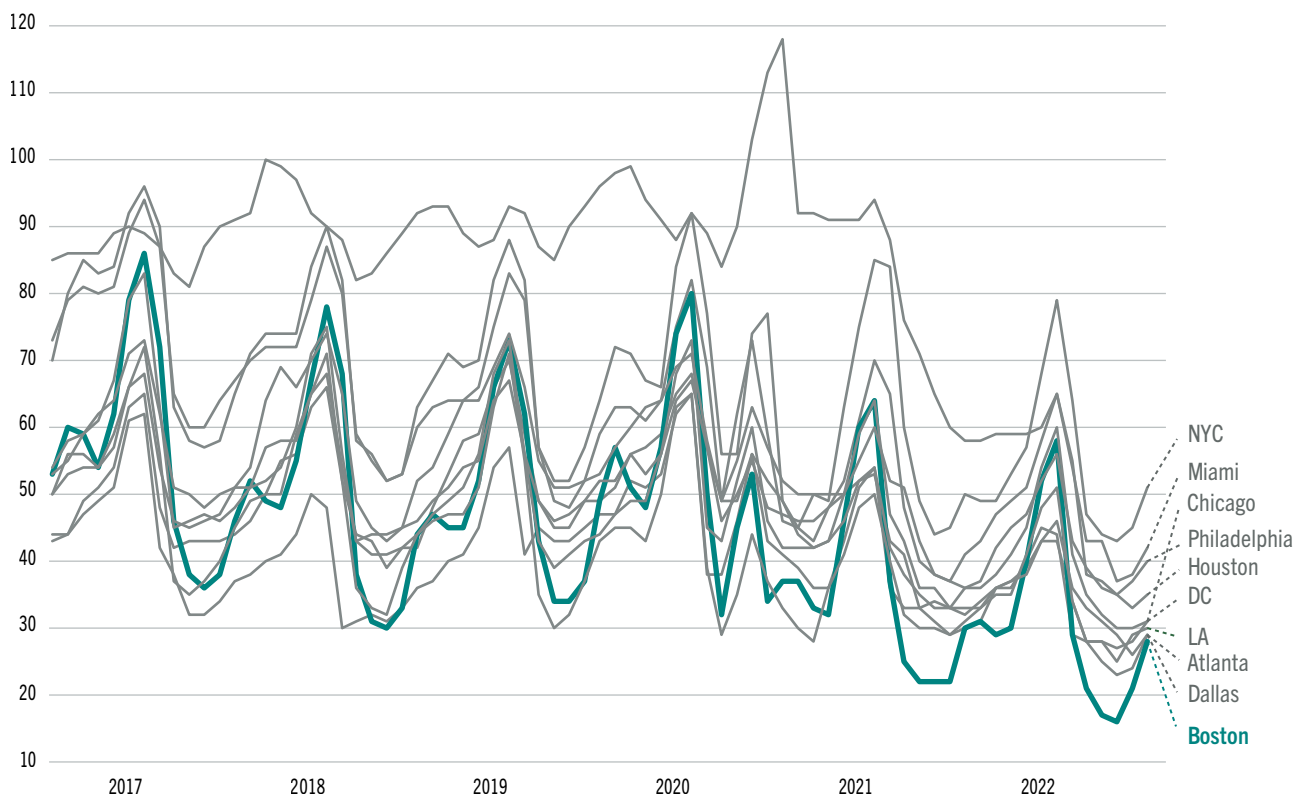
Of the largest U.S. metro areas, homeowner vacancy rates in Greater Boston are among the lowest.
 Homeowner vacancy rates for the ten largest Metropolitan Statistical Areas.



Source: Census Bureau CPS/Housing Vacancy Survey

Home sale listing duration

Median days on market for the ten largest Metropolitan Statistical Areas.



Source: Realtor.com

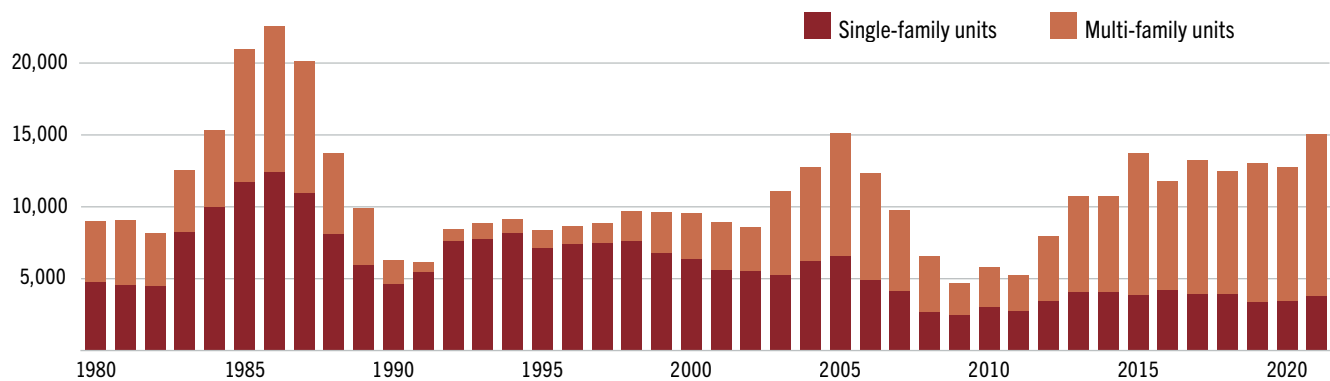
Production has increased, but remains far below what is required for a healthy market.

Permits approving the construction of new units in Greater Boston increased slightly in 2021 but they are still well below historic highs. Cities and towns in the region permitted 15,019 new units in 2021, approximately 2,000 more than it had in recent years. Notably, the number of single-family homes permitted has remained fairly steady since the Great Recession, and it is units in multifamily

buildings that have been driving the growth in permitting. This aggregate uptick shows a return to pre-Great Recession levels. However, back in the late 1980s, Greater Boston was permitting upwards of 20,000 new units a year, and this was at a time when the regional economy was much weaker and demand for housing was lower.

Housing permits have increased slightly.

Greater Boston. 1980-2021.



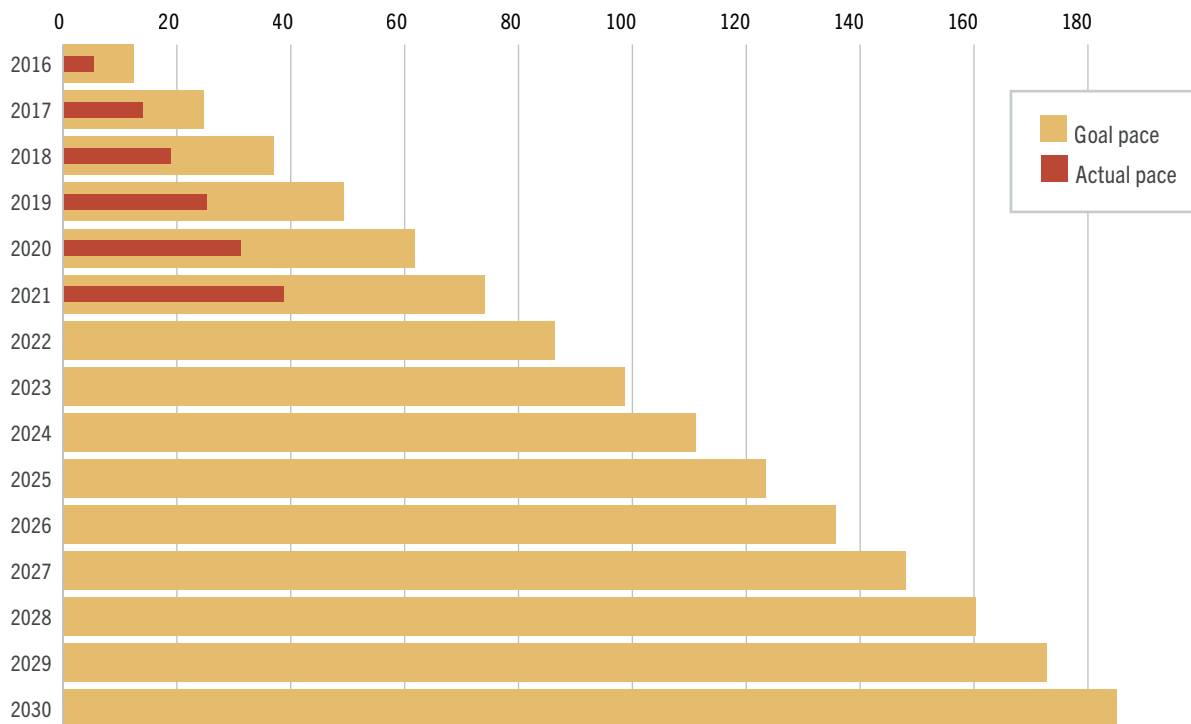
Source: Census Bureau Building Permit Survey, accessed via MAPC's DataCommon.

Recent levels of housing production still trail goals established by local and state leaders, which aim to factor in different assumptions about how much they would like their communities to grow in the future. The Metropolitan Mayors Coalition (MMC), a group of mayors from 15 cities and towns within the inner core, set a goal of permitting 185,000 new housing units by 2030. This ambitious goal reflected both the amount of housing needed to reach a healthy vacancy rate as well as projected labor force growth in their communities. As of 2021, the 15 cities and towns had together permitted 38,639 units, only a bit over half of the amount needed to keep pace with this goal.

At the other end of the spectrum is Governor Charlie Baker's 2017 Housing Choice Initiative (HCI), which established a goal of permitting 135,000 new units by 2025. This statewide goal was set a couple of years after the MMC goal, so one cannot compare across specific years. But in broad strokes, the statewide goal is clearly much more modest. Meeting the HCI goal requires that all 351 cities and towns in the Commonwealth permit a collective 16,875 units per year—only about 4,500 units more than the 15 cities and towns in the MMC seek to permit on their own. The state is on pace to meet this goal, but largely because it is a far less ambitious.

The Metro Mayors Coalition is not on pace to meet its ambitious 2030 production goal.

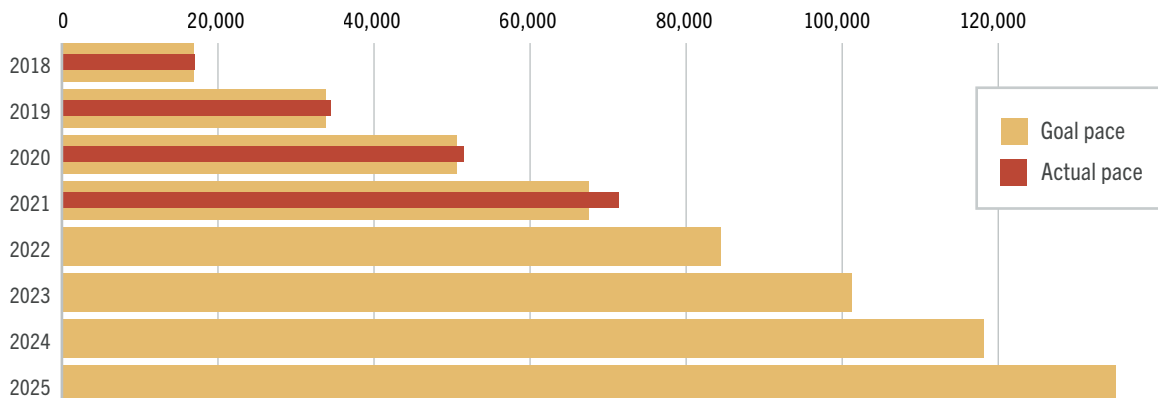
The Metro Mayors Coalition (composed of 15 municipalities*) has set a housing production goal of 185,000 new housing units between 2016 and 2030.



*The Metro Mayors Coalition housing production goal applies to 15 communities: Arlington, Boston, Braintree, Brookline, Cambridge, Chelsea, Everett, Malden, Medford, Melrose, Newton, Quincy, Revere, Somerville, and Winthrop.
Source: MAPC; U.S. Census Bureau Building Permit Survey

Statewide permitting is on track to meet relatively modest Housing Choice production goal.

As part of the Housing Choice Initiative, the Baker Administration has set a statewide housing production goal of 135,000 new housing units between 2018 and 2025.



Source: Mass.gov; U.S. Census Bureau Building Permit Survey

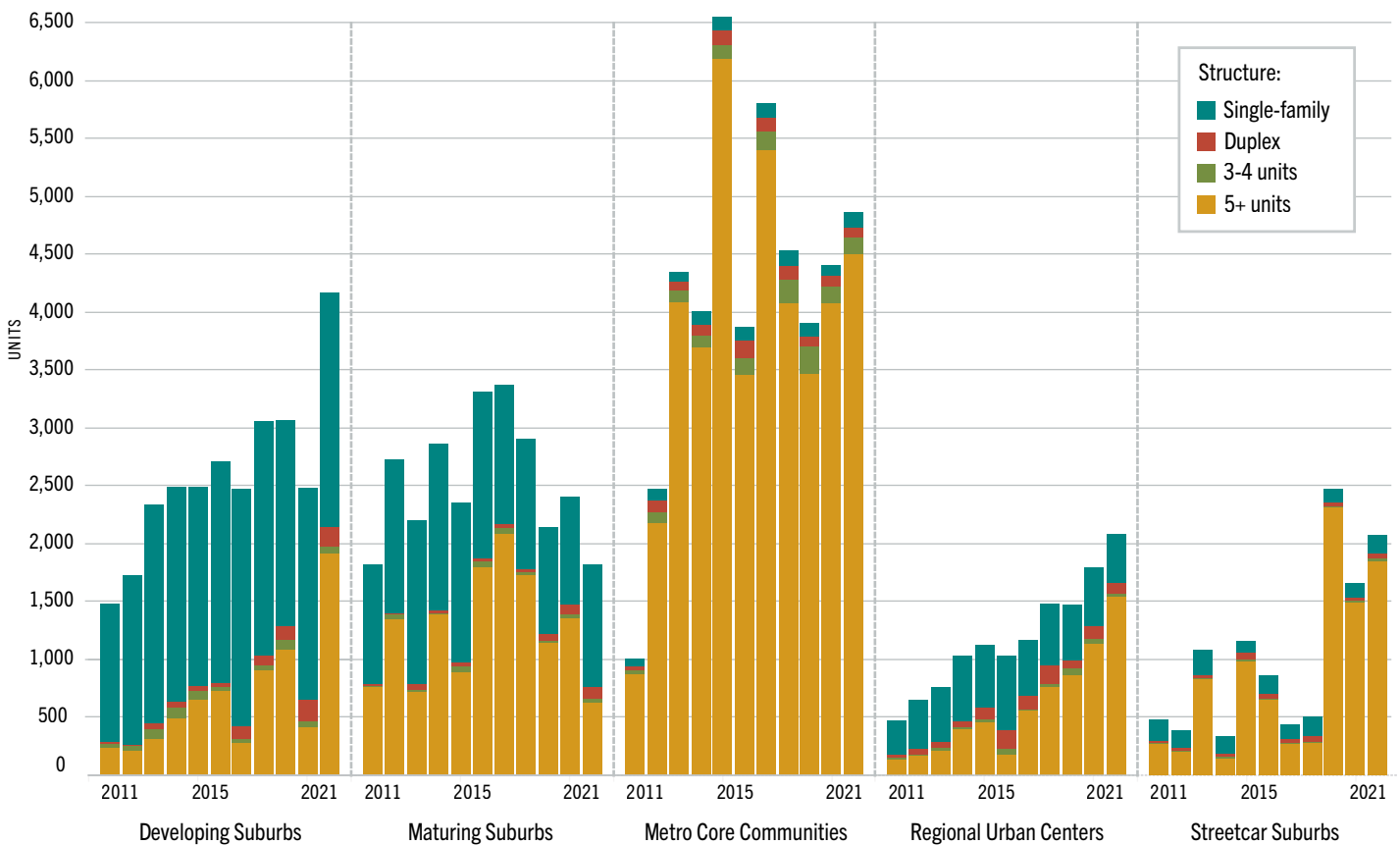
Metro Core Communities have permitted more new housing construction than other community types.

Over the past decade or so, housing production has picked up a bit across many community types, but it has jumped most in Metro Core Communities. In the mid-2000s and early 2010s, housing permitting in Maturing Suburbs such as Danvers, Weymouth, and Randolph collectively exceeded production in Boston and other metro core communities. In 2011 the share of permitting done in Maturing Suburbs was 34 percent but by 2021, just 12 percent of regional permitting occurred

in Maturing Suburbs. In contrast, permitting in Metro Core Communities grew from just 19 percent of regional permits in 2011 to approximately one third of permitting in 2021, with Boston alone accounting for nearly one quarter of permits. Developing Suburbs, like Plymouth or Wareham, have consistently permitted approximately one quarter of the region’s new units, and Regional Urban Centers, like Quincy and Lynn, produced between 9 and 14 percent.

Units permitted over time by community type and structure.

Greater Boston. 2011–2021.



Source: Census Bureau Building Permit Survey

Municipalities that permitted the most new units over the past five years.

	City/Town	Community Type	Total Permits 2017–2021	Single-Family 2017–2021	Multifamily 2017–2021	Total Permits 2012–2016	Single-Family 2012–2016	Multifamily 2012–2016	Total Permits Change
1	Boston	Metro Core Community	18,724	215	18,509	15,481	226	15,255	3,243
2	Medford	Streetcar Suburb	4,679	22	4,657	43	17	26	4,636
3	Plymouth	Developing Suburb	3,121	2,122	999	1,202	1,191	11	1,919
4	Cambridge	Metro Core Community	2,823	179	2,644	2,399	150	2,249	424
5	Franklin	Developing Suburb	1,224	401	823	197	197	51	1,027

Source: Census Bureau Building Permit Survey.

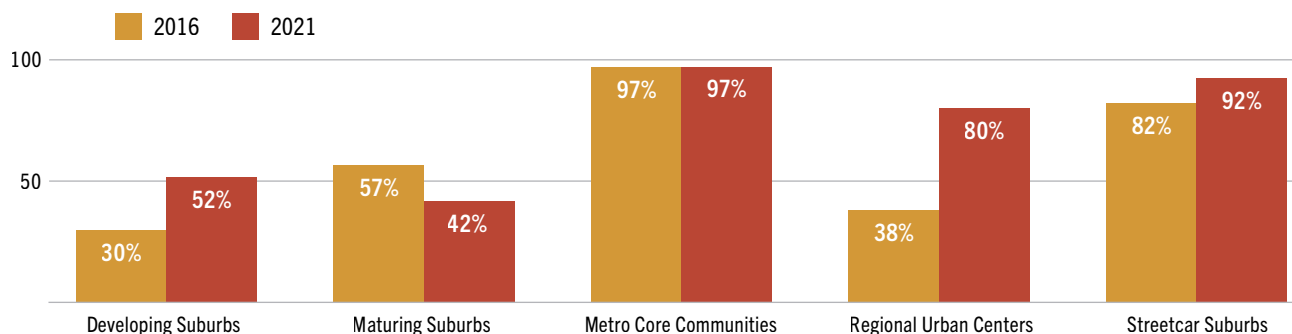
There are two recent bright spots in terms of suburban housing production. Streetcar Suburbs saw a notable increase in permitting between 2016 in 2021 when permitting more than doubled from 864 to 2,082. And new permits in Developing Suburbs jumped significantly in 2021, permitting roughly 1,700 units more than in 2020.

The table above shows some of this same permitting data and focuses on the five municipalities that permitted the greatest number of new units over the past five years (and compares this to the previous five-year period). Most new units over this timeframe were through multifamily projects. It’s also notable that none of the higher-income Maturing Suburbs appear even in the top 10 for new permits issued in 2021.

Not only are Metro Core Communities permitting more new housing, they’re also far more likely to approve multifamily housing. For many years now, well over 90 percent of new units permitted in Metro Core Communities have been multifamily. In contrast, only 42 percent of units in Maturing Suburbs were in multifamily homes in 2021, and this is down from 57 percent in 2016. Single-family home construction is making up a smaller share of new units in Regional Urban Centers and Streetcar Suburbs. In 2016, just 38 percent of units permitted in Regional Urban Centers were in multifamily buildings, compared to 80 percent in 2021.

Multifamily housing construction is up across most community types.

Share of building permits in multifamily buildings as a share of the total number of units permitted.



Source: Census Building Permit Survey, accessed via MAPC’s DataCommon

Prices

In this section we analyze the most current trends with rents and home prices across Greater Boston. As previous Housing Report Cards have demonstrated, housing prices in Greater Boston have increased steadily for many years. These increases largely result from a basic mismatch between supply and demand; our economy has grown, attracting more people to the region, but local zoning restrictions and other regulatory barriers have constrained housing production.

In the past couple of years, the COVID pandemic has shifted the trendlines in some confounding ways. In the spring of 2020 rents dropped quickly, especially in the urban core, as downtown job centers shut down and universities shifted to remote learning. But rents dropped little elsewhere in the region, and even declines in the urban core were short lived. Home prices hardly declined at all, even in 2020, and ultimately rents and home prices are up again through early 2022. Recent increases in mortgage rates may shift these trends in coming months, but long term impacts remain to be seen.

Ultimately, one's ability to afford decent housing depends both on housing prices and on one's level of income and family wealth. We look at blended affordability measures in the next section, but for now this section looks just at asking prices. Also, since this section analyzes prices for rental units and homes for sale, we start with comparisons of who owns and who rents, both by race and community type. Key findings from this section include:

- Black and Latino families are less likely to own homes in Greater Boston—one manifestation of the racial wealth gap.
- New Black and Latino homebuyers are concentrating in a small handful of towns north and south of Boston.
- Boston has some of the highest rents in the nation, regardless of which data source one uses.
- After dipping slightly at the beginning of the pandemic, Greater Boston rents have risen above pre-pandemic levels.
- Home prices have reached unprecedented heights.
- Home prices increased across the price distribution.
- Rising mortgage interest rates are raising prices for homebuyers.

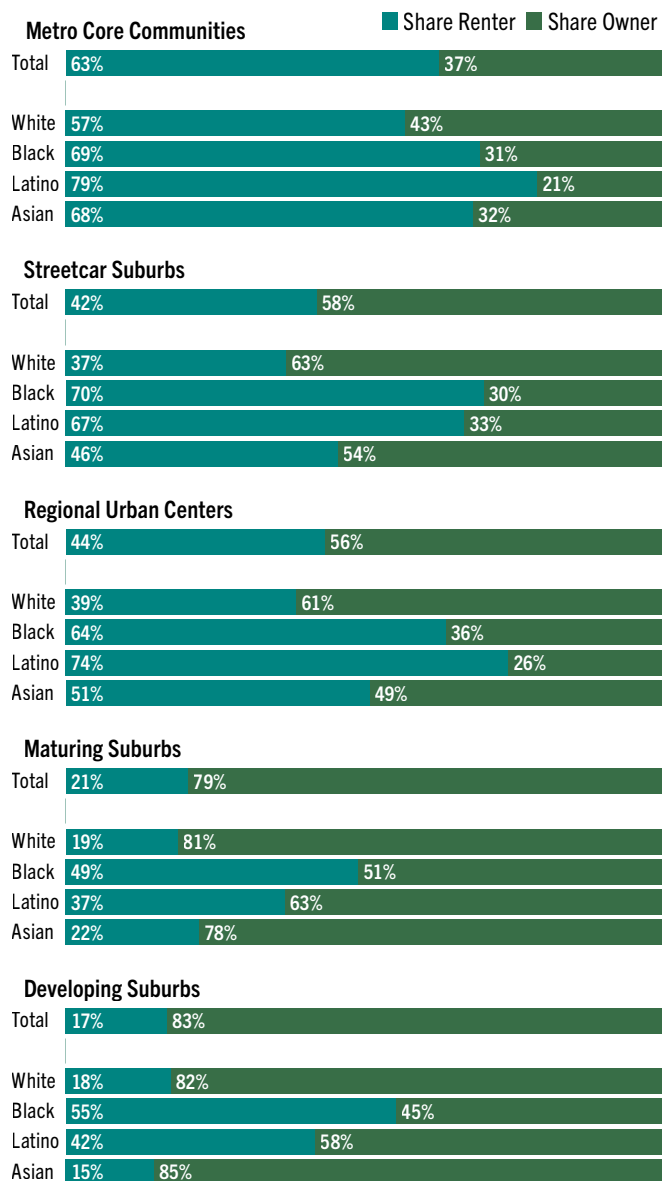
Black and Latino families are less likely to own homes in Greater Boston— one manifestation of the racial wealth gap.

Who owns and who rents varies greatly by race, ethnicity, and community type. Across the region, Black and Latino adults are more likely to rent than own. Regionwide, 66 percent of Black residents and 72 percent of Latino residents are renters, compared to just 32 percent of White residents and 48 percent of Asian residents. These disparities exist across all community types, although the gap size varies. In Streetcar Suburbs, the homeownership rate for White residents is about double that of Black and Latino residents.

Disparities in homeownership are both an important source and manifestation of the racial wealth gap. For low- and moderate-income American families, housing wealth is typically the largest store of wealth. It's important to note, however, that when Black and low-income families are able to buy homes, it has historically been a less powerful wealth generator for them, due to factors like racial disparities in home assessments and predatory lending practices. But homeownership is still a powerful tool for wealth building, especially given federal tax benefits to wealth generated through homeownership.

Black and Latino residents are more likely to be renters in all community types.

Tenure by race or ethnicity of householder and community type. Greater Boston.



White, Black and Asian are single-race only, non-Hispanic or Latino. Latino can be of any race.

Source: 2016-2020 American Community Survey 5-Year Estimates

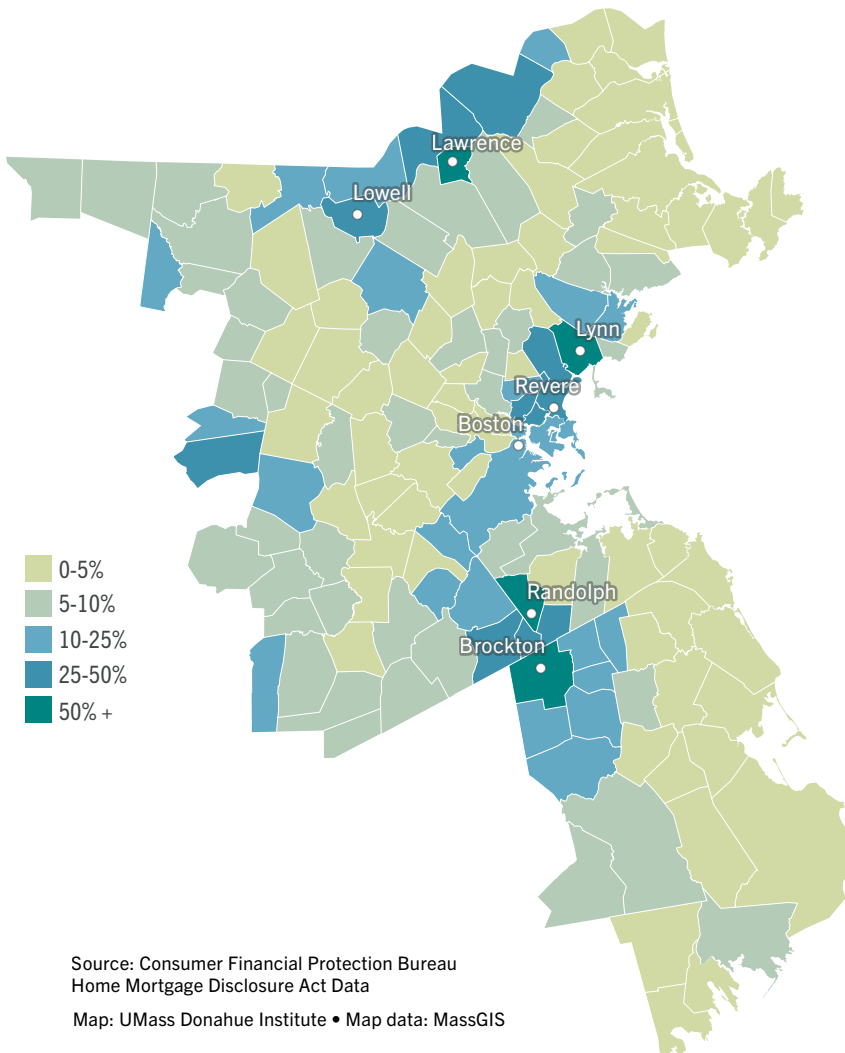
New Black and Latino homebuyers are concentrating in a small number of towns north and south of Boston.

Mortgages to different racial and ethnic groups remain highly segregated geographically, particularly for Black families. This is likely the result of a few factors such as rising housing costs in the urban core pushing moderate income families of all races to look for first-time homebuying opportunities further out in the region;

exclusionary zoning practices in higher-income suburbs serving to lock many of these families out of a select subset of Greater Boston suburbs; and the gradual clustering of racial and ethnic groups in some communities creating a more welcoming environment in some of these places. While 29 percent of 2020 home loans in Regional

Share of home loans going to Black or Latino families

Share of all first-lien home-purchase loans for owner-occupied homes that went to Black or Latino adults by city and town. 2020.



Urban Centers went to Black or Latino adults, just 5 percent of home loans in Streetcar Suburbs did. In 2020, **nearly 40 percent of the state's Black borrowers lived in just five cities:** Brockton (13.8 percent of statewide loans to Black borrowers), Worcester (6.9), Boston (6.6), Springfield (6.1), and Taunton (4.8).⁹

Black and Latino adults are underrepresented in home lending in general, and particularly in conventional mortgage loans that tend to have more favorable terms, compared to Federal Housing Authority (FHA)-backed loans. While Black residents accounted for 6.5 percent of the state population in 2020, they only received 5.1 percent of first-time home loans and just 3.4 percent of conventional home loans. Latino residents accounted for 12.6 percent of the population and received 9.4 percent of loans.¹⁰ These gaps are reflective of the larger racial gap in homeownership, which is detailed later in this report.

Boston has some of the highest rents in the nation, regardless of which data source one uses.

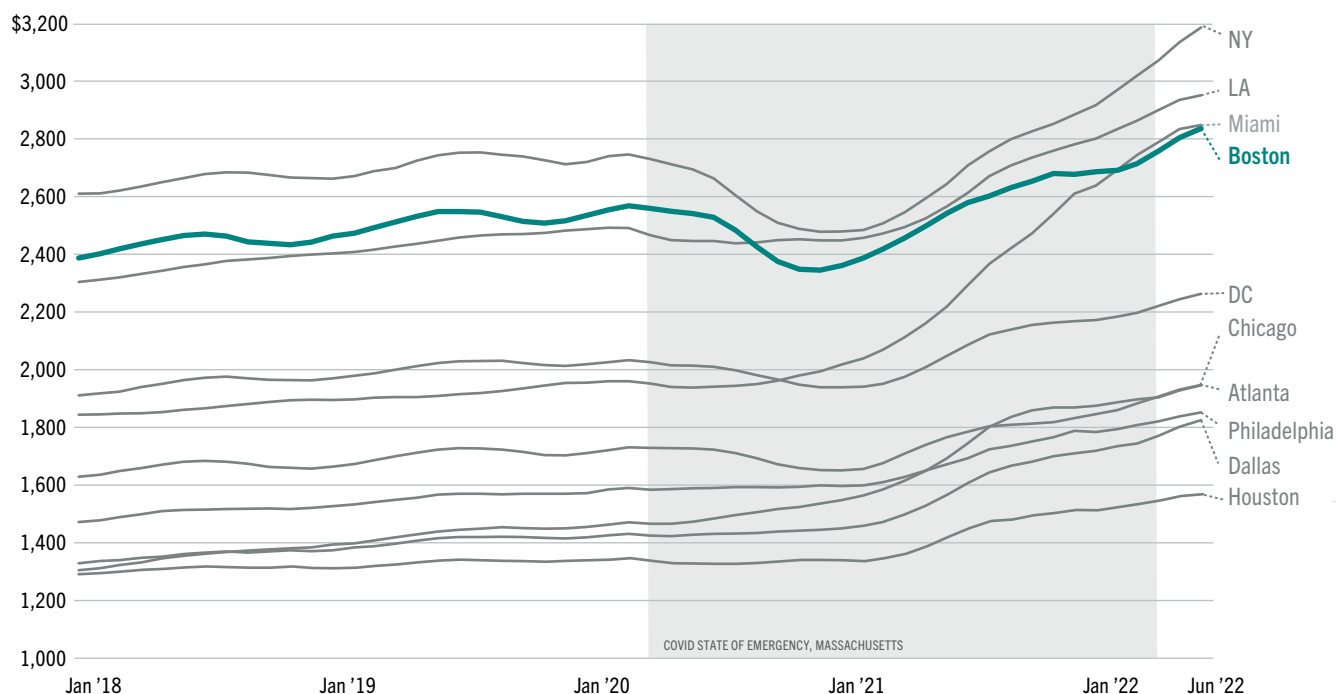
While estimates vary, all data sources show that despite brief dips early in the pandemic, rents have surged over the past year and a half. And in most Greater Boston communities they've now reached record highs. Greater Boston is now firmly cemented among a small subset of regions with the very highest rents in the country. Among the 10 largest metro areas in the country, Boston now has the fourth highest rents, according to data from Zillow.

Understanding rental market trends can be confusing because of the wide range of rent estimates available. Some sources like the Census Bureau's American

Community Survey (ACS) attempt to measure rents paid by all renters, regardless of whether they've been in that unit for a month or a decade. Others like the online listings aggregator Zumper attempt to capture trends only for units currently on the market, thereby making them much more sensitive to real time swings in the rental market. Others combine the two using proprietary algorithms, such as Zillow's Observed Rent Index (ZORI). All of these approaches are also limited by the fact that many rental arrangements are informal, leading some rent levels to never get reported.

Boston now has among the most expensive rents in the nation.

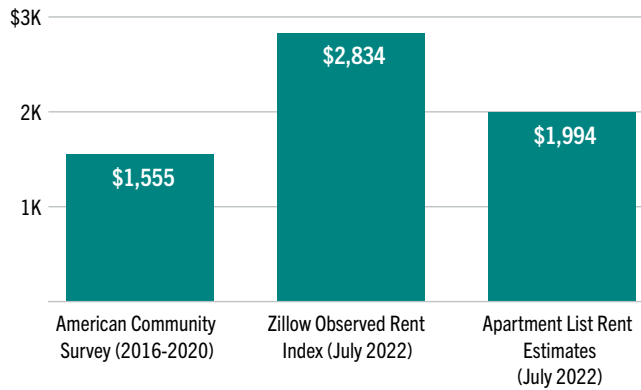
Zillow Observed Rent Index (Smoothed) All Homes Plus Multifamily Time Series data for the 10 largest metro areas, according to the 2020 Census. Overall rents, regardless of bedroom size.



Source: Zillow Observed Rent Index

Rent estimates vary greatly by data source.

Average rent for an apartment in the Boston Metropolitan Statistical Area. Overall rents, regardless of unit size.



Time period varies based on availability of data. ACS data is from table B25031. Source: 2016-2020 American Community Survey 5-Year Estimates, Zillow, Apartment List

The resulting range in rent estimates can be seen in the chart to the left, with the ZORI estimate almost twice that of the ACS, and the Apartment List estimate somewhere in between. Apartment List is based on transacted rent data for recent movers. By starting with transacted rents, or what residents are currently paying, their estimates tend to be lower than estimates that are based just on listing data. This is because transacted rents reflect what renters were paying over the course of the survey year and are thus often based on leases that have been signed in earlier years and thus less than current advertised rents. By contrast, Zillow’s Observed Rent Index (ZORI) begins with advertised rents on its website, and then weighs it based on ACS transacted rent data, resulting in slightly higher estimated rents.

While all sources have their own benefits and limitations, we chose to primarily use ZORI data for this report because it captures the rapidly changing dynamics during the past two years and has slightly better coverage than similar sources like Apartment List.

After dipping slightly at the beginning of the pandemic, Greater Boston rents have risen above pre-pandemic levels.

Median rents in Greater Boston rose above pre-pandemic levels in the fall of 2021 and have continued to increase since. However, pandemic rent changes varied greatly by city, town, and neighborhood. Higher-cost Metro Core Communities saw steep rent drops in 2020 as colleges and many workplaces went remote. Meanwhile many Regional Urban Centers and suburban communities experienced modest losses or even none at all. As can be seen in the chart on the next page that compares pre-pandemic, pandemic low point (December 2020) and July 2022 rents, some places like Marlborough saw continuous rent increases throughout the pandemic.

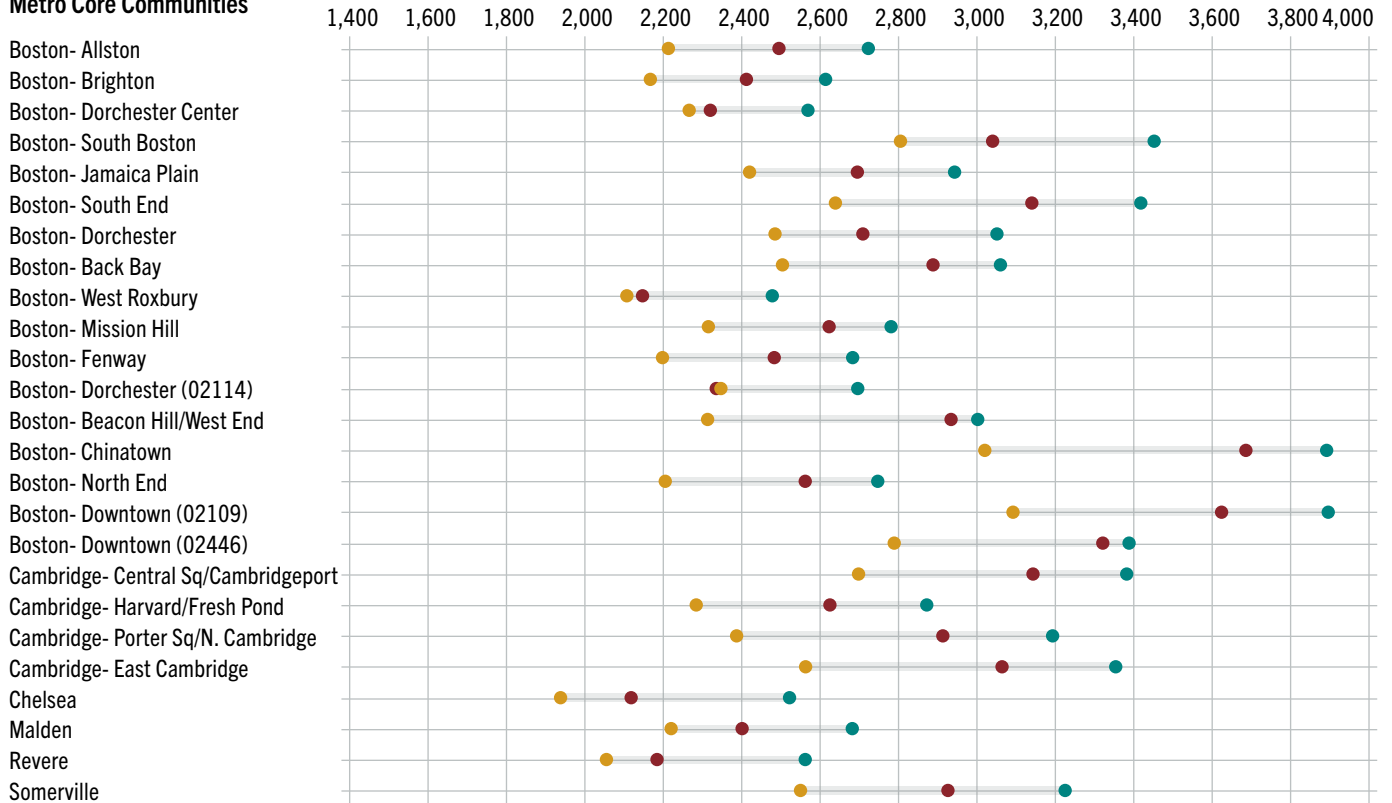
The pandemic shifted demand for rental housing in the region and likely led to more spreading out across the region. As previously noted, many families sought larger homes during the pandemic and were able to relocate farther from the inner core to find them because of the growing prevalence of remote work. This caused rent to rise in many lower-cost Regional Urban Centers where renters could afford more space, like Marlborough, and suburban areas where homes are more likely to be larger, like Plymouth.

Rent changes throughout the pandemic.

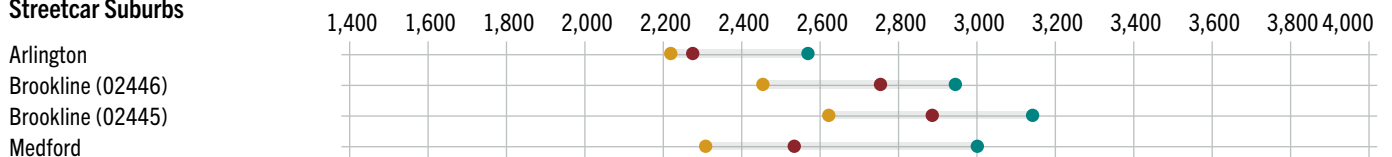
Zillow Observed Rent Index (ZORI) in Greater Boston by ZIP code.
 ZORI has limited coverage in Greater Boston, all available ZIP codes in the region are represented.

● March 2020 ● Dec. 2020 ● July 2022

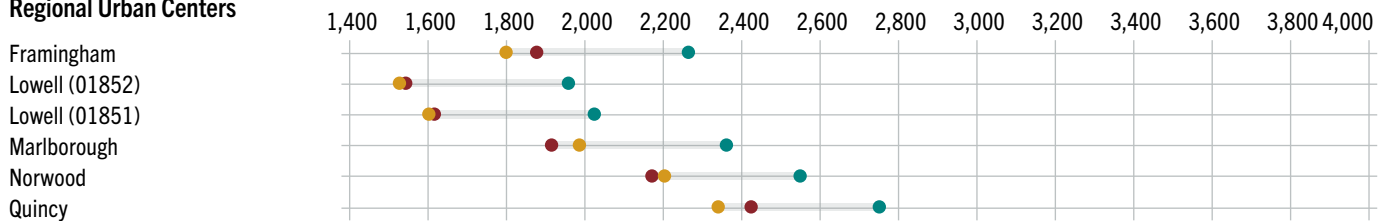
Metro Core Communities



Streetcar Suburbs



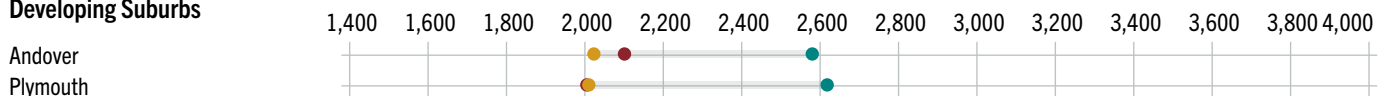
Regional Urban Centers



Maturing Suburbs



Developing Suburbs



Source: Zillow Observed Rent Index

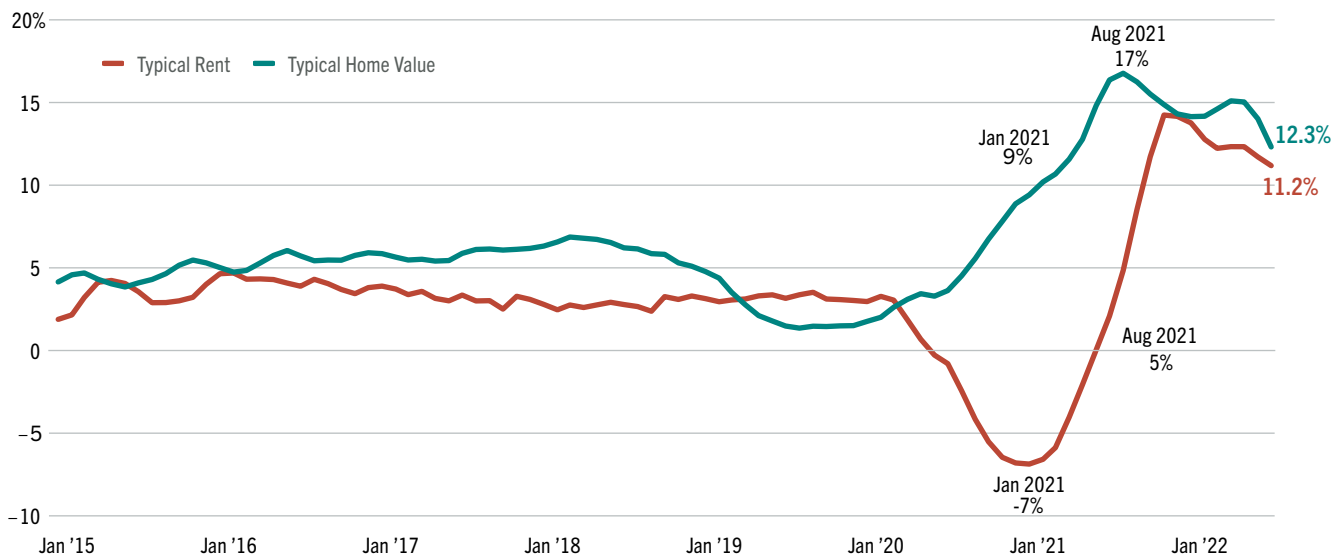
Home prices have reached unprecedented heights.

Compared to rents, home prices experienced a minimal drop during the pandemic and have been steadily rising at a much greater pace since. Home values experienced consistent year-over-year increases throughout 2020 and 2021. In August 2021, home prices had increased roughly 16 percent since the year prior, while rent had increased just 5 percent. In early 2022, the annual change in home values plateaued at a high level—roughly 15 percent above the year prior. Rent increases have recently caught up to those of home prices, a notable surge because these recent increases make up for the deficit from the 2021 decline.

According to The Warren Group, the median single-family home sale price increased nearly 10 percent statewide from June 2021 to June 2022 to \$610,000—an **all-time high** since The Warren Group started tracking prices in 1987.¹¹ In Middlesex County, the year-to-date median single-family home sale price rose to \$750,000 in June 2022, a 10.5 percent increase from the year prior, and the median condo sale price rose 11.4 percent to \$585,000. Cities and towns across the region experienced similar price increases, as can be seen in the maps below comparing year-to-date median sale prices for condos and single-family homes in June 2022.

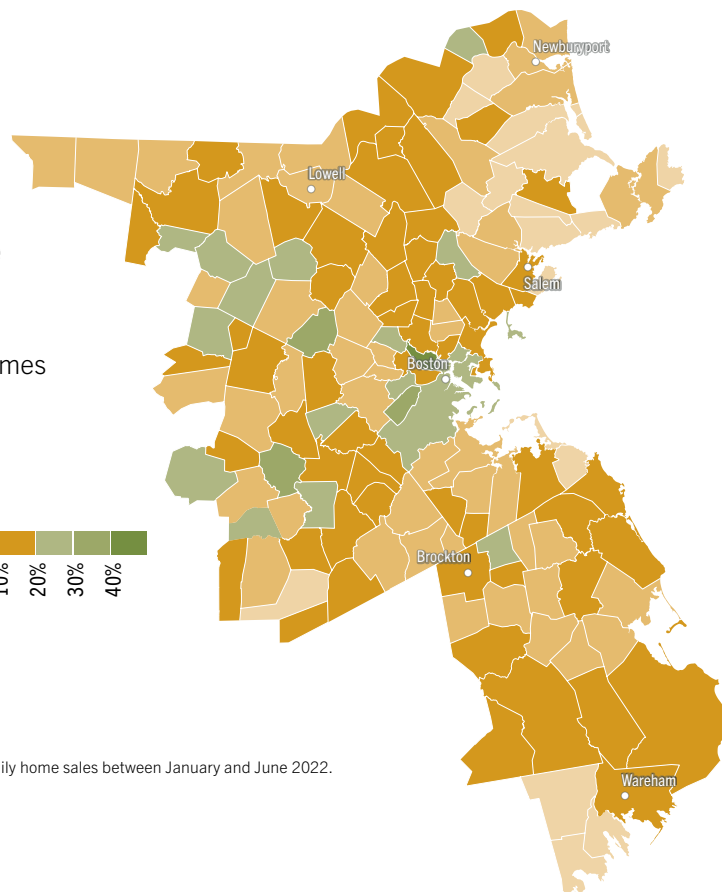
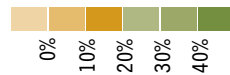
Home values rose faster than rents in 2021.

Annual percent change in Zillow Home Value Index for a typical home and Zillow Observed Rent Index for a typical unit. Boston MSA.

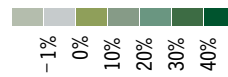


Modeled after Joint Center for Housing Studies' chart in their 2022 America's Rental Housing report. Source: Zillow

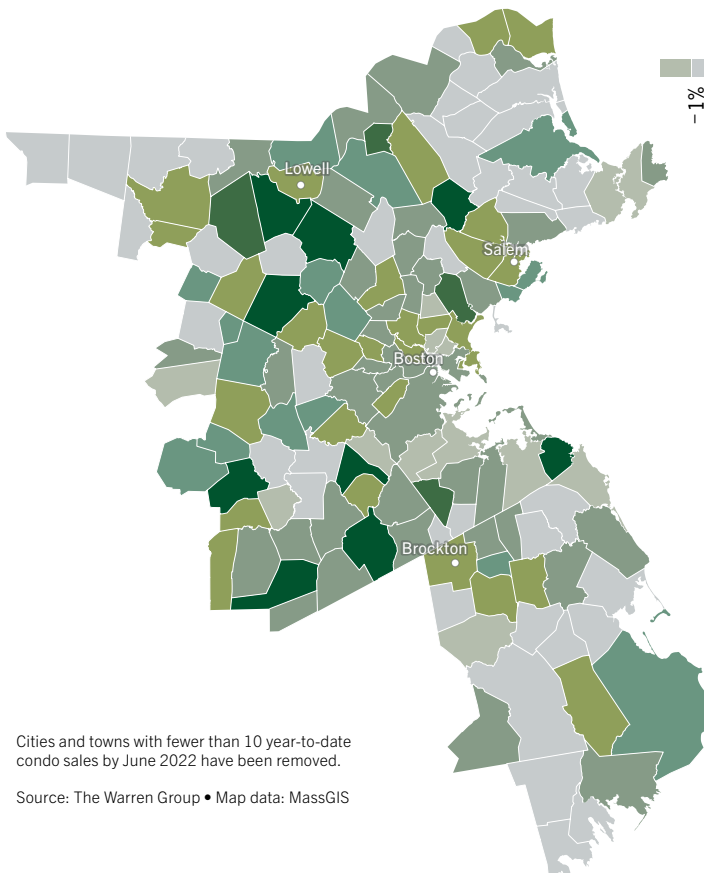
Single-family home prices are rising throughout the region.
Percent change in year-to-date median sale price for single-family homes from June 2021 to June 2022.



Essex was removed because it had fewer than 10 single-family home sales between January and June 2022.
Source: The Warren Group • Map data: MassGIS



Condo prices are rising throughout the region.
Percent change in condominium year-to-date median sale price between June 2021 and June 2022.



Cities and towns with fewer than 10 year-to-date condo sales by June 2022 have been removed.
Source: The Warren Group • Map data: MassGIS

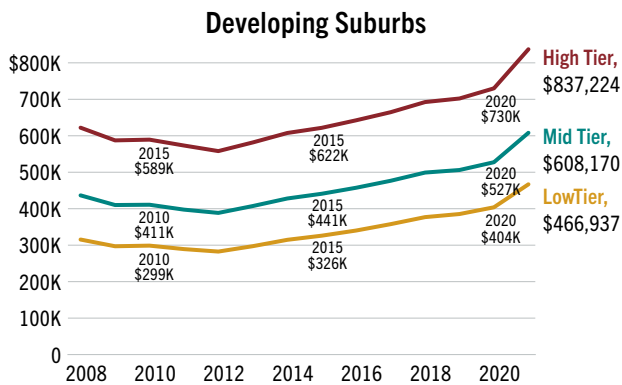
Home prices increased across the price distribution.

Home values have been steadily rising across the price distribution and in all community types since the Great Recession, with an acceleration between 2020 and 2021. The chart below shows the percent change in home values for typical single-family homes at different points in the price distribution. It uses Zillow’s Home Value Index (ZHVI), which offers “typical” home values in three different price tiers: low, homes valued within the 5th and 35th percentile of prices; mid, homes that fall between the 35th and 65th percentile range; and high, homes within the 65th and 95th percentile range. Zillow presents a typical home value for each municipality level, so to

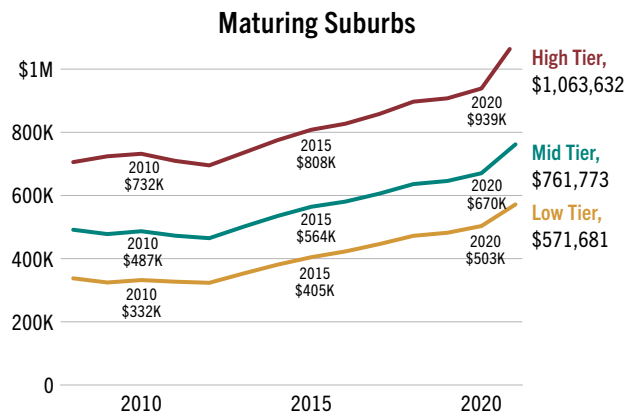
roughly estimate home values across community types, we averaged the values for each municipality in a given community type. Estimates should be interpreted with caution because they are not based on record-level data.

Looking at the lower end of the price distribution, estimated values increased notably in Regional Urban Centers and Metro Core Communities. In the past 10 years, the value of low-tier homes in Regional Urban Centers nearly doubled (92 percent change), with values jumping 15 percent from 2020 to 2021 alone. Low- and mid-tier homes in Metro Core Communities more than doubled in the last decade and grew 8 percent from 2020 to 2021.

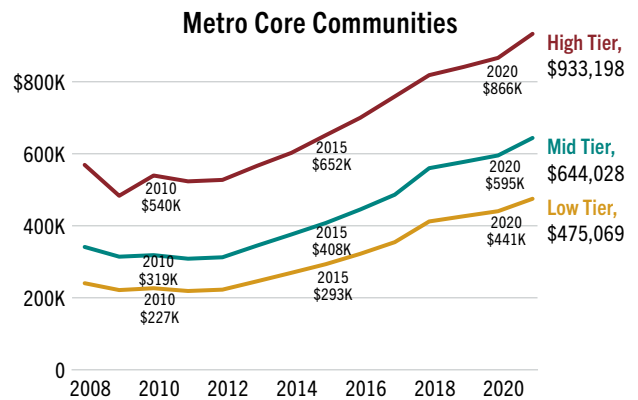
All Homes Price Distribution 2008–2021
Zillow Home Value Index for top-tier, mid-tier and bottom-tier homes by community type and year. All unit types.



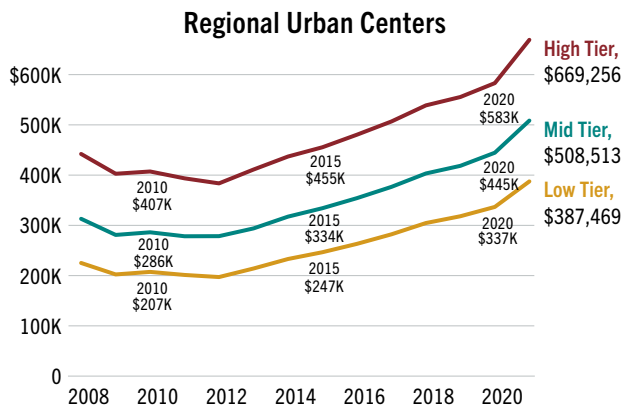
Note: Zillow does not have data for Boxborough or Tyngsborough. Source: Zillow ZHVI



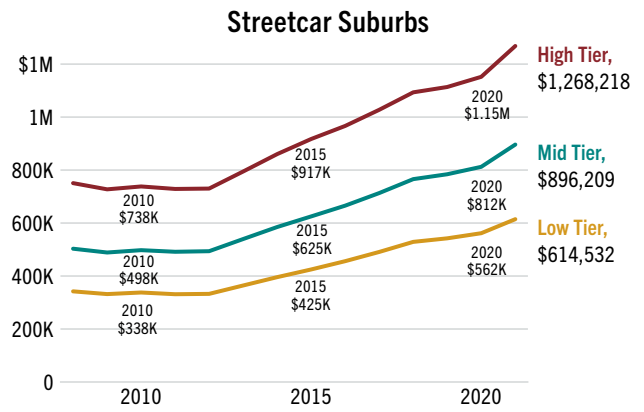
Source: Zillow ZHVI



Source: Zillow ZHVI



Source: Zillow ZHVI



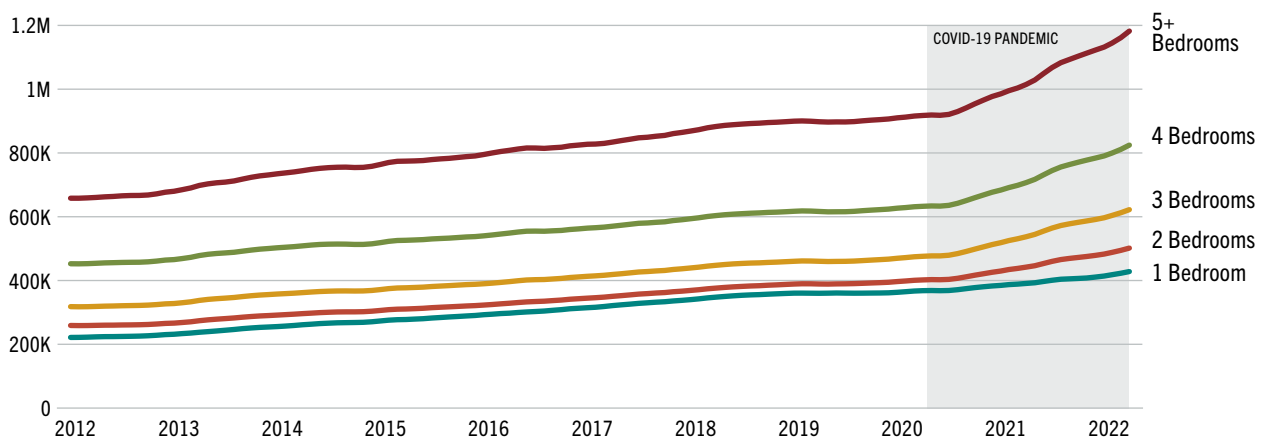
Source: Zillow ZHVI

Home values also increased significantly at the high end of the price distribution. In suburban areas more likely to have larger homes, such as the Maturing Suburbs and Developing Suburbs, high-tier homes increased by 13

percent and 15 percent, respectively, between 2020 and 2021 alone. This likely speaks to pandemic trend of people seeking out larger homes as a subset of the population shifted to more permanent or hybrid work from home.

Boston Area Typical Home Value by Bedroom Count

Zillow Home Value Index typical value for homes in the 35th to 65th percentile range by bedroom count.



Source: Zillow

Rising mortgage interest rates are raising prices for homebuyers.

After dropping to a 10-year low during the pandemic, mortgage rates have nearly doubled in 2022 as the Fed raises interest rates to curb rising inflation. Low mortgage interest rates early in the pandemic helped stimulate aggregate demand and, when coupled with higher savings for many families, likely led to increased home

demand and thus higher sale prices. Rising mortgage interest rates mean increased costs for potential homebuyers. This could slow sale price growth in the near term as demand might decline, but pushes homeownership farther out of reach for many families.

Mortgage interest rates have shot up quickly in the past year, but remain below historic highs.

30-Year Fixed Rate Mortgage Average. Weekly. United States.



Source: Federal Reserve Bank of St. Louis

Affordability

What ultimately matters most at the household level is whether people can afford the cost of housing given their current level of income. This housing cost versus income question is what researchers think of as “affordability.” In theory, housing costs could be higher in a particular region, but if incomes are also higher across the board, this might not lead to an affordability problem. There are many ways that researchers compare prevailing incomes with prevailing housing costs, and we present a few of these in this section.

In general, what we find in this section is that housing is getting less affordable for many families across Greater Boston, especially when analyzing trends over the past 10 or 20 years. Due to disparate patterns of homeownership and income growth, affordability challenges have worsened most for lower-income families and families of color.

Key findings from this section include:

- Housing costs have increased faster than incomes for the poorest third of families, exacerbating local inequality.
- Almost half of Greater Boston renters are housing cost burdened.
- While cost burdens tend to be lower for homeowners, still more than one third of Black and Latino homeowners are housing cost burdened.
- Pandemic dynamics drove the largest single-year increase in renter cost burden since 2006.
- Over the past 15 years, renter cost burdens have increased steadily for lower-income households.
- Renter cost burden is up across all community types.

Housing costs have increased faster than incomes for the poorest third of families, exacerbating local inequality.

Economic inequality is driven by countless factors, many of them related to national, and even international, economic dynamics. But a growing body of research demonstrates that high housing costs are becoming a driver of inequality at the local level, especially in urban areas like Greater Boston, San Francisco, and New York. In higher-productivity labor markets like Greater Boston, workers tend to earn more for a given job. Both a high-income biotech researcher and a middle-income nurse, for instance, will earn more in Greater Boston than their counterparts in many parts of the country. Wages are so much higher for the biotech worker that it's little sacrifice for them to also pay our region's higher housing costs. But for the nurse, their incrementally higher wage may get totally swamped by the incrementally higher housing costs in our region.

A [new paper](#) by Philip G. Hoxie, Daniel Shoag, and Stan Veuger, for instance, analyzed these dynamics by looking at net wages—wages after subtracting housing costs—over time and across different types of cities.¹² They find that net wages used to increase for workers of all education and income levels when they moved to denser urban areas. But this began reversing for many workers starting at around the year 2000, and now for lower-income workers and those without a college degree net wages are actually lower in dense urban areas like Greater Boston.

In prior generations, lower-income families used to move to cities for opportunity. Cities had more diverse economies with better job options, and decent housing was relatively affordable. But rapidly rising housing costs have introduced more of a direct trade-off, with people having to weigh better job opportunities in many urban areas against the cost of significantly higher housing costs. This has started to push many people to lower-productivity regions, since at least in these places homes are cheaper. Urban areas like Greater Boston are now seeing slowing population and economic growth. And it means that these lower-income workers end up filtering into lower opportunity parts of the country.

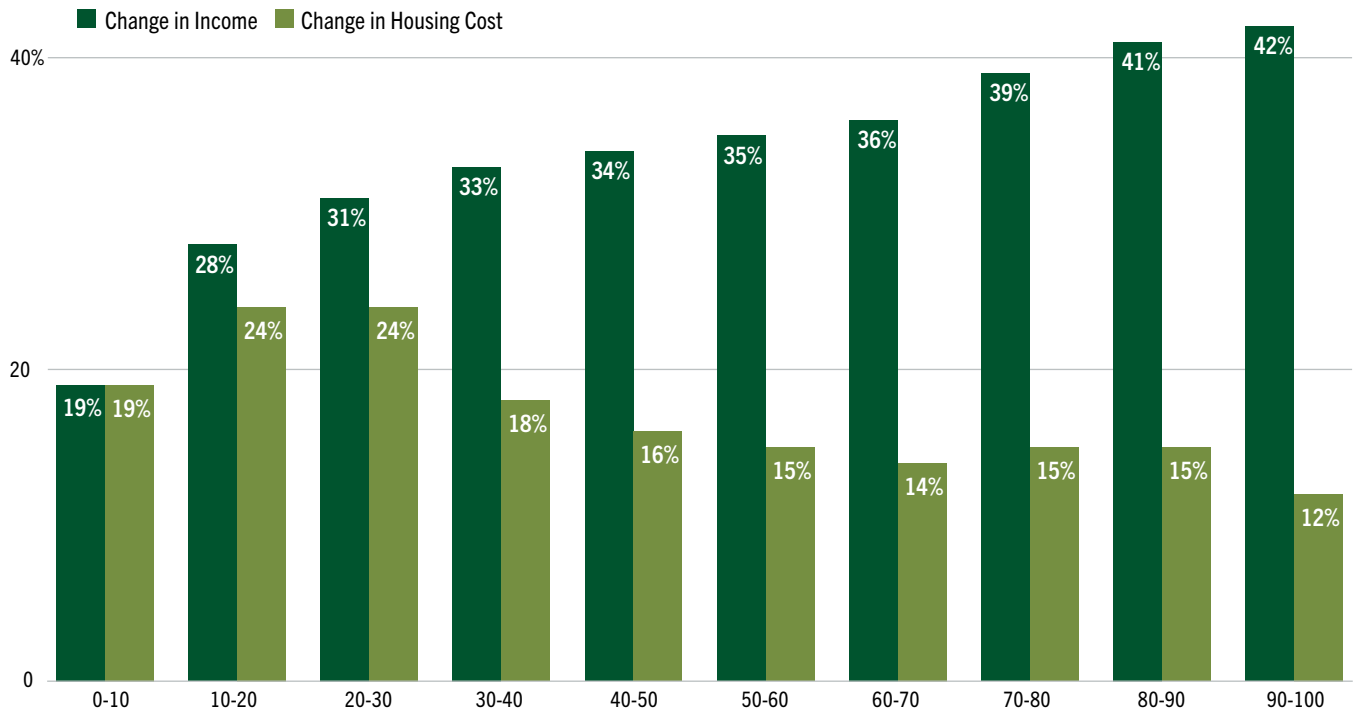
The graph on the next page offers one view of this income and housing cost divergence for Greater Boston over the past decade. We break out households into income deciles along the x-axis and compare change in incomes and housing costs between 2010 and 2020. On the far left are the lowest-income households, on the far right are the highest-income ones.

While housing costs have increased for all groups over the last decade, these increases have been even greater for those at the lowest end of the income distribution. By contrast, those households at the upper end of the income distribution have seen significant income gains, and for them housing cost increases have been more moderate. This dynamic—housing cost growth at the lowest income levels, household income growth at the highest—contributes to growing inequality in the region.

Over the last decade, housing costs have increased the most for lower-income households.

Percent change in incomes and housing costs by income decile, between 2010-2020.

The left of the graph shows lower-income households; the right shows higher-income. Greater Boston.



Note: Analysis adapted from Apartment List report, "Housing Markets and Income Inequality." Nominal dollars.

Chart: Boston Indicators • Source: 2010, 2020 5-Yr American Community Survey.

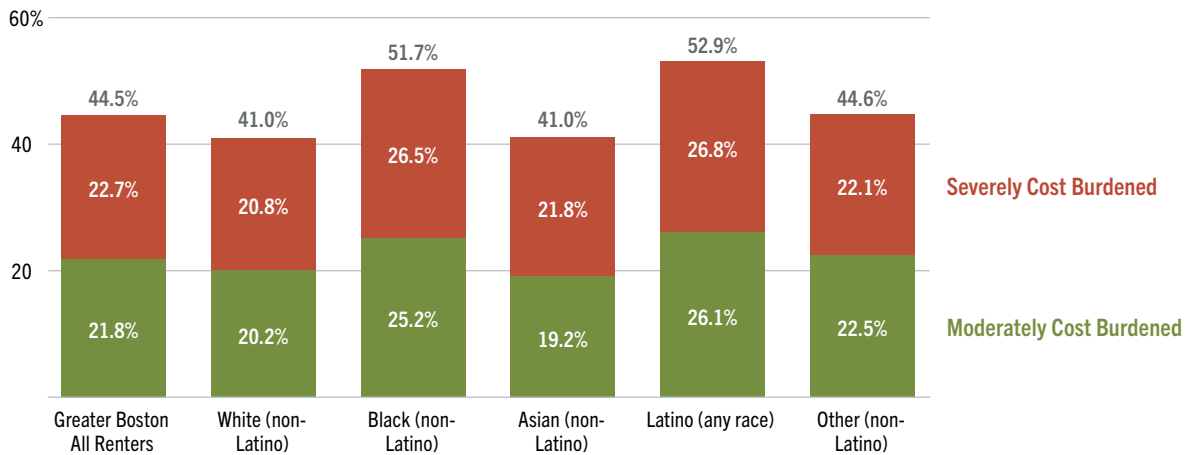
Almost half of Greater Boston renters are housing cost burdened.

In a well-functioning housing market, most families would be able to afford decent, safe housing without stretching their budgets thin or crowding into substandard housing. In 2020, however, over a third of all households in Greater Boston were “housing cost burdened,” meaning that they spent 30 percent or more of their income on housing (and associated costs like utilities), a common measure for identifying families struggling with housing costs. This translates to 46 percent of renter households being cost burdened and 27 percent of owner households.¹³ As almost half of Greater Boston’s renters are cost burdened, we focus primarily on renters in this section.

While high housing costs are a pressing issue for all groups in Greater Boston, the data are especially troubling for Black and Latino households. More than half of Black and Latino renter households pay upwards of 30 percent of their income on housing, and more than a quarter of these households are “severely cost burdened,” meaning they pay more than 50 percent of their income on rent. This comes on top of the fact that Black and Latino households are also more likely to rent than own in the first place.

Around 45 percent of renters in Greater Boston are cost burdened, and more than half of Black and Latino renters are cost burdened.

Share of renters by race who are moderately cost burdened (paying 30% - 50% of their income on rent) and severely cost burdened (paying more than 50% of their income on rent).



Note: Other includes American Indian and Alaskan Native, Pacific Islander, and multiracial non-Latino.

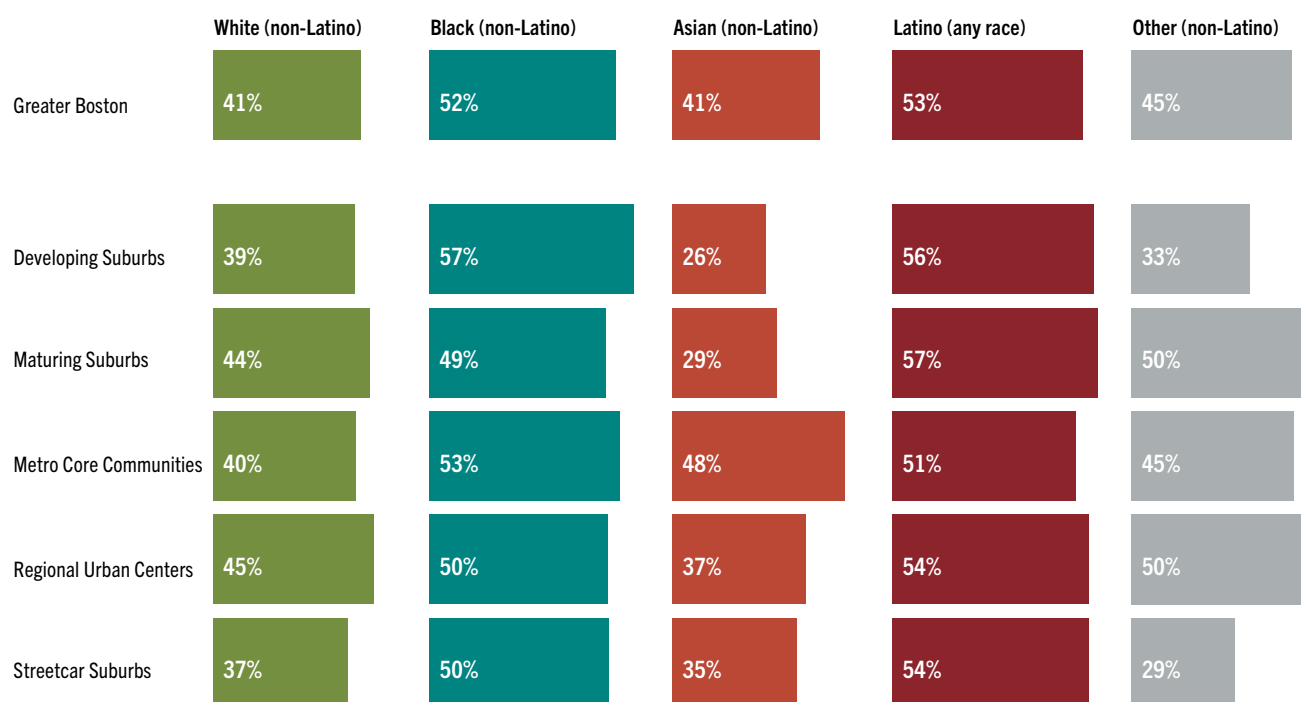
Chart: Boston Indicators • Source: 2014-2018 HUD Comprehensive Affordability Strategy

When breaking out by community type and race, as we do below, we find that in most cases the share of cost burdened renters for a given racial group is similar to their Greater Boston share, but with one exception. Almost half of Asian renters are cost burdened in Metro Core Communities, yet fewer than 40 percent of Asian renters are cost burdened in any other community type. These differences reflect intra-Asian disparities that often

get masked when looking at crude averages. Roughly 30 percent of Asians residing in the city of Boston, for instance, live below the federal poverty line compared to only 13 percent in Greater Boston as a whole. This inequality is most stark among Asian groups with different national origins—as just one example, median household incomes for people of Indian origin are more than double those from Nepal (for more detail see Boston Indicators’ 2021 report *Building AAPI Power*).

Renter cost burden by race and Community Type

Share of renter households spending more than 30% of their income on rent.



Note: Other here includes Native American and Alaskan Native households, Pacific Islander households, and multiracial households.
 Chart: Boston Indicators • Source: 2014-2018 HUD Comprehensive Housing Affordability Strategy

While cost burdens tend to be lower for homeowners, still more than one third of Black and Latino homeowners are housing cost burdened.

Homeowners in Greater Boston tend to be less cost burdened, with only about one in four homeowners spending more than 30 percent of their income on housing costs. Homeownership provides cost stability for many families who have locked in monthly payment schedules that do not rise over the course of a standard 30-year mortgage. And with inflation on the rise, fixed payments mean that many households' monthly mortgage costs are actually declining every month in inflation-adjusted terms.

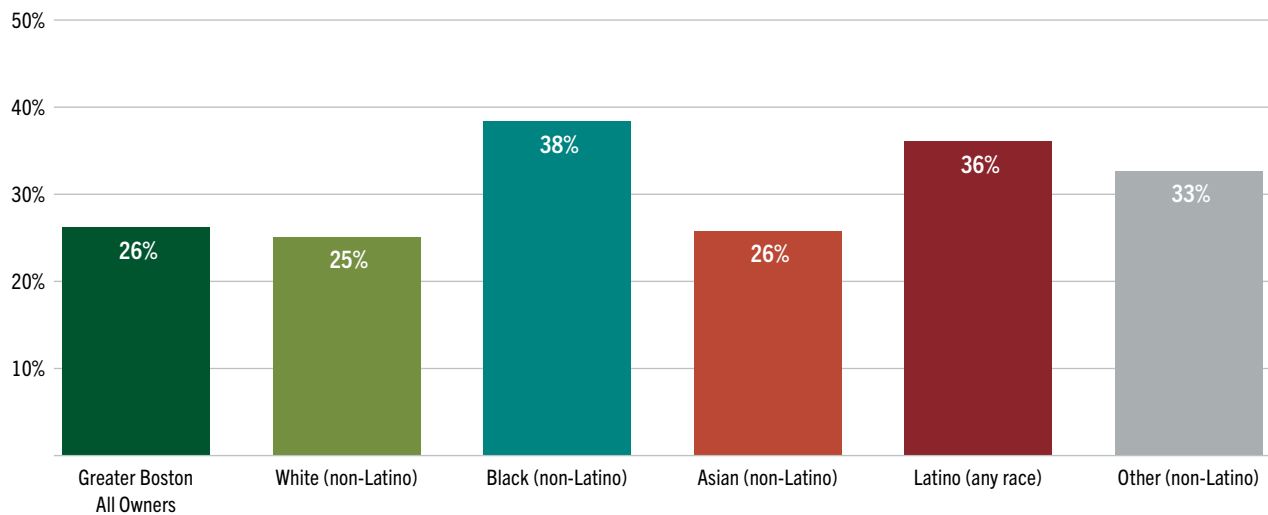
While the levels are all lower, we do still observe significant racial disparities in cost burden among homeowners, with nearly 40 percent of Black owners

and just over a third of Latino owners being cost burdened. By contrast, only a quarter of White and Asian owners are cost burdened.

While these disparities are troubling, the greater racial equity issue has to do with which families have been locked out of homeownership in the first place, as this graph only looks at families who already own their homes. Countless state and federal policies were designed across generations to [privilege the building of White wealth over that of others](#).¹⁴ This is why White households are almost twice as likely to own a home as Black and Latino households, as we showed in the Prices section of this report.

Black and Latino owners are cost burdened at higher rates than other racial groups.

Share of owners that are cost burdened (more than 30% of income spent on rent), by race. Greater Boston.



Note: Other here includes Native American and Alaskan Native households, Pacific Islander households, and multiracial households.

Chart: Boston Indicators • Source: 2014-2018 HUD Comprehensive Housing Affordability Strategy

Pandemic dynamics drove the largest single year increase in renter cost burden since 2006.

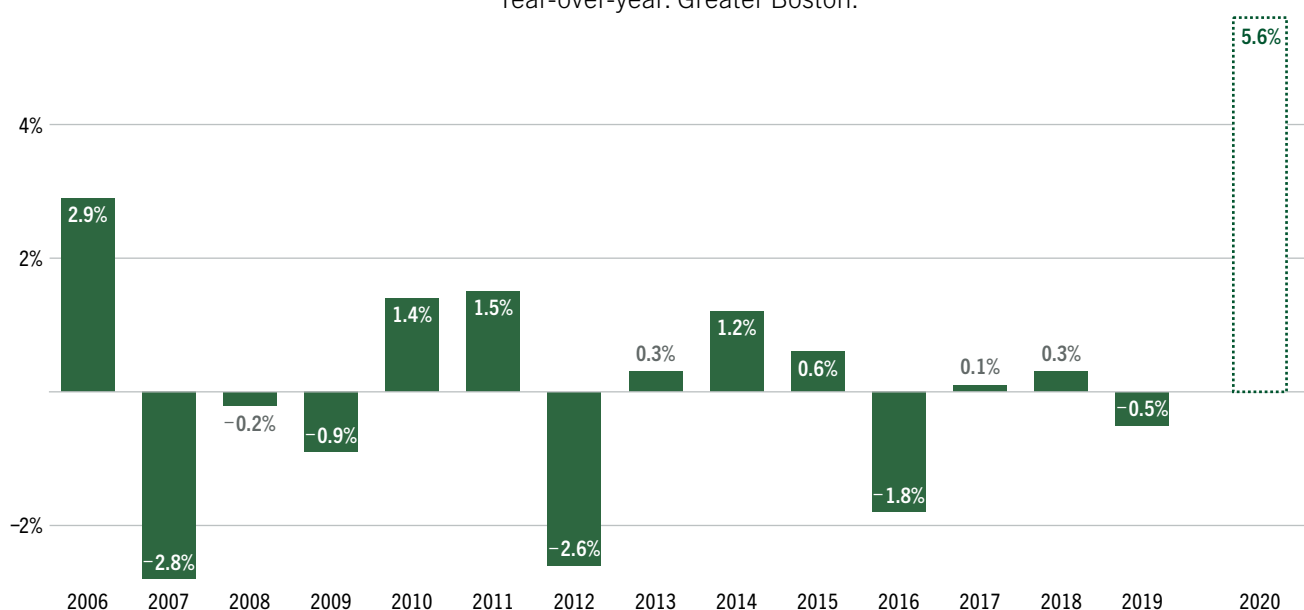
The biggest increases in cost burdened renters came in the early 2000s as Greater Boston’s housing crisis began taking root. Since then, the share of cost burdened renters in Greater Boston has remained roughly level in the high 40 percent range, with small annual fluctuations between 2006 and 2019. The pandemic appears to have changed this, however, with 2020 seeing a 6-percentage point increase over 2019, the largest in many years.

These data rely on the Census Bureau’s American Community Survey, which faced unprecedented response problems during the first year of the pandemic. This led the Census Bureau to withhold the release of

standard 2020 estimates and instead release alternative results for 2020 that are based on a modified methodology. These alternative 2020 estimates are useful to have, but they cannot be used to compare to previous years. To address this, the Census Bureau released a tool allowing users to generate 2019 estimates using the same modified process for 2020. Comparing alternative 2020 and 2019 estimates, as we do in the graph below, reveals this 6-percentage point increase in cost burdened renter share during the first year of the pandemic. All earlier one-year change estimates in the graph use the traditional ACS approach.

2020 saw the largest year-over-year increase in cost burdened renters since 2006.

Percentage point change in the share of rental households paying more than 30% of their income on rent. Year-over-year. Greater Boston.



Note: Dark green bars are calculated using standard ACS weights. The dotted green bar is calculated using experimental weights for 2019 and 2020. Adapted from Harvard Joint Center for Housing Studies, “Did Housing Affordability Worsen During the First Year of the Pandemic?” Boston Indicators • Source: 2006–2020, 1-Year ACS

Over the past 15 years, renter cost burdens have increased steadily for lower-income households.

While the above graph shows modest fluctuations in renter cost burdens during much of the 2010s, this obscures some large increases for low- and moderate-income renters. The graph below looks at cost burden changes for renter households at different income levels and goes back pre-Great Recession, showing significant increases for households earning between \$35,000 and \$75,000 annually. The very lowest income households earning less than \$35,000 didn't see much of an increase, but that's because they were already hovering at a very high level of around 80 percent.

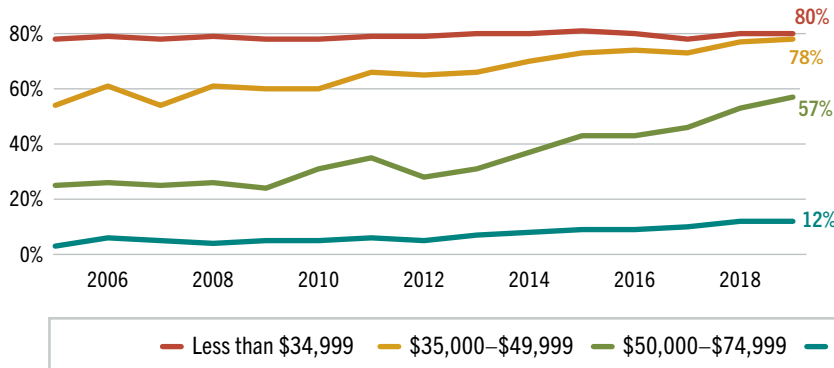
Though rental cost burden increased significantly among different groups between 2005 and 2019, as shown in the graph below, it's confusing to not see that reflected in the overall level of renter cost burden for the region, which

has remained relatively stable around 40–45 percent over this same period. What squares the circle are underlying shifts in the total number of households in each of these income categories. Over this timeframe we saw a decrease in the number of lower-income households living in Greater Boston and an increase in higher-income ones.

These increases in cost burdened renter share may well have continued through the pandemic, as shown in the second graph below, which again uses the experimental ACS estimates for 2019 and 2020. Most notably, that graph suggests that the share of households making \$35,000–\$49,999 a year that are housing cost burdened increased 6 percentage points, while the cost-burdened share increased 7 percentage points among those making \$50,000–\$74,999.

Cost burdens have increased significantly for moderate income households earning between \$35k and \$75k annually.

Share of renter households paying more than 30 percent of their income on rent, by income group. Greater Boston.



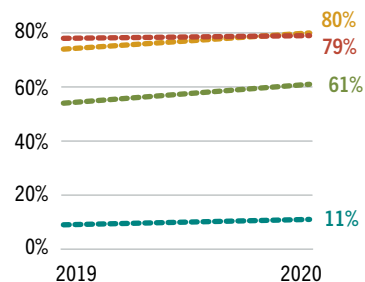
Note: 2020 1-Year American Community Survey data not included in this graph as it is treated as 'experimental' as a result of the COVID-19 pandemic's disruption of the survey.

Source: 1-Year ACS 2005 through 2019

Using experimental adjustments to ACS data shows continuing cost burden increases from 2019 into 2020.

Note: The 2020 American Community Survey suffered from low response rates due to the COVID-19 pandemic. Administrative data was used to supplement the survey instrument and inform 2020 results. This methodology was extended to the 2019 ACS 1-Year survey, allowing comparisons between 2019 and 2020.

Chart: Boston Indicators • Source: 2019, 2020 ACS 1-Year Survey



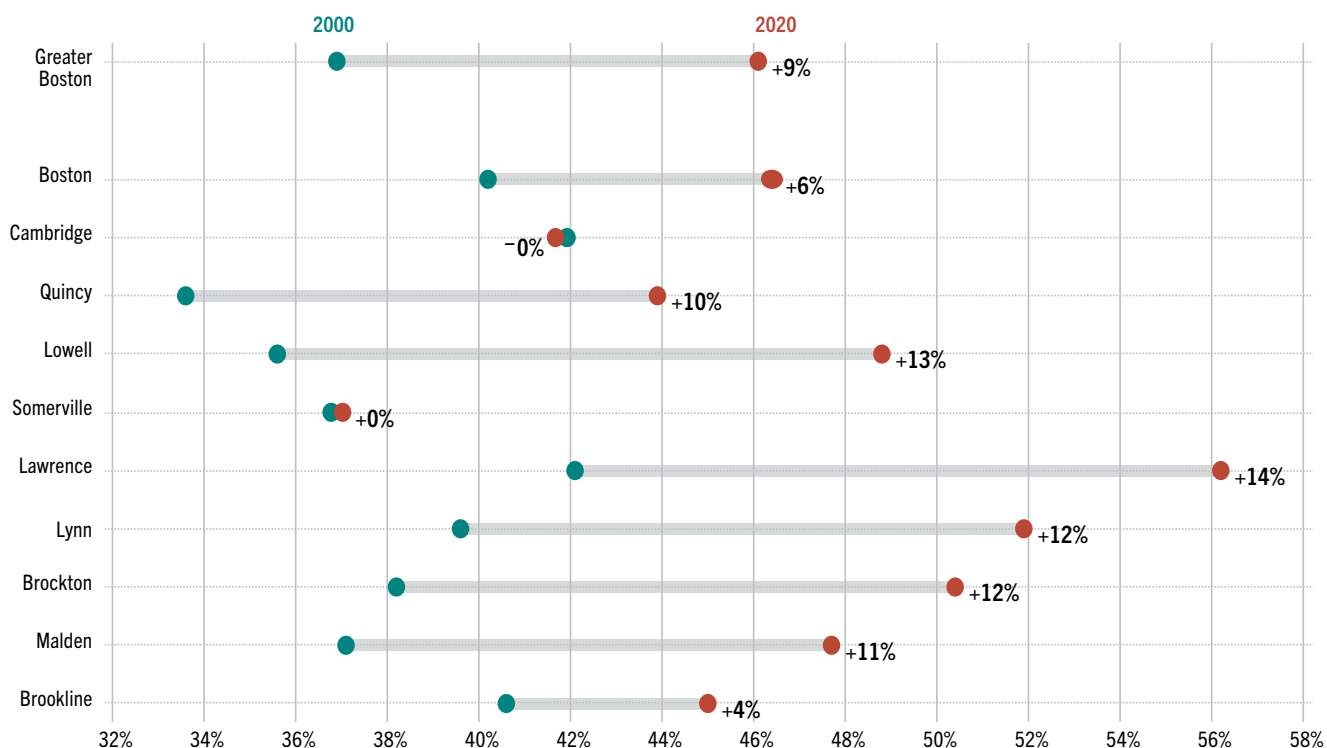
Renter cost burden is up across all community types.

While year-over-year comparisons are useful—especially in the context of the pandemic—these changes happen in the context of a region that has gradually become unaffordable over the last couple of decades. When looking over the 20-year period from 2000 and 2020, for instance, we find that the share of cost burdened renter households increased a full 9 percentage points regionwide. While there were increases in all community types, the greatest increases were in Developing Suburbs and Regional Urban Centers, which both saw increases of 13 percentage points.

Furthermore, many suburban communities have very few renter households at all and so the relative difference in the total number of households facing cost burdens gets masked when simply presenting percentages. Therefore, in the below graph we analyze changes just among the 10 Greater Boston municipalities with the largest renter shares. Lower-income Gateway Cities like Lynn, Lawrence, Lowell, Brockton and Malden all saw increases larger than 10 percentage points. Interestingly, Cambridge and Somerville—two of the largest rental markets within the Metro Core Communities—actually saw no net increase in renter cost burden share over the last 20 years.

The share of cost burdened renters has increased over time across most of the largest rental markets in Massachusetts.

Percentage point increase in the share of renters spending 30% or more of income on housing costs.



The communities listed are the top 10 in terms of the total number of rental-occupied units in 2020. Source: 2020 Census, 2016-2020 ACS 5-Year Estimates

Housing Instability

Not only do people deserve safe and affordable housing, they also deserve ongoing housing stability, meaning they don't have to move too frequently or feel the psychological weight of worrying about facing an eviction filing. With housing stability comes longer-term community ties and the ability to settle into a place that feels like home. Housing supply, prices, and subsidized housing availability are all key measures of a functioning housing market, but they still say little about what it's like for families on the verge of losing their homes. And so, in this section we look at a collection of measures that together paint a picture of who currently lacks stable housing and where these families live throughout Greater Boston. To do this we look at eviction filing rates, foreclosure petitions, and estimates of the number of people experiencing homelessness at a given point in time.

Key findings from this section include:

- During the pandemic, households of color had more difficulty making housing payments.
- A strong policy response to the COVID recession kept eviction filings below pre-pandemic levels for the past two and a half years.
- Eviction filings are highest in Regional Urban Centers and Maturing Suburbs.
- Homelessness remains elevated, although below its 2014 peak.
- Foreclosure petitions remain below pre-pandemic levels but have recently increased.

During the pandemic, households of color had more difficulty making housing payments.

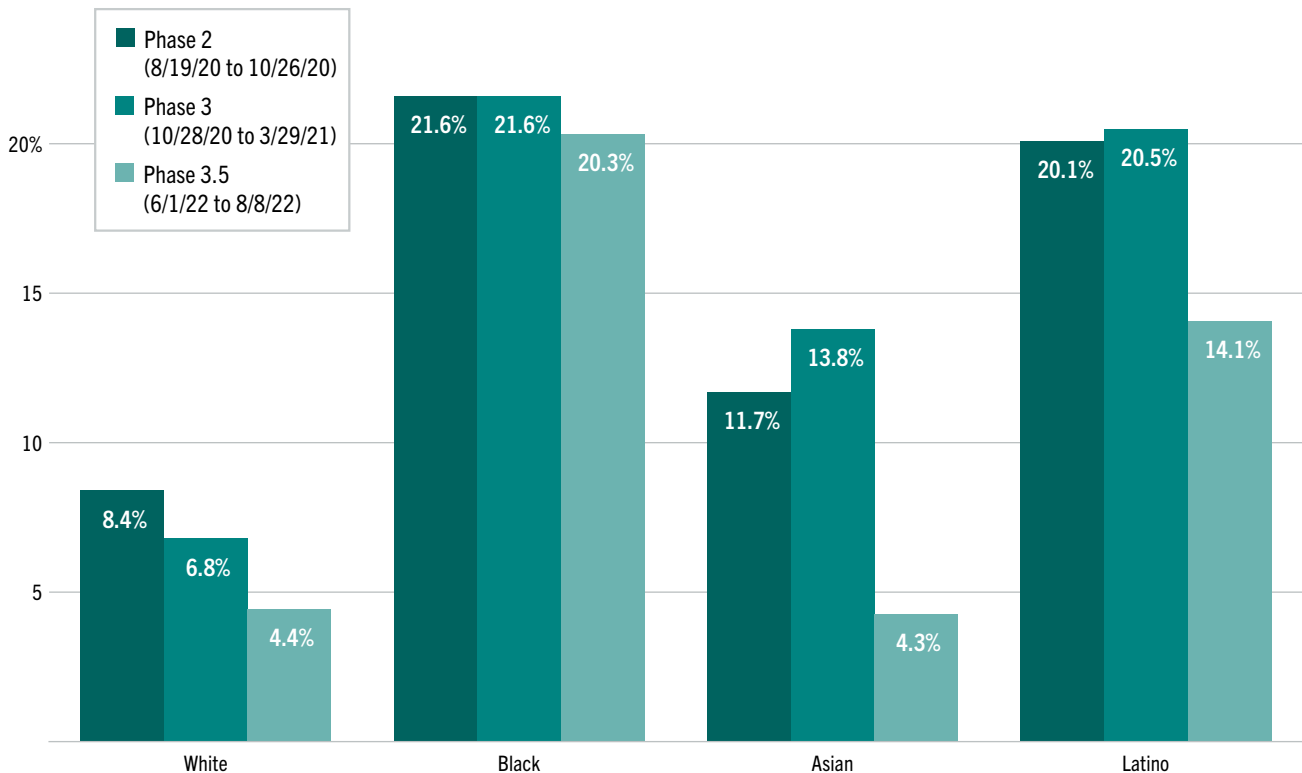
It is hard to measure precisely who feels unstably housed, because public data rarely get at the month-to-month experience of families trying to pay the rent. But the Census Bureau created a novel survey during the pandemic, called the Household Pulse Survey, which asks some unique questions along these lines. One question, for instance, asks people directly about whether they missed the previous month's housing payment. From late 2020 through early 2021 (Phases 2 and 3) the Pulse Survey

exposed large racial disparities, with roughly one in five Black and Latino households reporting missing housing payments.

This sort of housing instability has fortunately declined for all racial groups during much of 2022, but racial disparities persist. Black and Latino households are more than three times as likely as White households to have reported missing last month's housing payment, as of the last survey phase.¹⁵

Despite improvement, Black and Latino residents are still missing housing payments at significantly higher rates than White residents.

Share of Boston Metropolitan Statistical Area residents reporting they missed last month's housing payment, by race and phase.
Data not available for Phase 1.



Note: White, Black and Asian are single-race only, non-Hispanic or Latino. Latino can be of any race.

Chart: Boston Indicators • Source: Census Household Pulse Survey

A strong policy response to the COVID recession kept eviction filings below pre-pandemic levels for the past two and a half years.

In the early months of the pandemic, much was written about the potential disaster ahead for lower-income renters. The threat was all too real. With the closure of non-essential, in-person businesses, lower-wage service workers, disproportionately Black and Latino, were much more likely to lose their jobs.

Fortunately, the state and federal government responded in a way that was larger and more progressive than the policy response to the Great Recession. In fact, the United States had one of the largest fiscal responses of any developed nation in the world (this large fiscal response may even be a small part of why we’re experiencing high inflation right now). Among several progressive policy responses like expanding unemployment insurance and free school meals, Boston Indicators found in a February 2022 research brief that [public funding for low-income renters in Massachusetts doubled during the pandemic](#).¹⁶ Many

levels of government also passed eviction moratoriums, making it illegal to initiate eviction proceedings due to non-payment of rent.

And so rather than facing a pandemic wave of eviction filings, we’ve in some ways seen the opposite. Through 2019, an average of around 1,400 residents per month in Greater Boston received “summary process” eviction filings for non-payment of rent. Other than a brief spike after the state eviction moratorium lifted in October of 2020, eviction filings now average around 600 per month. Summary process eviction filings are where landlords file paperwork with a court to enforce a rental agreement, initiating a possible eviction process. While in Greater Boston only a small portion of these filings result in move-outs, summary process filings put families on the precipice of eviction and therefore serve as an indicator of “housing instability.”

Eviction filings remain at roughly half of pre-pandemic levels.

These data do not represent executed evictions, but rather landlords filing for eviction for non-payment of rent. Evictions filed for reasons other than non-payment of rent are not included in these totals. The state moratorium on evictions expired Oct. 17, 2020 and the federal moratorium was struck down in late Aug. 2021. Greater Boston.

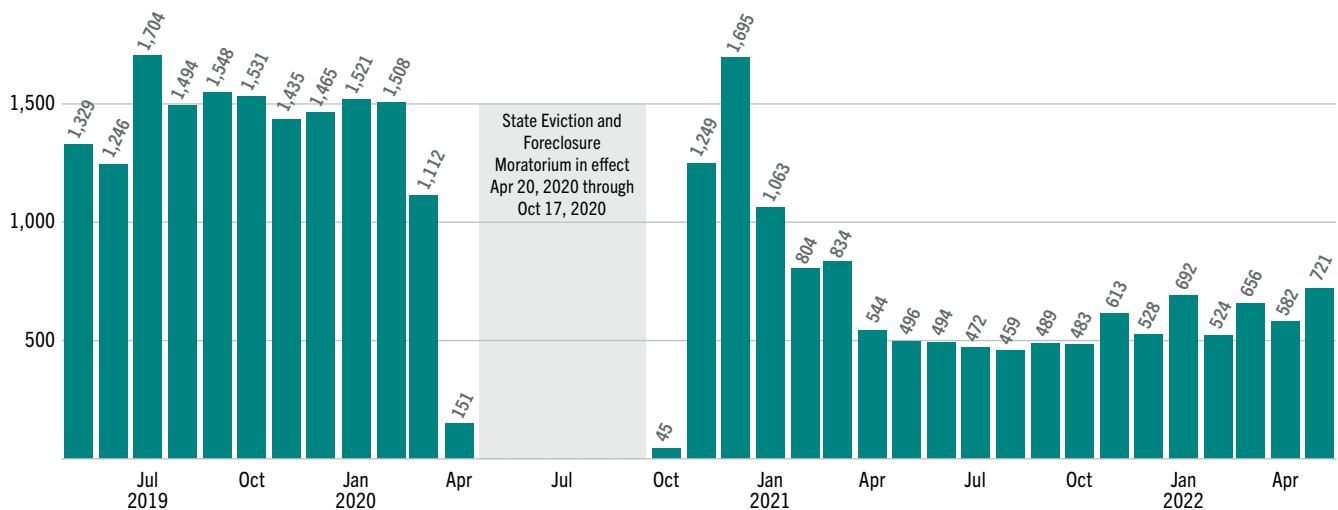
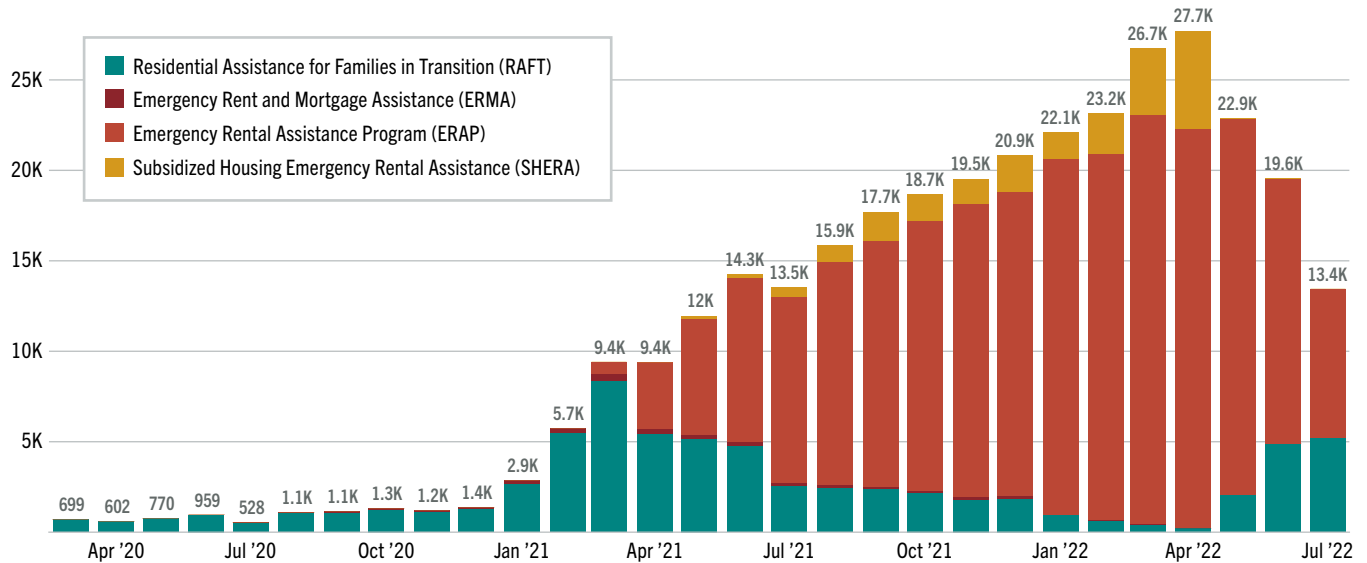


Chart: Boston Indicators • Source: Massachusetts Trial Court

There was a significant increase in households served by eviction diversion programs across the pandemic.

Households served by eviction diversion initiative programs. Massachusetts. March 2020 – July 2022.



Note: ERMA stopped accepting applications in December 2021 (though continued to process a few afterward), SHERA in April 2022.

Chart: Boston Indicators—Reproduced from Massachusetts EDI • Source: Massachusetts Eviction Diversion Initiative

This graph above aims to quantify all Massachusetts households served by state and federal rental support funding during the pandemic (due to data limitations, this graph is statewide for Massachusetts, rather than the region of Greater Boston). Early in 2020, Rental Assistance for Families in Transition (RAFT) was the state's main program that helped lower-income families stay in their homes when faced with eviction. But funding and eligibility for RAFT has traditionally been somewhat limited. As part of the state's pandemic response, federal dollars supported the creation of three new programs—the Emergency Rental Assistance Program (ERAP), the Emergency Rental and Mortgage Assistance Program (ERMA), and the Subsidized Housing Emergency Rental Assistance Program (SHERA). Most financial support across the pandemic was through by one of these programs, flowing through local administering agencies to families in need.

As we've moved into the third year of the pandemic, some programs that renters relied upon are coming to an end. The ERMA program ended in December 2021, while ERAP and SHERA stopped accepting applications on April 15, 2022. Instead, residents seeking eviction support are directed back to the state's own RAFT program, though limits on RAFT eligibility (available only for rental households earning up to 50 percent of area median income or AMI, among other restrictions), mean that those who may have relied upon ERAP (up to 80 percent AMI) are **no longer able to access similar levels of support**.¹⁷ Apart from eligibility concerns, RAFT now caps out at \$7,000 a year per family, higher than the pre-pandemic cap but still not as generous as it was throughout 2021. It is therefore unclear if this current, relatively low level of eviction filings is sustainable, or whether we will see a return to pre-pandemic levels as these funds dry up.

Eviction filings are highest in Regional Urban Centers and Maturing Suburbs.

While it's welcome news that eviction filings in the aggregate remain below pre-pandemic levels, Greater Boston is still one of the wealthiest metro areas in the entire world, so there's no reason why we must settle for several hundred eviction filings per month. What's more, looking at aggregated eviction filings for Greater Boston masks differences among communities, which could well be related to quality and breadth of local eviction diversion programs.

Regional Urban Centers have the highest eviction filing rates at 98.5 per 10,000 renter households, while Streetcar Suburbs have an eviction rate less than a third of that. Notably, both Maturing and Developing suburbs also have relatively high eviction filing rates. These community types have somewhat lower *total* filings, but because these communities have so few rental units, their filing rates are actually higher than the regional average.

Eviction filings in Regional Urban Centers are high both as a rate and in terms of total filings. In fact, since January around 39 percent of all filings in Greater Boston occurred in Regional Urban Centers like Brockton, Lawrence, and Framingham. The map on the next page shows these filing rates at the municipal level, showing a concentration south of Boston in communities like Brockton, Carver and Randolph.

There are several possible explanations for the geographic difference in eviction filing rates. Over the course of the pandemic, rents have increased markedly in Regional Urban Centers, creating *new cost pressures* for the residents in these lower-income cities.¹⁸ But there's also significant variation across Regional Urban Centers, as there is across other community types. Much of the rental support that was distributed over the course of the pandemic was administered through local agencies that

Regional Urban Centers, Maturing and Developing Suburbs all have eviction filing rates greater than the region overall.

Eviction filing rates per 10,000 renter occupied units by community type. Share of all evictions by community type. Jan 2022 - Jun 2022.

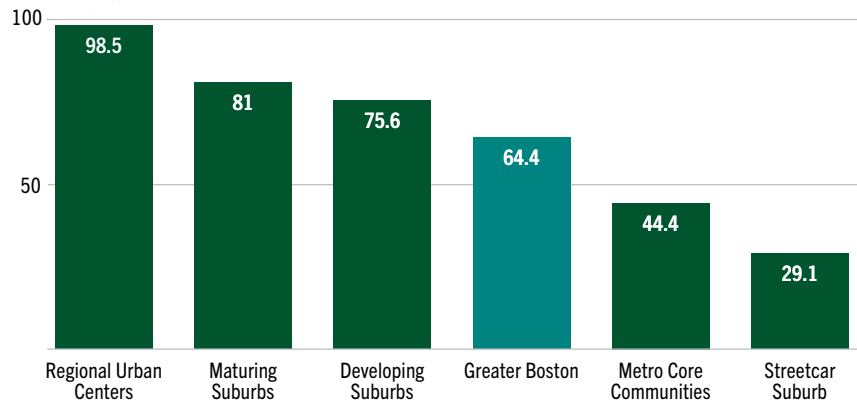


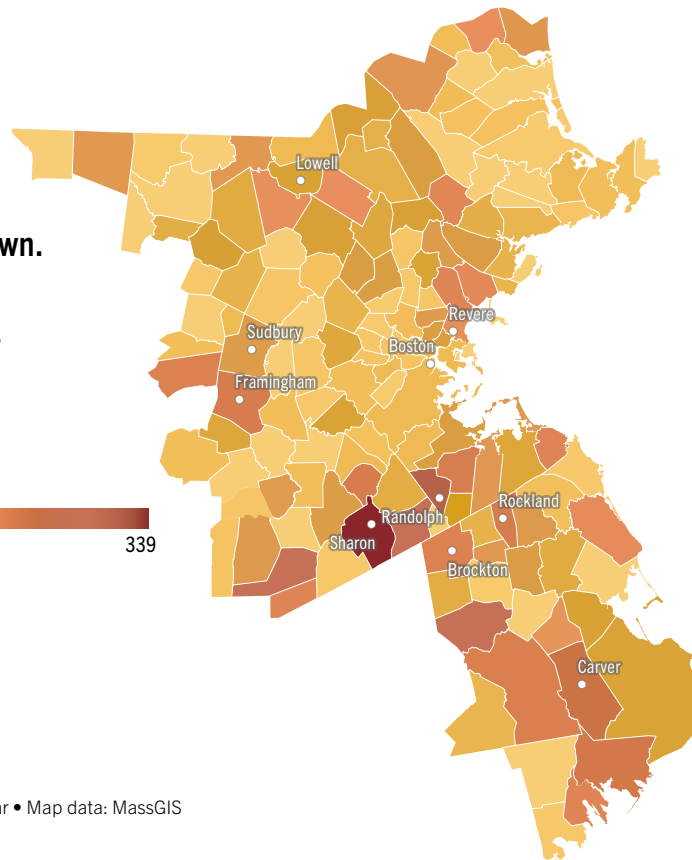
Chart: Boston Indicators • Source: Massachusetts Trial Court

interface directly with households in need. Therefore, it appears likely that the efficacy of these local supports varied widely and those with more longstanding and better-resourced local administering agencies, in places like Boston and Lawrence, saw *reduced eviction filing rates* a result.¹⁹

Finally, it is important to note that while overall filings may remain low in some municipalities, there may nevertheless be significant disparities across neighborhoods within a given city or town. Renters living in predominately non-White neighborhoods in Massachusetts are *more than twice as likely to have eviction cases filed against them* as are renters in predominately White neighborhoods.²⁰ Boston serves as a useful example of this dynamic, as shown in the scatterplot on the next page. Both the number of eviction filings and filing rates are higher in neighborhoods with larger shares of renters of color. Mattapan, for instance, has Boston's highest filing rate at 115.3/10,000, with 91 percent rental households of color. By contrast, the city's lowest filing rate is South Boston (10.3), at just 23 percent households of color.

Eviction filing rates by city and town.

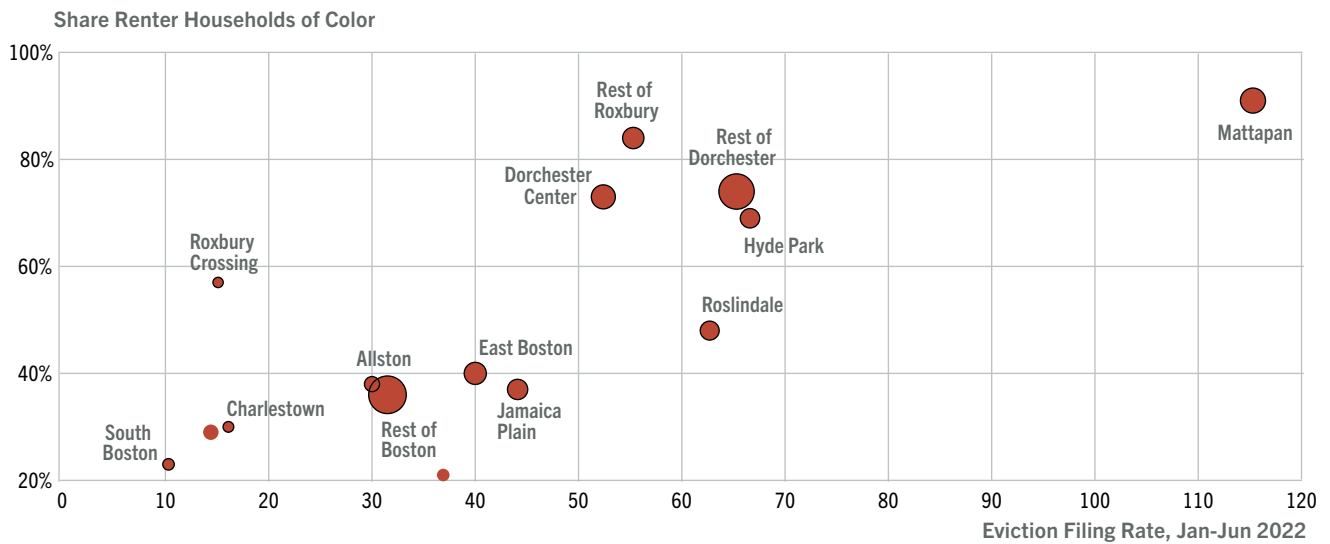
Eviction filings per 10,000
renter-occupied housing units, 2022.
Municipalities are interpolated from ZIP codes.
Grey towns indicate no reported data.
Jan -Jun 2022.



Source: Massachusetts Trial Court. 2016-2020 ACS 5-Year • Map data: MassGIS

As a neighborhood's share of rental households of color increases, so too do eviction filing rates.

Share rental households of color and eviction filings per 10,000 renter households. Circle size corresponds to number of eviction filings. Jan-Jun 2022



Note: Neighborhoods boundaries defined by ZIP codes

Chart: Boston Indicators • Source: Massachusetts Trial Court. BPDA 'Boston in Context'.

Homelessness remains elevated, although below its 2014 peak.

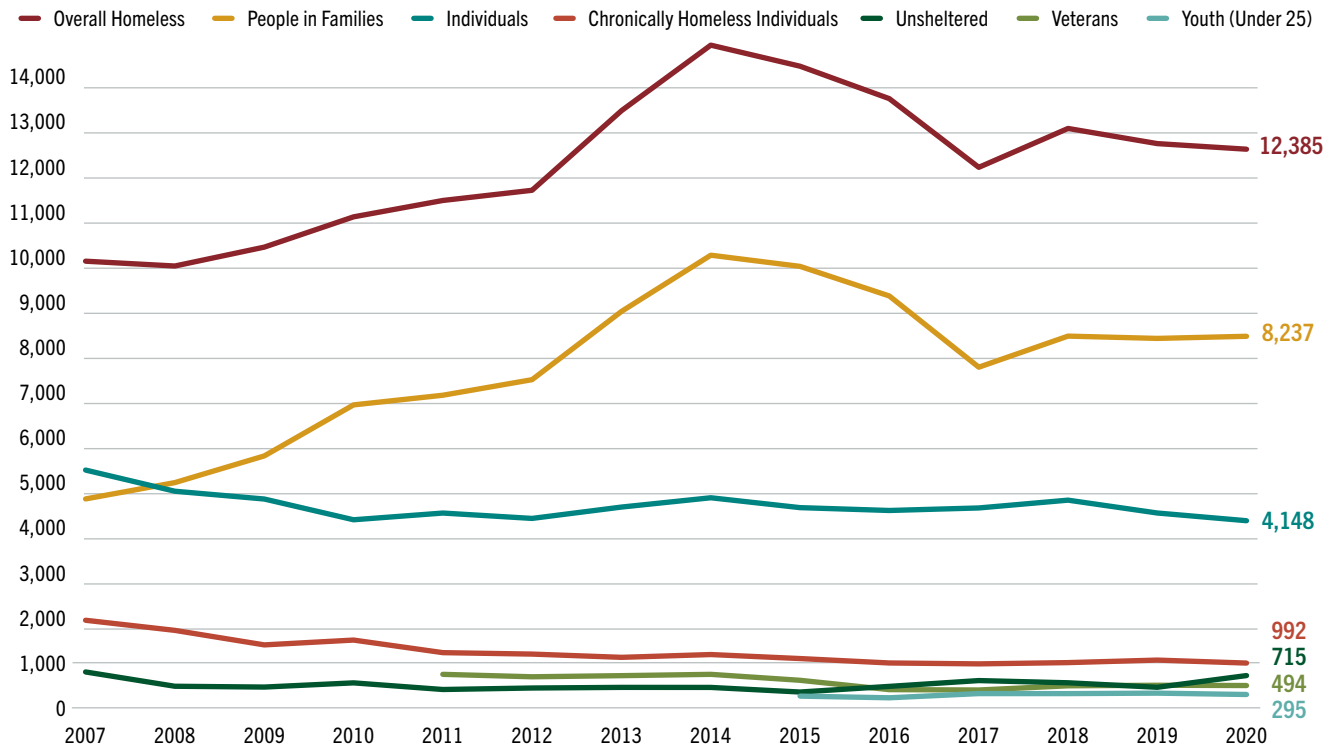
Homelessness is caused by a variety of factors, a couple of which relate to themes we explored earlier in this report: 1) overall levels of housing availability, especially lower-cost rental housing that’s affordable to lower-income households (including things like single room occupancy apartments); and 2) adequacy and accessibility of programs to support people who are housing insecure (e.g., subsidized housing programs and rental assistance funds for people at risk of eviction). A growing body of national research shows that high cost metro areas that have failed to produce lower-cost rental units also tend to have higher rates of homelessness. While the number of

people experiencing homelessness in Boston and Greater Boston has not yet reached the levels of San Francisco or New York, **we do have higher homelessness than other, lower-cost regions of the country.**²¹ Houston is a good example of this, having **much lower rates of homelessness** even though the city also has higher levels of poverty (Houston has also developed a model coordinated entry system for people experiencing homelessness).²²

In terms of public support for people who are housing insecure, Greater Boston (and the state of Massachusetts) has taken some important measures, although there’s

Homelessness in Greater Boston peaked in 2014, and has come down across almost every subgroup since then.

Point-in-time counts of homeless populations. Greater Boston. 2007–2020.

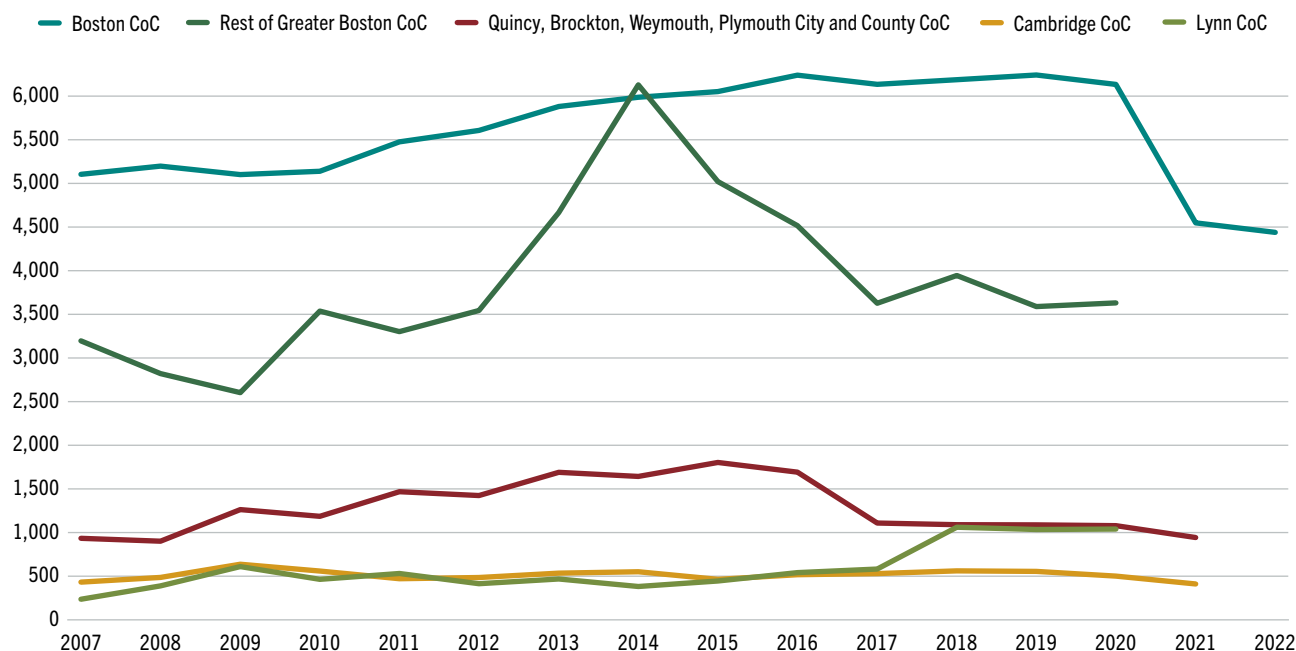


Note: Some groups are not mutually exclusive. Homeless Individuals could include Veterans, for instance.

Chart: Boston Indicators • Source: Annual Homeless Assessment, HUD Point-in-Time count

Homelessness is down from 2014 peaks, but declines during the pandemic may be temporary.

Greater Boston Continuum of Care. 2007–2021.



Note: Though the U.S. Department of Housing and Urban Development sets out standards for collecting homelessness point-in-time counts, compliance with these standards may vary. As such, reliability and consistency may vary by CoC program. Nevertheless, these data are our best estimates of homelessness in Greater Boston and are reported to congress as part of the Annual Homelessness Assessment Report. Additionally, 2021 counts for Lynn and for the rest of Greater Boston CoC are partial counts of unsheltered homeless only, allowed by new HUD guidance as a result of the pandemic. This likely led to an overall lower homeless count that year.

Chart: Boston Indicators • Source: HUD Continuum of Care, City of Boston Annual Homeless Census (2022)

always more we could do. As mentioned earlier, state and federal funds have provided unprecedented levels of rental assistance to lower-income families during the pandemic, helping tens of thousands of families remain housed while the economy shut down and job losses spiked.

Additionally, Massachusetts is the only state in the country that has a right to shelter law guaranteeing emergency shelter to expectant mothers and every household with a child who experiences homelessness. People in shelter count towards our homelessness total but, importantly, are not part of the unsheltered category. People experiencing homelessness and not living in a shelter made up just 6 percent of our region's total in 2020, significantly below the [national share of nearly 40 percent](#).²³

Concerning is that around two thirds of those experiencing homelessness in Greater Boston are people in families. This is quite different from the national picture, where families comprise less than one third of the total.

Both of the graphs in this subsection present homelessness estimates from the U.S. Department of Housing and Urban Development (HUD). Actual counts are provided to HUD from nonprofit, local, and state service providers operating as parts of a HUD-designated Continuum of Care (CoC).²⁴ Greater Boston is broken up into five Continua of Care, three covering the cities of Boston, Cambridge, and Lynn; one covering much of the south shore (referred to as "Quincy CoC" below); and a fifth that coordinates care across all the remaining municipalities in Greater Boston.

This data collection is challenging for a host of understandable reasons. Many people experience homelessness in an episodic way, following short periods of job loss or other temporary instability. While some spend these periods living in shelters, making data collection easier, others are quite transient and “below the radar,” sleeping in cars or doubling up with family or friends. Data collection also got more challenging during the pandemic, and the last available full count of the whole region was performed in January 2020, where the above graph ends. For 2021, HUD guidance changed, allowing CoC’s to obtain a waiver allowing more limited unsheltered homeless counts, to protect volunteers and staff during the pandemic. Based on this guidance, Lynn and the Rest of Greater Boston performed only partial counts of people who were unsheltered. Consequently, their 2021 point-in-time counts are not included in the graph below, and that is why total estimates for Greater Boston above do not include 2021. Other Continua of Care reported “full” counts for 2021, and Boston has for both 2021 and 2022, but it’s quite possible that even these estimates are lower than they ought to be due to pandemic-related disruptions.

What these imperfect estimates show is that the number of people experiencing homelessness in Boston grew gradually up through 2015 and then has declined somewhat since. Boston’s significant decline for 2021 could be a result of pandemic data collection challenges, but it may also reflect real changes resulting from the significant state and local response to keeping people housed. If this is the case, however, it may be that as these pandemic-related supports go away, homelessness again increases across the region.

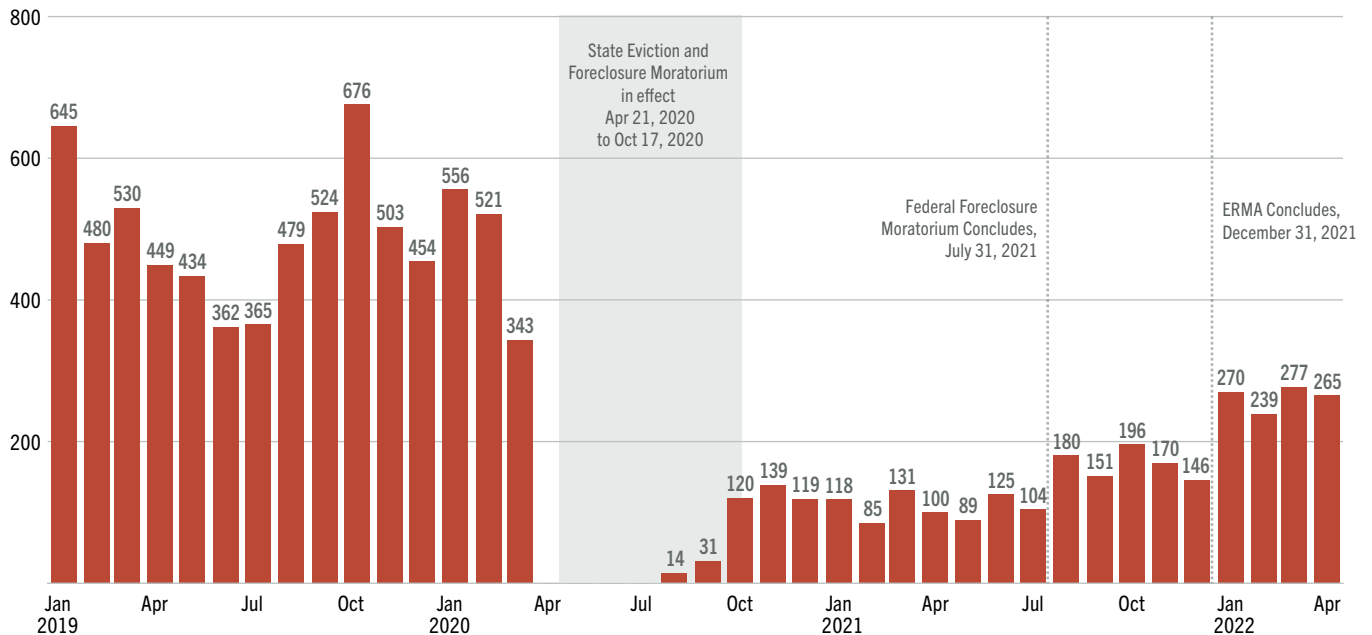
Foreclosure petitions remain below pre-pandemic levels but have recently increased.

While homeownership often provides greater long-term stability for those who can afford it, homeowners can nonetheless experience housing instability too. Petitions to start a foreclosure process, as shown in the graph below, dropped close to zero as the state’s eviction and foreclosure moratorium took effect, but they have risen gradually since the state’s moratorium ended.

Contributing to the increases in recent months was the end of the federal foreclosure moratorium on Federal Housing Administration (FHA) backed properties. The subsequent 73 percent jump in foreclosure petitions may well have been felt most acutely by Black and Latino owners, as these households disproportionately make use of these loans to purchase their homes. In 2020, for example, 40 percent of [first-lien home loans to Black borrowers were FHA loans](#), followed closely by 38 percent of loans to Latino borrowers.²⁵ Asian and White borrowers used FHA loans at much lower rates—4 and 9 percent, respectively.

Foreclosure petition filings have increased over the past year, but remain below pre-pandemic levels.

Petitions to foreclose, by month. Massachusetts.



Note: The Federal foreclosure moratorium was extended for Federally insured loans through the end of September, 2021.

Chart: Boston Indicators • Source: COVID Community Data Lab, MHP + The Warren Group

Subsidized Housing

Due to common circumstances such as unemployment, underemployment, disability, or old age, many families earn almost no money at all. If they have little savings or family wealth to draw upon, it can be nearly impossible to keep up with regular housing payments. Even with full-time low-wage work, market-rate housing is often far out of reach. In Greater Boston, families with two full-time minimum wage workers still pay well over half of their income to afford median rents. In other words, we could make dramatic progress at reducing market-rate housing costs, and many lower-income families would still have trouble affording housing on the private market.

With food and health care, we recognize that some people will have trouble paying for the basics, so our government provides a minimum standard of access through the Supplemental Nutrition Assistance Program (for food) and Medicaid (for health care). These entitlement programs are designed to expand and contract based on need. But Americans have no comparable safety net for housing. What we do have is a complicated patchwork of subsidized housing programs. They all do their best to help, but we've ultimately created a mixed federal/state/local/private "system" that falls far short of total need. And it can be dizzying for families to navigate, as we detail in much greater length in the Special Topic section of this report.

Data on subsidized housing in Massachusetts is notoriously scattered, incomplete, and sometimes downright inaccurate. But rather than let perfect be the enemy of the good, in this brief section we present a high-level look at the data that do exist to help start a conversation. Better data is starting to get collected by the Housing Navigator, a new nonprofit effort discussed in more detail in the Special Topic section of this report, but it does not yet have

full coverage of the region. So here we use data from the National Low Income Housing Coalition’s National Housing Preservation Database and from the state of Massachusetts’s Subsidized Housing Inventory to produce some region-wide comparisons of which municipalities have welcomed the most subsidized housing. Both of these sources are useful but each comes with important limitations.

We begin this section with a brief explainer on the landscape of subsidized housing in Greater Boston and then present a few key findings from the limited data we have on the field. These include:

- While data estimates vary widely, Metro Core Communities and Regional Urban Centers appear to have incorporated more subsidized housing than higher-income suburbs.
- Suburban communities are home to very few rental vouchers.

Brief explainer on the landscape of subsidized housing in Greater Boston

As a region we provide subsidized housing supports through a patchwork collection of federal, state, local and private programs, making the full landscape complex to track. There's no single way to categorize these programs, so here's one attempt that clusters them into four buckets:

1) PUBLIC HOUSING

Likely the most recognized form of subsidized housing, public housing is built with federal and state funds and operated publicly through agencies like the Boston Housing Authority. Residents must be below certain income-eligibility requirements and they pay a fixed share of their income towards rent, typically resulting in rents that are far below market levels.

Public housing tends to serve a greater share of extremely low-income families than other types of subsidized housing do. In 2021, for instance, median household income for Boston public housing residents was only \$19,867, below the federal poverty level for a family of three.²⁶

For many years, public housing was the most common form of subsidized housing in America, but in the late 1980s and early 1990s the political support for this type of housing started to wane and federal policymakers shifted resources to programs like mobile vouchers and public subsidies for units in privately constructed developments.

2) SUBSIDIZED HOUSING BUILT PRIVATELY BUT WITH FEDERAL, STATE, OR LOCAL SUBSIDIES

Part of what's confusing about subsidized housing is that even though most of it is funded with public tax dollars, much of it is built and operated by private entities. In this category of subsidized housing a range of private developers (including for-profit developers and nonprofit ones, such as community development corporations) build or administer subsidized housing with funding in part from public sources. Affordability requirements for units in privately built buildings frequently have expiration dates. So, absent an additional infusion of capital to extend the affordability restrictions, these units could revert to market-rate rents after a given period. Common public funding sources include:

- **Federal Low Income Housing Tax Credits**
- **Funds for targeted affordable housing development** (e.g. Section 202 funds for housing low-income elders)
- **Section 8 Project-Based Rental Assistance**
- **Federal funds allocated directly to cities and states** (e.g. HOME Investment Partnerships Program)
- **State bond-financed programs** (e.g. Massachusetts' Housing Innovations Fund)
- **State and local housing trust funds**

3) INCLUSIONARY ZONING UNITS

Increasingly common in high-cost urban areas, inclusionary zoning allows private developers to build more units of housing than are allowed through existing zoning rules in exchange for setting aside a share of those units at below-market rents. Inclusionary zoning is increasingly common in Metro Core Communities like Boston, Cambridge, and Somerville and in 40B projects in more suburban communities. The share of income-restricted units in these developments is typically in the range of 10 to 25 percent. In contrast to public housing, these units are often only affordable to people that are not the very lowest income, but rather have an income in the range of 60–80 percent of area median income (and sometimes as high as 100–160 percent). Renters are required to submit paperwork to verify their income, and there may be preferences including local preferences as are common in subsidized housing.

These units aren't "subsidized" in the traditional sense since direct public subsidies are usually not spent on the project. But we include them here for two reasons: 1) From the renter perspective, they function similarly to other subsidized housing programs, where the renter does not pay the full market cost of renting the unit; and 2) while there isn't a direct subsidy of tax dollars, there are implicit subsidies required to make these units available. Renters are also required to submit paperwork to verify their income, and there may be preferences including local preferences as are common in subsidized housing.

4) MOBILE VOUCHERS THAT SUBSIDIZE RENTS FOR FAMILIES RENTING ON THE PRIVATE MARKET

As public housing construction decreased, the federal government has shifted its emphasis to mobile vouchers where public dollars are used to help rent units on the private market. With vouchers, direct public costs for administration are much lower and the construction and maintenance of actual rental properties is left to private developers and landlords. Vouchers offer a household the choice of where they want to live and don't limit them to a particular building or development, unlike public housing and private affordable housing developments.

By far the largest of these programs is the federal Housing Choice Voucher (HCV) program, often referred to as Section 8. HCVs are administered by local Public Housing Authorities (PHA) and tend to serve households with extremely low incomes. In 2021, 66 percent of Massachusetts HCV holders had household incomes less than \$20,000. In Boston, the average household income for an HCV holder was just \$19,131 in 2021.²⁷ PHAs are also allowed to "project-base" up to 20 percent of their HCVs (or 30 in special cases), meaning the voucher is tied to a particular property, rather than the tenant (unlike the Section 8 Project-Based Rental Assistance discussed above, these project-based HCVs are still being issued).

Some states and localities operate their own rental voucher programs, although they are much smaller in scale. The state's Massachusetts Rental Voucher Program (MRVP) has been around for many years now, and Boston recently created its own City of Boston Voucher Program (CBVP).

continued next page

Since rental units are far more common, the above categories focus on subsidized *rental* housing. But there are some programs that help subsidize the *purchase* of homes by moderate-income families who otherwise could not afford to buy a home. These include programs like the state's ONE Mortgage program that subsidized the mortgage costs of low- to moderate-income homebuyers. Other efforts like community land trusts, limited-equity housing cooperatives, and other deed-restricted arrangements also help guarantee long-term affordability. And, finally, there are supply-side programs, like Commonwealth Builder, which help pay for the construction of subsidized homeownership units. At the end of the day, though, income-restricted, owner-occupied units are less common than income-restricted rental housing. For example, [in Boston just 3 percent of owner-occupied homes are income restricted](#), compared to 27 percent of renter-occupied housing.²⁸

Finally, it is important to note that federal, state, and local governments also provide significant housing subsidies to many middle- and high-income families through programs like home mortgage interest tax deductions or the exempting of home value gains at resale from the capital gains tax. While we don't typically think of these as "subsidized housing programs" in the same way, we probably should. The [federal mortgage interest tax deduction alone provides roughly \\$25 billion per year to homeowners](#), with 90 percent of its benefits going to taxpayers with an annual income over \$100,000.²⁹

While data estimates vary widely, Metro Core Communities and Regional Urban Centers appear to have incorporated more subsidized housing than higher-income suburbs.

Here we analyze two different estimates of subsidized housing provision at the municipal level, offering a sense of which communities have been most proactive in incorporating subsidized housing supports for lower-income families. Both data sources capture a majority of subsidized housing in the region, but each systematically misses important categories. Therefore, these should be interpreted as suggesting gaps that merit further investigation as better data come available.

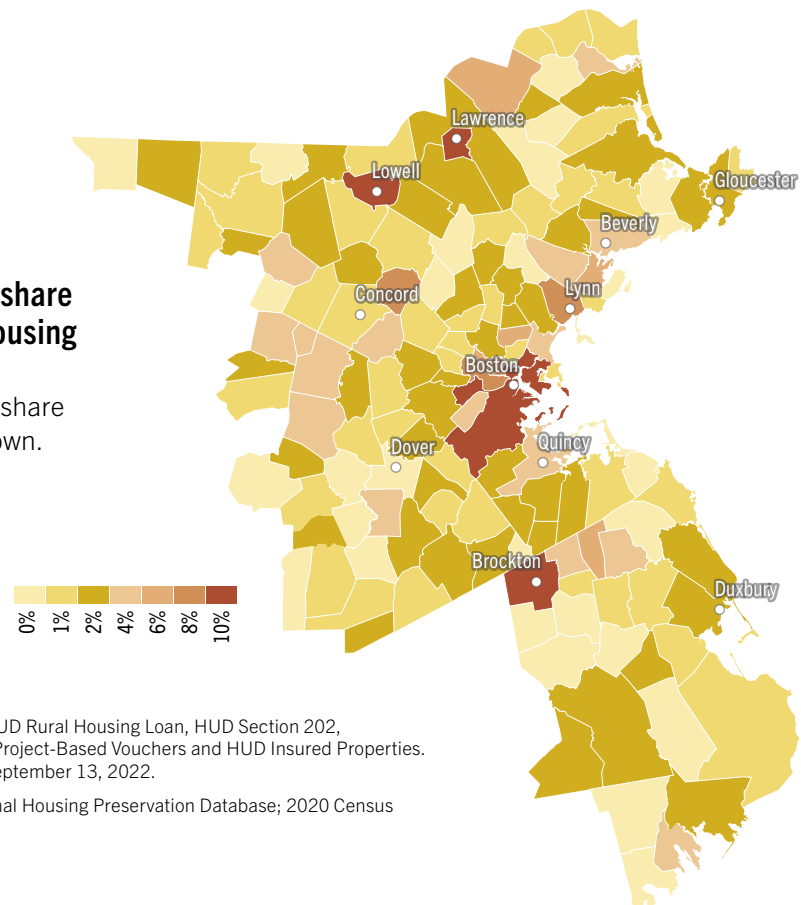
The first dataset we use is from the National Low Income Housing Coalition’s National Housing Preservation Database (NHPD) that aggregates many HUD datasets to provide a record-level database of properties subsidized by the federal government, including public housing units, LIHTC-supported units, and Section 8 Project-Based Assistance units.³⁰ NHPD data do not include housing units subsidized by the state, such as the approximately

27,000 state-aided public housing units in Greater Boston. Most data sources were last updated in 2022, but data for a few programs go back to 2019.

Data from the NHPD show that subsidized housing units make up a much greater share of all housing units in Metro Core Communities and Regional Urban Centers than in other community types. Almost 15 percent of housing units in Metro Core Communities are subsidized, compared to less than one twentieth of units in all suburban community types. While communities like Lawrence, Lowell, and Lynn have significant shares, Boston leads by far in terms of how much subsidized housing it has added to its stock. In fact, according to a recent analysis done by Boston’s Department of Neighborhood Development, [the City of Boston may have done more to welcome and develop subsidized housing than any major city in the U.S.](#)³¹

Federally subsidized units as a share of all housing units (National Housing Preservation Database)

Active federally assisted units as a share of all housing units by city and town.



Subsidized programs include, HUD Section 8, HOME, HUD Rural Housing Loan, HUD Section 202, Public Housing, LIHTC, HUD Section 236, Mod Rehab, Project-Based Vouchers and HUD Insured Properties. National Housing Preservation Database accessed on September 13, 2022.

Source: National Low Income Housing Coalition’s National Housing Preservation Database; 2020 Census
Map data: MassGIS

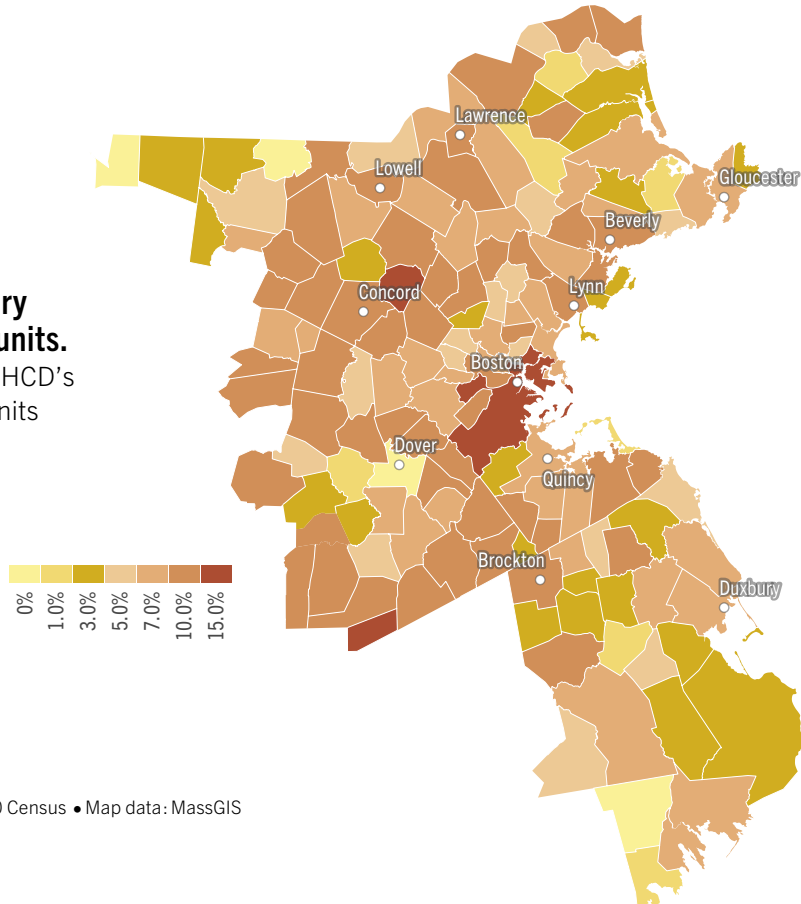
The second dataset we look at is the Massachusetts Department of Housing and Community Development (DHCD)’s Subsidized Housing Inventory (SHI). The SHI attempts to capture all subsidized housing in each municipality for the purpose of the state’s 40B statute (which allows projects with affordable units to be approved under flexible rules if less than 10 percent of the town’s housing stock is subsidized). SHI is broader than the NHPD data set since it includes units developed with federal and state subsidies, units created through Comprehensive Permits (40B), units funded by the state Affordable Housing Trust Fund, and intentional “local actions” (such as inclusionary zoning) that lead to the creation, preservation, or rehabilitation of affordable housing.³² It also includes housing like group homes for people with developmental disabilities. While these serve as critical public supports, they are not typically what people are looking for when trying to analyze how much housing is subsidized and available to the public.

In many cases, however, the SHI offers a large over-estimate of the true level of subsidized housing in a

given community. This is because all units in a rental development with at least 25 percent of units occupied by households earning 80 percent or less of the area median income (AMI), or at least 20 percent of units occupied by households earning 50 percent or less of the AMI, then all units in the development can be counted as “subsidized” for SHI purposes. This means that if a rental development with 20 units contained only four units occupied by households earning less than 50 percent of the AMI, all 20 units would be counted in the SHI. Likely as a result, affordable housing counts in many cities and towns appear much higher under the SHI than they do when looking at NHPD data. Nonetheless, there are still many cities and towns that fail to meet the 10 percent threshold, or even just 5 percent of their housing stock. For example, in Winchester just 3.6 percent of all 2020 Census housing units were subsidized according to the SHI and in Dover it was a mere 0.9 percent (DHCD uses 2010 Census year-round housing unit counts so estimates differ slightly from the published SHI table). Both shares appear higher on the SHI than they do in the NHPD; according to the

Subsidized Housing Inventory (SHI) units as a share of total units.

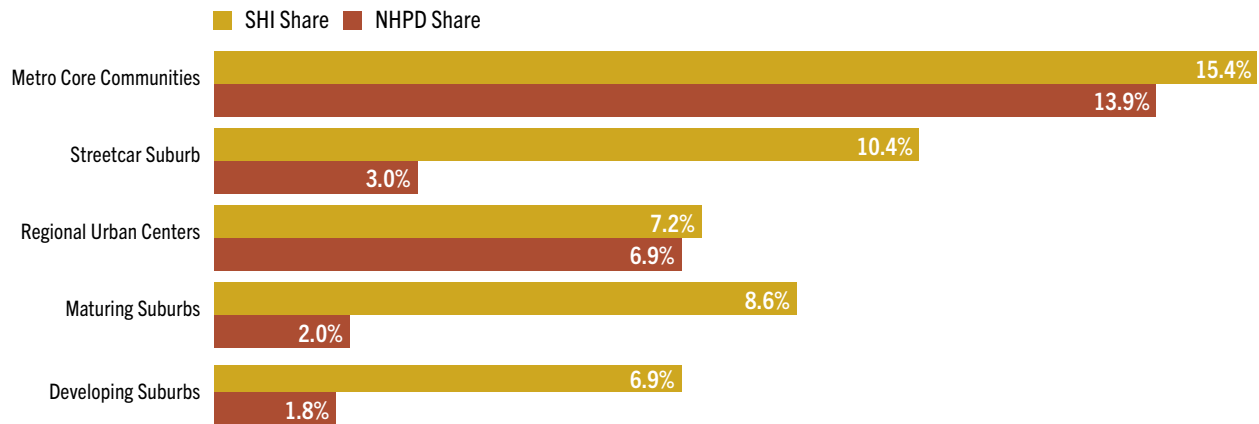
Subsidized units according to MA DHCD’s SHI as a share of total housing units by city and town. 2020.



Source: MA DHCD Subsidized Housing Inventory; 2020 Census • Map data: MassGIS

Metro Core Communities have incorporated significantly more subsidized housing.

Share of total housing units that are subsidized according to MA DHCD's 2020 Subsidized Housing Inventory (SHI) and the National Housing Preservation Database (NHPD). NHPD only includes federally subsidized units.



NLIHC NHPD accessed on September 13, 2022.

Source: MA Department of Housing and Community Development Subsidized Housing Inventory; National Low Income Housing Coalition's National Housing Preservation Database; 2020 Census.

NHPD, 0.2 percent of Winchester's housing stock is subsidized and there are zero Dover-based projects.

To give a rough sense of how varied these subsidized housing unit estimates really are, the table to the right compares SHI totals, NHPD totals, and totals from the Housing Navigator's recent data collection efforts. The table contains data for the nine case study communities analyzed in the next section of this report as those are the only communities for which we have comprehensive estimates from the Housing Navigator. In most cases the SHI estimates are far higher than either of the other two, both because the SHI captures state and local programs, but also because it systematically captures some market rate units, as mentioned earlier. But there are clearly some larger variations that likely cannot be fully explained by these definitional differences—for instance, Belmont's estimates ranging from 40 all the way up to 661. These differences may well be the result of varied data collection or submission practices across all the different involved parties. This is difficult for us to tease out uniformly, and is why we present each of these estimates side-by-side. No one datapoint here should be treated as a definitive statement about the level of subsidized housing supply in any one community.

Subsidized housing unit estimates vary greatly by data source.

Subsidized housing units according to MA DHCD's 2020 Subsidized Housing Inventory (SHI), the National Low Income Housing Coalition's National Housing Preservation Database (NHPD), and Housing Navigator's database. NHPD data contains federally subsidized units only.

Town	SHI	NHPD	Housing Navigator
Bedford	987	511	435
Belmont	661	40	366
Cambridge	6,898	4,778	6,301
Hingham	1,008	60	303
Newton	2,509	1,313	1,327
North Andover	950	377	618
Winchester	296	18	138
Winthrop	638	67	493
Woburn	1,706	467	908

GBHRC 2022 Special Topic communities only. NLIHC NHPD accessed on September 13, 2022. Housing Navigator data accessed in June 2022.

Source: MA Department of Housing and Community Development Subsidized Housing Inventory; National Low Income Housing Coalition's National Housing Preservation Database; Housing Navigator

Suburban communities are home to very few rental vouchers.

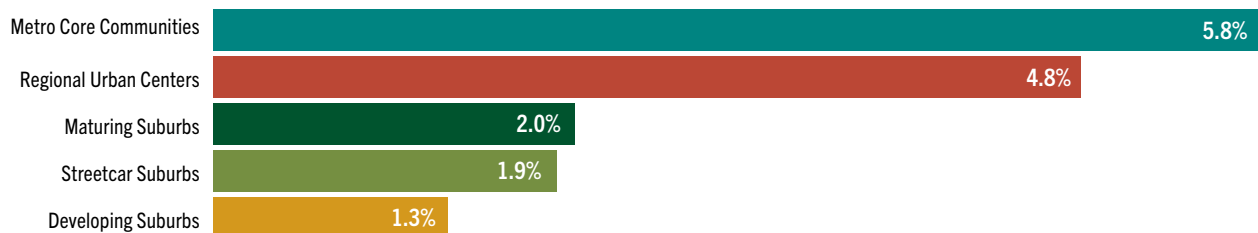
Both the National Housing Preservation Database and the state Subsidized Housing Inventory do not count the number of rental vouchers that are given to income-eligible households (and neither does the Housing Navigator). Since they are quasi cash assistance programs that help people rent market-rate apartments, these vouchers aren't usually thought of as part of our region's subsidized housing "stock." But since they are part of how governments subsidize the ability of lower-income families to pay for decent housing, it's important to analyze the distribution of these programs as well.

There are two primary types of vouchers given in Massachusetts: HUD's Housing Choice Vouchers (HCVs), which is by far the largest housing voucher program, and the state's smaller Massachusetts Rental Voucher Program (MRVP). Vouchers are administered by local Public Housing Authorities as well as eight regional agencies. In 2021, approximately 6,100 MRVP and 63,700 HCV vouchers were awarded in Greater Boston. In both cases, these vouchers appear to be used much more frequently in urban communities than in our region's suburbs. Looking first at HUD's Picture of Subsidized Housing dataset, which estimates where each voucher is ultimately being used, we see that HCVs are more than two times as likely to be used in Metro Core Communities and Regional Urban Centers than in our region's three suburban community types.

The scatterplot on the next page shows the same data, but at the municipal level, comparing Housing Choice Vouchers as a share of all housing units to the percent of housing stock that is owner-occupied. In some ways this scatterplot is so basic that it might not feel interesting to analyze; since HCVs can only be used in rental properties, of course communities with fewer rental units will be home to fewer voucher holders. Ultimately, though, this tight connection helps demonstrate how the basic lack of rental housing stock serves as a de facto tool for excluding lower-income families. This is all related to practices like single-family-exclusive zoning policies, which lead to very little multifamily housing production; critically, multifamily housing is what's much more likely to make sense as rental properties. Similarly, it is interesting to look at cities and towns near the bottom right quadrant of the scatterplot where a high share of housing is renter occupied but HCVs are relatively scarce compared to the total housing stock. The lack of vouchers in areas with a high share of rental units could be due to a range of things like discrimination against voucher holders, market rents that are higher than the voucher rent payment standard, low vacancy rates making it difficult to find an available unit, and a lack of appropriately sized units.

Metro Core Communities and Regional Urban Centers are home to many more families using Housing Choice Vouchers.

Housing Choice Vouchers by location of use as a share of all housing units by community type.



Source: HUD Picture of Subsidized Housing; 2020 Census

Most families use mobile vouchers in the municipality where their administering agency is located, but due to the mobile nature of vouchers, some use them to rent apartments in other parts of the region. The Housing Choice Voucher data presented here attempts to track the specific location of where the vouchers are ultimately used, but there is no public data on where state MRVP and other state-funded rental vouchers are being used. Instead, we just have data on state vouchers distributed by administering agency, which we show in the table to the right. This data shows a similar pattern, with far more state housing vouchers being used in urban areas like Boston, Lawrence and Lowell than in suburban areas.

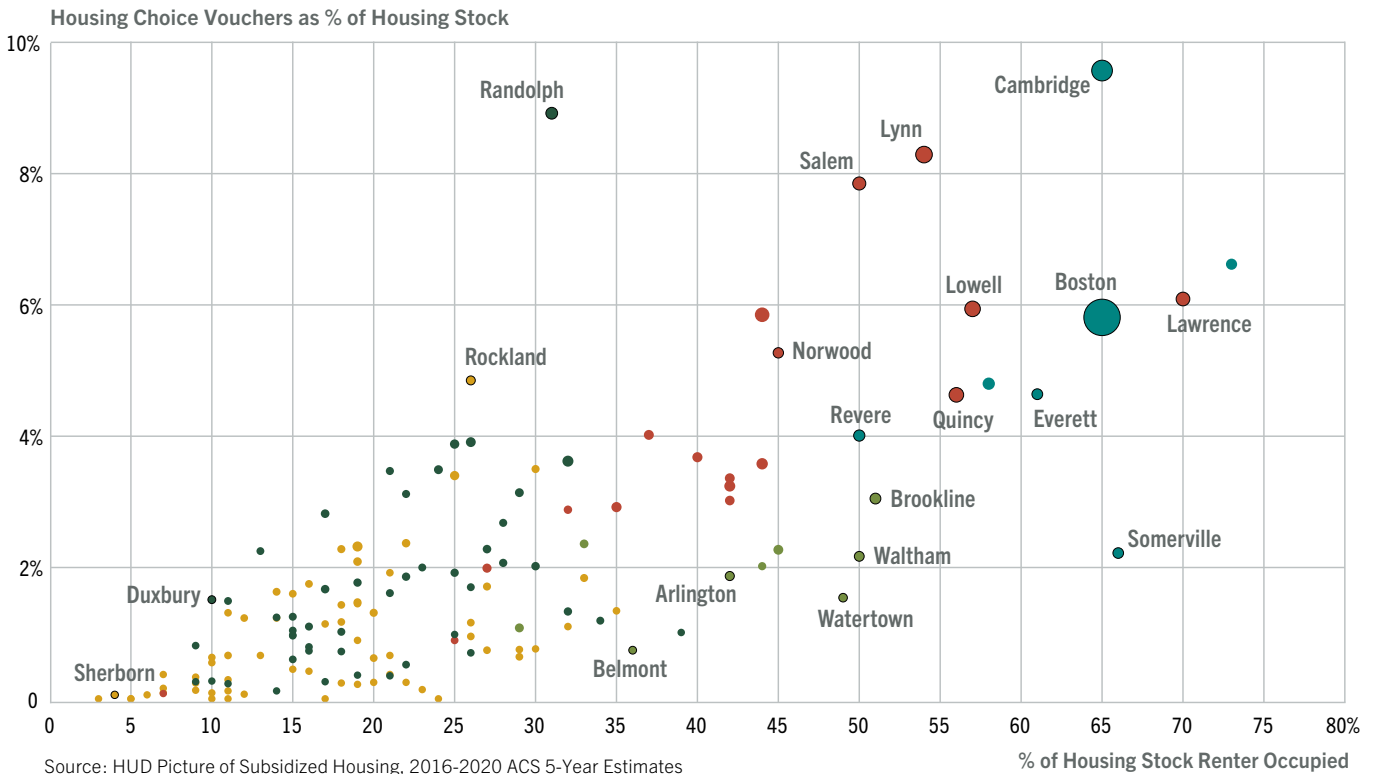
Top 10 Agencies in Greater Boston

Administering Agency	MRVP 2021
Metropolitan Boston Housing Partnership	2183
Community Teamwork, Inc. (Lawrence/Lowell-area)	686
Boston	613
NeighborWorks Housing Solutions (South Shore)	504
Lynn	439
South Middlesex Opportunity Council (Framingham-area)	236
Brockton	135
Peabody	131
Weymouth	103
Braintree	91
Lowell	79

Municipalities with few rental units house fewer families with Housing Choice Vouchers.

Housing Choice Vouchers as a share of total housing units compared to the share of the housing stock that is renter occupied by city/town. Circle size indicates total number of vouchers.

- Maturing Suburbs
- Streetcar Suburbs
- Developing Suburbs
- Metro Core Communities
- Regional Urban Centers



Who Can Win the Lottery? Moving Toward Equity in Subsidized Housing

Introduction

Methodology

Information Fragmentation

A Fragmented Application Process

Exclusionary Obstacles

Policy Recommendations

AUTHORS

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Introduction

A broad array of evidence—including from this year’s Core Metrics—shows that the region desperately needs more subsidized and market-rate housing.

Greater Boston is facing a crippling housing shortage. To purchase a median-priced home in metropolitan Boston, a household needs an income of \$181,254.¹ Demand for the limited number of subsidized units is fierce. For example, the Allston-Brighton Community Development Corporation’s 500 units (half of which have rental subsidies) had a waitlist of 17,000 in 2020.² The burdens of this shortage fall disproportionately on the region’s Black and Latino residents.³

Overwhelmingly, researchers, policymakers, and housing advocates agree: The region lacks enough subsidized housing to meet the increasingly dire needs of many residents.⁴ Using a mix of public and private funds, subsidized housing primarily serves the lowest-income households; sometimes, it provides supportive services for populations with additional needs. Subsidized housing is resource-intensive, and provides housing for a variety of groups for which market-rate housing is unaffordable,

including low-income families with children, people with disabilities, and low-wage workers. Black and Latino people are disproportionately represented among those populations, and thus particularly affected by an insufficient supply of subsidized housing.

Indeed, as discussed in the 2022 Greater Boston Housing Report Card Core Metrics section, subsidized housing is in short supply regionally. What’s more, it is unequally distributed. The data from Core Metrics underscore this inequality: According to the National Housing Preservation Database, 24 percent of Boston’s units are subsidized. In contrast, their data records no subsidized units in Dover. Virtually every city and town in the region needs to produce more subsidized housing. But, there are massive differences in the extent to which individual communities in our region are working towards this goal.

Figure 1, below, shows the distribution of subsidized rental units across nine municipalities for which we have unusually detailed information shared by Housing Navigator (we will describe these data and Housing Navigator in greater detail later in the report). The left panel shows the total number of units, and the right panel the percentage of all housing units in the municipality that are subsidized rentals.⁵ There is significant variation across towns that cannot be accounted for simply by the size of the municipality. While Cambridge is the largest municipality in our sample, and has by far the largest number and percentage of subsidized rental units, Newton, the second largest municipality with the second-highest number of units, lags behind many other places when accounting for the total number of housing units (subsidized- and market-rate) in the city. Bedford, while far smaller than Newton, has twice the percentage of subsidized rental units that Newton does.

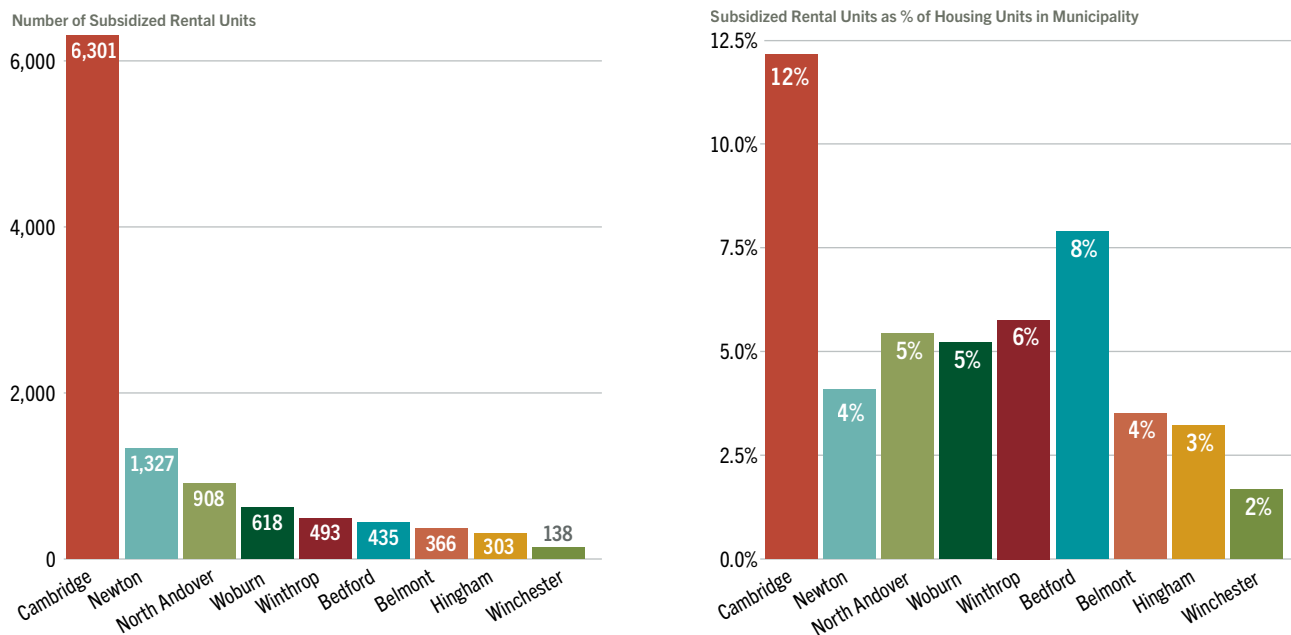
Even when suburban communities do build subsidized housing, a variety of exclusionary barriers prevent all

homeseekers from having equal access to these housing opportunities. Indeed, despite the state’s acute subsidized housing shortage, there are, at almost any given moment, available subsidized, affordable units sitting empty in suburban communities that are, in many cases, disproportionately White and socioeconomically advantaged relative to the broader region. While the state does not track available subsidized units or unfilled housing lotteries, through a combination of detailed interviews with public officials and lottery data shared by a housing consulting firm, we were able to learn about vacant subsidized units across multiple Greater Boston suburbs. The lengths we had to go to obtain this information speak to the lack of data availability and transparency about subsidized housing in Massachusetts.

In summer 2022, for example, subsidized units were available without waiting lists in Kingston, Bellingham, Scituate, Plymouth, and Shrewsbury.⁶ These are hardly isolated instances: Multiple experts and advocates interviewed for this report described difficulty filling

FIGURE 1

Distribution of Subsidized Rental Units in Housing Navigator Sample Municipalities, by total units and percentage of all housing units.



Source: Housing Navigator; 2020 American Community Survey

subsidized units in a variety of suburban locations, including Belmont, Sudbury, and Wakefield.⁷ In the first half of 2022, one prominent housing consulting firm involved in hundreds of affordable housing developments administered 11 lotteries for subsidized housing developments in multiple Boston suburbs and Cape Cod. Lotteries are meant to fairly allocate oversubscribed subsidized housing developments in which there are more prospective residents than units; they take place when a project first opens its doors to new residents. Of those 11 lotteries, five attracted fewer applicants than units available.⁸ Developments with available units have no waitlists. Prospective residents do not need to enter a lottery to qualify for a unit. They are available on a first-come, first-served basis to qualified applicants.

Thus, the Greater Boston region faces two simultaneous and interrelated subsidized housing problems. The larger—and well-documented—issue is that there are not nearly enough subsidized units to meet the region’s pressing needs. But, existing units in Boston’s suburbs may be allocated inequitably and inefficiently, leading to vacant units in subsidized housing developments, lotteries that are not fully subscribed, and potential biases in who gets access to subsidized housing. Using a mix of novel data on subsidized housing and interviews with policymakers and advocates, this report identifies several critical barriers to equitable access in the region’s subsidized housing supply:

- **FRAGMENTATION OF INFORMATION.** Information about subsidized housing in Massachusetts is deeply fragmented across multiple units of government and nonprofits. The absence of complete, centralized databases means that residents of one city or town are often completely unaware of available units in a neighboring community.
- **FRAGMENTED APPLICATION PROCESS.** Each jurisdiction—and sometimes each development—comes with its own complex application process. This administrative burden creates a formidable obstacle to the region’s subsidized housing seekers.
- **EXCLUSIONARY RESTRICTIONS.** Suburban subsidized housing is often exclusionary on several dimensions. It can be restricted to residents of a suburban jurisdiction through the use of local preferences.

Moreover, it is often too expensive for many low-income households. It is frequently located in transit inaccessible locations, creating impossible commutes for households lacking vehicles.

Homeseekers would benefit tremendously from reforms—especially at the state level—that focus on centralizing, simplifying, and equalizing access to subsidized housing to ensure that all homeseekers have the opportunity to access subsidized units. Many of these reforms fit with the federal government’s Affirmatively Furthering Fair Housing (AFFH) framework. The U.S. Department of Housing and Urban Development (HUD) requires recipients of federal funding to engage in fair housing planning “to take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities.” These actions include “the collection of certifications from grantees, provisions regarding program design in its notices of funding opportunity (NOFOs), affirmative fair housing marketing and advertising requirements, and enforcement of site and neighborhood standards.”⁹

The upcoming election of a new governor and attorney general offers Massachusetts a prime opportunity to revisit and reform how it promotes, oversees, and monitors subsidized housing, including, among other things, creating statewide data and appointing a statewide director of housing data; creating a standard application for subsidized housing; rigorously enforcing fair housing and zoning laws, and removing barriers to housing such as local and age preferences.

While this section of the report primarily focuses on reforms to the distribution of subsidized housing, we emphasize that a broad array of evidence—including from this year’s Core Metrics—shows that the region desperately needs more subsidized and market-rate housing of every kind. In fact, the region’s failure to produce enough housing and the inequitable allocation of existing subsidized housing ultimately stem from the same source: leaving the critical task of producing and distributing housing to local governments and individual private and nonprofit developers, rather than providing stronger state-level requirements and guidance.

Methodology

HOUSING NAVIGATOR works with owners and public sector partners to build a database of income-restricted rentals from all over the state. Its first release, a free online tool, makes it simple to search for affordable rentals statewide. It shows listings whenever it has reliable, actionable information. Property owners can verify their listings to ensure that renters find details they can trust. See more about Housing Navigator on page 81.



We use the umbrella term **subsidized housing** to refer to any housing made more affordable by government support or regulation, regardless of whether it received a public subsidy. This includes housing supported by public subsidies through federal, state, or local government programs. This term also encompasses privately-funded housing created through state and local zoning relief via Chapter 40B and inclusionary zoning. Chapter 40B allows developers to bypass local zoning regulations if: (1) less than 10 percent of the community’s housing stock is affordable; and (2) at least 20–25 percent of the units in a proposed development are income-restricted. Inclusionary zoning varies by local government, but typically requires that developments above a set size include a minimum percentage of income-restricted housing.

In attempting to systematically analyze subsidized housing in Greater Boston, it quickly became apparent that information about subsidized housing is deeply fragmented across different government entities and by funding source. With housing production and regulation divided across a patchwork of state and local government actors and private-sector developers, valuable information remains scattered. No current database provides a comprehensive list of subsidized housing in the Commonwealth. We assembled data from several existing databases, including the Metropolitan Area Planning Commission’s MassBuilds permitting data and the Department of Housing and Community Development’s (DHCD) Subsidized Housing Inventory. In addition, we partnered with Housing Navigator (*see sidebar*) to obtain the most complete available subsidized housing data for nine communities in Greater Boston: Bedford, Belmont, Cambridge, Hingham, Newton, North Andover, Winchester, Winthrop, and Woburn.¹⁰ These communities vary along demographic and housing market conditions; moreover, they are among the set of communities for which Housing Navigator currently has complete data. Finally, we interviewed key actors in the government, nonprofit, and housing development sectors.

Information Fragmentation

Our reliance on these scattered data sources reveals the first critical barrier to equitable access to subsidized housing: Information about subsidized units is highly fragmented and often not available to the most vulnerable populations. While there is a proliferation of state and nonprofit websites containing information about some subsidized housing units, there exists *no centralized source of information about subsidized housing in Massachusetts*. This stands in stark contrast to market-rate housing, where online information is readily available about rentals and units available for purchase. One need only plug information into a variety of online search tools about size, price, and geographic constraints to receive a list of available units.

Instead, residents searching for subsidized rentals and homeownership units must navigate a patchwork of resources. This problem is particularly acute in suburban communities, where individual subsidized housing developments are not advertised on any centralized website. Instead, prospective homebuyers and renters only learn about an available subsidized unit through word-of-mouth or the development's marketing plan.

This information fragmentation is also a critical problem for policymakers and planners at the state, regional, and local levels. Incomplete information makes it more difficult to develop and evaluate new subsidized housing policies and programs. For example, the lack of complete information on the number of bedrooms in subsidized housing units makes it harder to determine what kinds of units should be built in the future. Should programs prioritize studios and one-bedroom units, or are more larger units needed instead? This lack of information is also a barrier for subsidized housing developers.

AFFIRMATIVE MARKETING PLANS AND COMMUNITY OUTREACH

The federal Department of Housing and Urban Development (HUD)¹¹ and the Massachusetts Department of Housing and Community Development (DHCD)¹² both strongly emphasize marketing as a key tool for fairly disseminating information about subsidized housing. Subsidized developments in Massachusetts are required to implement affirmative marketing plans that “attract otherwise eligible persons protected under state and federal civil rights laws.”¹³ These plans must comply with state regulations from the DHCD¹⁴ and be reviewed by both a monitoring agent and state agency—either MassHousing, a quasi-public agency that finances affordable housing in Massachusetts, or DHCD. DHCD requires that property managers update marketing plans every five years after initial approval. Affirmative marketing plans are not drawn up in isolation: Developers and housing consultants receive feedback from city and town staff, monitoring agents, and, at times, state agencies, and must secure approval from MassHousing before beginning marketing. Marketing plans are also pivotal documents in an environment lacking centralized data about subsidized housing: *They shape which government entities, nonprofits, and prospective homeseekers will hear about subsidized housing, and which will not.*

Despite their importance to fair housing, there is no centralized state repository for these documents at either

THE CONCEPT OF AFFIRMATIVE MARKETING is to conduct both broad and targeted outreach to contact those least likely to apply for available housing units. Housing developers and managers are responsible for creating and implementing such plans. Yet the obligation to affirmatively further fair housing extends these responsibilities.

MassHousing or DHCD. Indeed, state officials told us that these public documents were mostly saved in email accounts, and not easily accessible. We reached out to three property management companies, DHCD, and MassHousing to obtain affirmative marketing plans and searched town websites for affirmative marketing plans included as part

of development proposals. We received two affirmative marketing plans from DHCD and one from a property management company. In addition, we were able to locate two plans on town websites. These five plans cover a variety of suburban communities, and help to illuminate important trends in affirmative marketing in concert with interviews. But, they also highlight the extraordinary lack of transparency surrounding public documents that are a key part of the fair housing process. Short of using a Freedom of Information Act request, we were unable to access the hundreds of affirmative marketing plans reviewed by DHCD and MassHousing.

In 2022, an affordable housing consulting group developed an affirmative marketing plan for a multifamily development in Kingston, Mass., featuring 282 total rental units, of which 29 were affordable. Kingston is overwhelmingly White (91 percent) and affluent (median household income of \$98,304), making this development an infusion of much-needed affordable housing. Consistent with state regulations from the DHCD and federal fair housing guidelines, the plan noted, “Print ads for the affordable units will run at least twice within the 60 day marketing period in the newspapers listed. The papers listed cover the Plymouth area, and include papers to attract Hispanic, African-American, Brazilian, Portuguese, and Cape Verdian applicants.”

The plan also called for online advertisements and the circulation of materials with a variety of government officials and community groups. These groups were predominantly located in Kingston and the surrounding communities. However, the plan also included several groups from farther afield, including the Town of Falmouth Affordable Housing Committee (37 miles from Kingston), the Cape Cod Commission in Barnstable, Mass. (37 miles from Kingston), and multiple Community Development Corporations and nonprofits in Boston (also 37 miles from Kingston).

This plan is typical for marketing of subsidized housing in Massachusetts. Monitoring agents review marketing plans and lottery materials from housing developers and consultants, among other tasks. A monitoring agent told us this is “a template that they follow, and it’s been reviewed before.”¹⁵ Plan authors (typically either consulting firms or the project developer) often simply copy and paste community groups from one document to the next. Jesse Kanson-Benanav, the executive director of the nonprofit housing advocacy organization Abundant Housing Massachusetts, was struck by the extent to which property managers reused marketing plans during his time working for an affordable housing developer. On a project in a Metrowest suburb, the property management company “sent us something that was so obviously copy and pasted from plans they’d previously done for other developers. Some of the pages were actual scans from other...proposals.” He says, “These big companies work with a lot of different developers, and they’re confident in what they’re doing, and don’t want to reinvent the wheel.” Once they have a plan approved, they will reuse the same language.

Since the city of Boston is a relevant center of outreach for virtually every suburban housing development, this means that the same list of CDCs and nonprofits is used over and over again. Multiple officials involved with monitoring said that marketing plans target Boston, even when the development is quite far from the urban core, because diversity is often lacking in surrounding suburban communities. To comply with federal and state fair housing guidelines and requirements, marketing plans must target demographic diversity, making Boston an obvious place to include. According to one monitoring agent, “Some well-known organizations and CDCs always float to the top of the list. That just comes from familiarity within the affordable housing world. These organizations come up frequently because they are the go-to agencies.”

A 2016 affirmative marketing plan for a development in Belmont helps to illustrate this copy-and-paste phenomenon.¹⁶ All of the groups in this Belmont development’s plan also feature on the 2022 Kingston development’s plan; in all but one case, the contact information is also identical. Not surprisingly, this meant that some of the contact information was out of date on the Kingston plan, issued six years later.

When we contacted all nine of the Boston-area nonprofits and CDCs included on the Kingston development's list, two emails immediately bounced back as undeliverable. It also appears that communication with nonprofits is fairly infrequent. When asked how often they hear from suburban housing developers, one executive director of a neighborhood development corporation included on the list said, "We sometimes receive such notices of affordable housing application processes from suburban housing developers. It's not that often, but we do sometimes get those solicitations and share them with our networks."¹⁷

Other times, developers mis-target communications about subsidized housing developments. One nonprofit organization appears on the marketing plans for both the Belmont development mentioned above and an affordable Manchester-by-the-Sea development discussed more below. Yet, its executive director notes that her nonprofit is not "currently working directly with families seeking housing."¹⁸ So even though they do receive a number of notices for suburban subsidized housing, they do not circulate them as they are not a client-service organization. Yet another neighborhood development corporation is included on three of the affirmative marketing plans we examined. It too does not circulate these advertisements. The executive director says of the notices, "We used to post them at our main office. Since COVID, we get a lot less foot traffic here because more tenants pay their rent online, so we really don't do anything with them. I think most people use Metrolist, [an online subsidized housing website maintained by the City of Boston] to find affordable housing now."¹⁹ (All plans explored in depth here featured Metrolist as one of their contacts.) Developers and housing consultants are not consistently verifying whether the targeted organizations are set up to match low-income homeseekers with suburban subsidized housing.

Consistent with DHCD guidelines, marketing plans also feature print advertising in multiple venues. Jennifer Gilbert, the founder and director of Housing Navigator, observes that "fair marketing guidelines have been stuck for years...on newspaper advertising."

These marketing plans are far-reaching, and reflect a strong commitment to comply with state and federal standards. But, they also feature inconsistencies that

may limit the ability of diverse constituencies to learn about available suburban subsidized housing. DHCD guidance indicates that advertisements and notices of developments should be circulated with "local housing authorities."²⁰ Developers and property managers recognize this: The Kingston plan, for example, calls for outreach to the Pembroke, Carver, Plymouth, and Duxbury Housing Authorities—and some public schools—as well as community groups/nonprofits from neighboring cities and towns. In contrast, the list of Boston organizations in the plan is composed entirely of non-governmental entities. As noted above, at least some of these organizations are not equipped to disseminate these notices—either because they do not have capacity or because such activities are not within the scope of their missions. Boston Public Schools and Boston Housing Authority are entirely absent.

The absence of the Boston Housing Authority is particularly notable. Housing authorities are providers of mobile choice vouchers. These vouchers help to pay tenants' rent in a privately owned unit of their choosing. These voucher holders are obvious candidates for subsidized housing: They are already income qualifying and have government support to pay rent. Gilbert at Housing Navigator says that this is standard practice. She has heard from many housing developers, who regularly "call the local housing authority to see who has a mobile housing voucher when [they] have vacancies."

The Kingston plan's omission of the Boston Housing Authority (BHA) in its outreach is not an anomaly. The BHA is also absent from the other plans we studied (which, like the Kingston development's plan, include multiple other neighboring housing authorities). David Gleich, the Chief Officer of Leased Housing and Admissions at the Boston Housing Authority, says that he has "never" heard from a suburban housing developer about available units in his five years leading the mobile voucher program at the housing authority.²¹ This is despite the BHA's growing interest in matching its voucher holders with suburban housing opportunities. Taylor Cain, Senior Policy Advisor at the BHA, says, "BHA has over the past two years done a lot of work with Section 8 voucher holders to provide education and support on housing opportunities in and

outside Boston. They have really been working to affirmatively further fair housing and support households as they make decisions for their families, whether it be in the city or suburbs. There is interest and desire in working more closely with partners inside and outside Boston to increase access to rental and homeownership opportunities through the Section 8 program.”

One monitoring agent speculated whether housing developers made “an assumption that the Boston Housing Authority audience is not going to be looking for alternate housing at that given time.” The BHA’s Gleich was more blunt in his assessment: “What we often find is that while we at BHA are prioritizing homelessness, that might not be the case for other suburban localities, because those circumstances might come with other potential problems that preclude them from being a good tenant in landlord’s eyes.” The Boston Housing Authority’s mobile voucher program almost exclusively focuses on unhoused people, or people at high risk of homelessness: It receives applications from local homeless shelters and the Boston Public Schools, whose officials work to identify families at risk of or experiencing homelessness. Gleich suspects that some suburban locales may be unwilling to address (or perceive themselves to be unable to address) the needs of this population.

Importantly, all of these affirmative marketing plans did send information about their projects’ initial application and lottery process to Metrolist, which the Boston Housing Authority uses to help connect voucher holders with appropriate service providers seeking to match clients with housing. DHCD requires that affirmative marketing plans include Metrolist.²² But, Metrolist does not consistently contain up-to-date information about unit availability and restrictions/priorities, especially in suburban areas. It is dependent on property managers, lottery-marketing agents, and landlords posting information through an online listing form. Listings are frequently sent to Metrolist when units initially come online (the initial lease-up stage) but for units outside of the city, there may be no further outreach if lotteries do not fill or units become available after initial lease-up. Indeed, while the city of Boston requires projects monitored by the city to post during initial lease-up and

anytime there are vacancies, projects outside of Boston are not subject to this local requirement. City officials wish that Metrolist could provide better real-time data on vacancies; both City capacity and property managers’ use of different platforms to track tenancy, however, pose significant obstacles.

More generally, outreach to housing authorities appears inconsistent. We directly reached out to all housing authorities in the Metropolitan Area Planning Commission communities. Many housing authorities said they, like Boston, had never heard from landlords or property managers. Some, like Chelsea, heard regularly from surrounding cities and towns about opportunities to enter lotteries or obtain available units. Almost all housing authorities that did receive outreach indicated that it was highly local, either restricted to their jurisdiction or immediate neighbors. In concert with the dearth of rental housing opportunities, this failure to partner with housing authorities from a broader geographic area may contribute to the low numbers of voucher holders in suburban communities highlighted in the report card’s Core Metrics (*see page 68*).

Another incongruity exemplified by the Kingston plan stems from the communities where the developers conduct outreach. The logic behind the list of surrounding communities and the city of Boston is clear. But, while the outreach plan includes Barnstable (82 percent White) and Falmouth (91 percent White)—both 37 miles away from Kingston—it does not incorporate the diverse communities of Brockton (19 miles from Kingston), Randolph (29 miles from Kingston), and New Bedford (35 miles from Kingston) that are closer geographically. Brockton (43 percent Black), Randolph (40 percent Black), and New Bedford (22 percent Hispanic) all have large communities of color. Perhaps unsurprisingly, the Kingston development struggled to attract a diverse pool of applicants—or even enough applicants to fill the available units.

The story of the Kingston development is hardly unique. We reviewed the draft of a 2022 affirmative marketing plan for an affordable housing development in Manchester-by-the-Sea (95 percent White), which follows a remarkably similar pattern.²³ The plan proposes outreach to seven housing authorities: Gloucester (91 percent White),

Rockport (95 percent White), Salem (70 percent White), Beverly (87 percent White), Peabody (82 percent White), Marblehead (92 percent White), and Danvers (88 percent White). Notably absent are Boston (45 percent White) and, even more startlingly, Lynn (36 percent White), right next door to Salem and Peabody, a mere 14 miles from Manchester-by-the-Sea. Moreover, as with the Kingston plan, it includes no outreach to government entities in communities that are majority non-White. There are massive obstacles to residents of places like Boston, Brockton, or Lynn learning about subsidized housing in privileged suburban communities. While marketing plans largely comply with existing DHCD requirements and make some effort to reach more diverse communities, they still miss broad swaths of regional residents who may be interested in suburban housing opportunities.

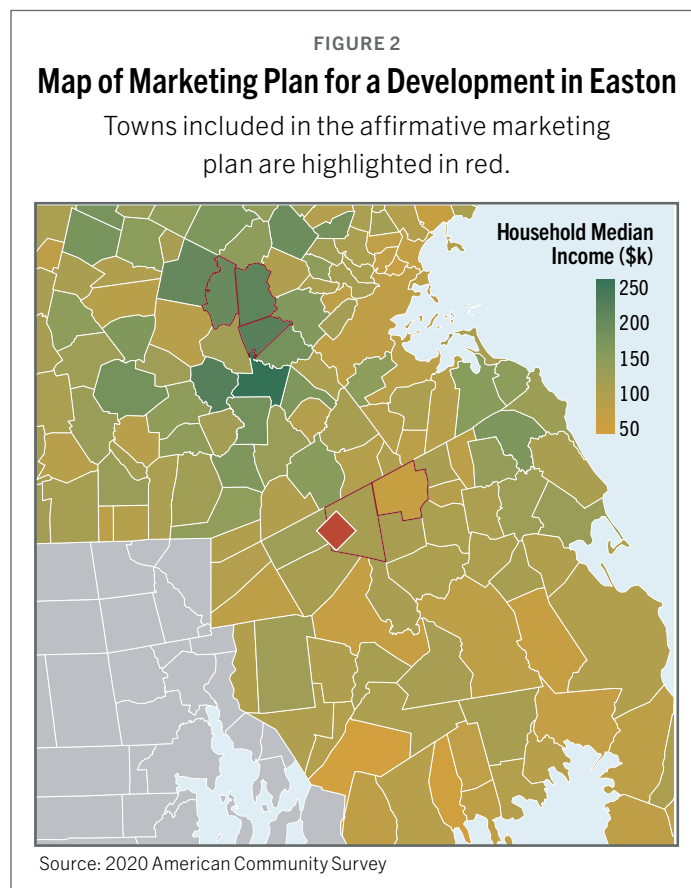
While the plans presented thus far exhibit remarkable similarity, there are significant variations across the universe of affirmative marketing plans. Two plans shared with us by DHCD underscore the wide range these plans can cover. A plan for a housing development in Acton focused heavily on print ads in local media, as well as in *El Mundo* and the *Bay State Banner* for “Minority Outreach.” It also highlighted two websites (www.massaccesshousingregistry.org and www.massaffordablehomes.org) where listings for the development would be posted. It did not include a list of any community or governmental organizations, however, as in the previously discussed plans. In contrast, a plan for a development in Easton included perhaps

the most detailed outreach to government agencies in any plan we studied. The plan outlined “outreach to Section 8/Housing Choice Voucher Certificate Holders” that included direct mailings from the local housing authority “to families who have been issued certificates by the local housing authority but have not located apartments.”

Despite the extensive housing authority outreach, its community outreach strategy was targeted in surprising ways, like the Kingston plan. While it included four organizations in highly diverse Brockton (only 9 miles away from Easton) in its contact list, it featured eight contacts from Wayland (37 miles from Easton, 78 percent White, median household income of \$192,632). The plan also included Weston (34 miles from Easton, 76 percent White, median household income \$206,250) and Wellesley (28 miles from Easton, 75 percent White, median household income \$213,684), while excluding Randolph (13 miles from Easton, 30 percent White, median household income \$87,803) and Quincy

(17 miles from Easton, 58 percent White, median household income \$80,462). **Figure 2** maps the region and highlights the towns included in the affirmative marketing plan.

Whatever the strengths or flaws of the outreach effort, in practice, a large share of units would be initially restricted to Easton residents with “70 percent of designated affordable units.... reserved for applicants that are current residents of Easton or an applicant that is employed by a business of Easton.” Plans are reviewed by different government and nonprofit entities



depending upon their funding source and location. These entities ensure that the plans follow minimum state requirements, but they otherwise exhibit enormous variation in outreach strategies, leading to sizable differences in the accessibility of information about subsidized housing.

HOUSING LOTTERIES

Because of overwhelming regional demand for subsidized housing, many affordable housing developments receive more applicants than there are units available. These applicants are then entered into a lottery; while the prioritization scheme varies from development to development, units are often awarded by a mix of local preference, match between household and bedroom size, and random chance.

Some communities prioritize local residents in their lotteries (we discuss these local preferences in greater depth below). These communities run separate lotteries for households who live, work, or go to school in a particular jurisdiction, and those who do not. In communities with local preferences, developments must hold “minority lotteries” if the local preference pool does not match the percentage of minorities in the surrounding region, as defined by HUD.²⁴ According to DHCD, “Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is the percentage of minorities in the surrounding HUD-defined area.”²⁵ Lotteries can be held, however, even if the local preference pool does not match regional racial demographics. A project manager who has worked on multiple subsidized housing lotteries explains: “In theory, if there was only one minority Local Preference household out of 10 total Local Preference households, but zero other minority households in the lottery, then you’d just proceed with the 10 local preference households. You’re not required to wait to run the lottery until three additional minority households apply and are eligible [and regional proportionality is reached].”²⁶

The Kingston development’s 29 subsidized units only drew a total of 22 qualified applicants: Four were in the local preference pool, while the remaining 18 were not.

Because the local preference pool was not sufficiently diverse, the development had to hold a minority drawing in an attempt to diversify the pool. But the low overall number of applicants is perhaps what’s most striking: After the initial advertisement period, there were fewer applicants to the development than there were units available. This was in the first half of 2022, when already astronomical housing prices in Greater Boston soared even further.²⁷ Regional demand for affordable housing was strong. What happened?

The state government is not tracking the outcomes of these affirmative marketing plans and lotteries. Indeed, no state agency systematically tracks lottery demographics. Officials simply evaluate affirmative marketing plans to see whether they are compliant with state and federal fair housing regulations. The state does not even receive information on lottery demographics. One state official told us, “The lottery agent doesn’t work for us. They work for the developer. They operate within [state and federal] fair housing [guidelines] in a regulated space, but we don’t have a direct contractual relationship like we do the affordability monitors. Because it’s a different relationship, I don’t know that we can get the data.” Other state officials confirmed that data on lotteries and currently available units is housed by private entities, such as lottery agents, developers, and property managers.

In contrast with the process in suburban communities, the picture is somewhat rosier in the city of Boston. The City provides a thorough list of subsidized housing in the city—along with more limited suburban options—through an online portal called Metrolist.²⁸ And the Boston Housing Authority offers thousands of units through a centralized application process.²⁹ Gleich, at the BHA, says that the city is also working to address fair housing issues: “Through its affirmatively furthering fair housing units, the City and its development arm, the Boston Planning and Development Agency, have begun to engage with developers of market rate and affordable housing with regards to housing opportunity for voucher holders and issues related to source of income discrimination. For existing units and in the market at large, more work remains to be done to protect voucher holders against discrimination.”

HOUSING NAVIGATOR

The current system for marketing available affordable housing relies on individual public and private property owners across multiple jurisdictions to effectively market their developments regionally. This is a tall order. Each individual developer (or supporting consulting firm, monitoring agent, or other government reviewer) may not know every single relevant regional entity with whom to conduct outreach. Moreover, conducting meaningful and effective outreach with the relevant nonprofit and government entities is extraordinarily labor intensive—as is regulating the fairness and efficacy of this outreach. Indeed, even redoing paperwork for every single marketing plan creates a potentially significant administrative burden. More cynically, some developers may have little incentive to market widely, as doing so might draw in a large number of outside housing applicants, inflaming community opponents to affordable housing.

Centralized marketing would streamline the process, and ensure fair access to information about subsidized housing developments. Developers would not have to carefully identify the correct community groups to ensure a diverse applicant pool. Instead, they could simply list a project on a central regional/state database easily searchable by housing applicants.

More importantly, housing applicants would not have to navigate advertisements from a patchwork of newspapers, community groups, and government officials. Instead, they could simply search a central database filtered by their location, cost, size preferences, and accessibility needs. Current databases do not systematically track these important variables across the region.

Housing Navigator is a nonprofit organization currently working to create a comprehensive database that could address many of these issues. Jennifer Gilbert was motivated to start Housing Navigator in 2019 because of the “concern that the inventory [of affordable housing] is not being distributed fairly. Opportunities might be missed simply because no one can find them or terminology is used—*AMI or tax credit*—that only insiders understand.” She worries about the disparate racial impacts of the current system: “If affordable housing is in a building

that doesn’t even have a website and maybe puts out a newspaper ad, or uses word of mouth, I can’t see how this isn’t akin to redlining. We’re only telling some people about housing when it’s so easy to do more.”³⁰ Better data, Gilbert argues, is critical for improving the existing system: “It doesn’t feel like, without any sunlight, the system can change.”

Gilbert began by working with a variety of state, local, and federal agencies to collect existing data. Most places, she says, were eager to support her efforts. This allowed her team to begin assessing the inventory. Data were messy, featuring “missing property addresses, names that were wrong, and lots and lots of duplicates.” Moreover, data were fragmented by policy program (e.g., data on Chapter 40B projects are separate from data on projects built through state tax credits). This makes sense from the perspective of a government entity: If you’re tracking the efficacy of a particular initiative, it’s helpful to have all housing developments created by a specific policy in one place. It is little help for a homeseeker, however, who likely does not care whether the subsidized unit they obtain was created via Chapter 40B, state tax credits, or inclusionary zoning.

Most problematically, critical pieces of information, such as use restrictions, cost, and the number of bedrooms, were not being tracked at all. These types of data are essential for both homeseekers and policy analysts. The Housing Navigator team had to contact individual property managers and comb through deed restrictions to learn this information. This work was painstaking: This was not an effort that merely assembled existing data, or conducted trivial research on top of existing data. When complete, this website will comprise the most thorough existing statewide database of subsidized housing.

Housing Navigator provides extraordinarily detailed information about the state’s subsidized housing stock *throughout the life cycle of a project*. Indeed, in many cases, developers and property managers provide state agencies and outreach organizations with detailed, high quality information about their housing development at initial lease-up, consistent with affirmative marketing plan requirements. But, the quality of information diminishes considerably when a unit becomes vacant

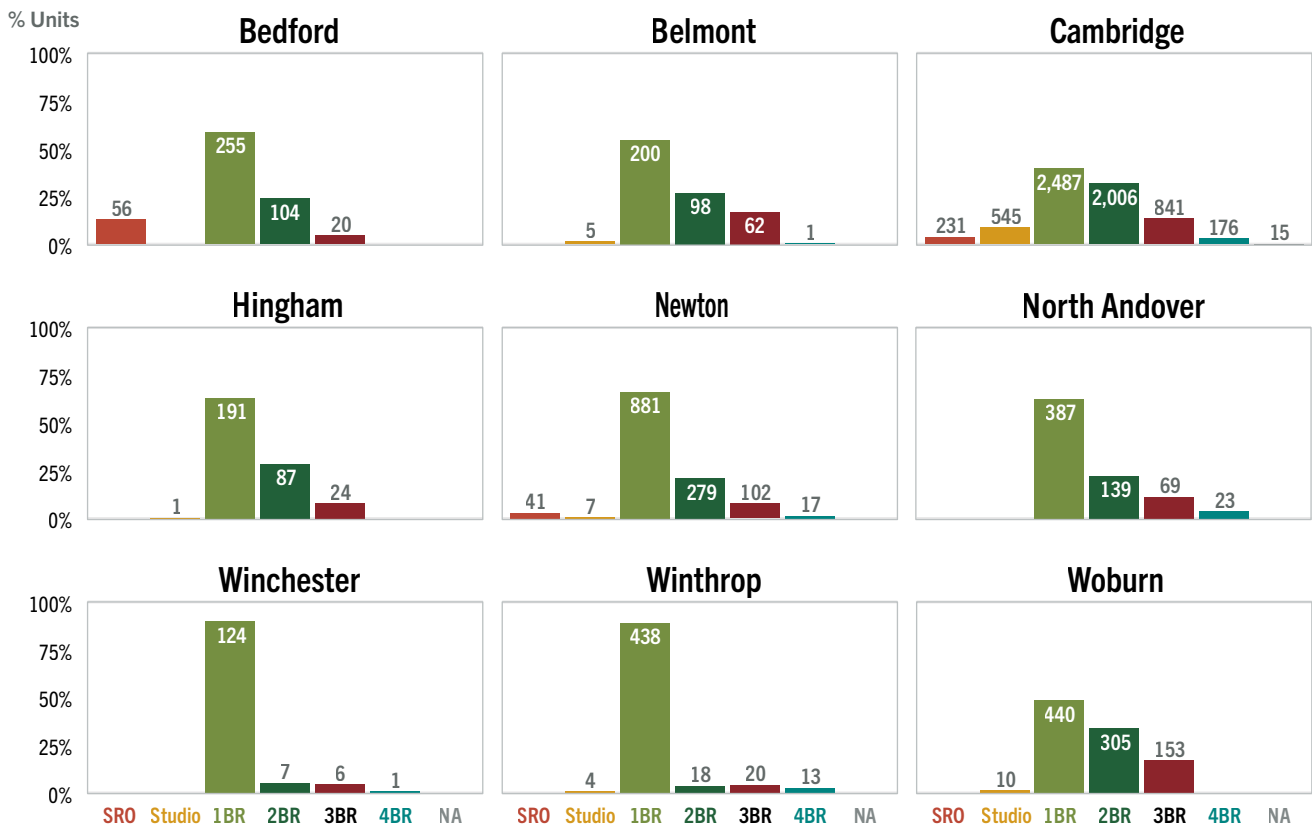
after initial lease-up. Housing Navigator actively tracks unit availability and details throughout the life of the project.

Housing Navigator currently features more than 2,600 properties on its user-facing site, representing by far the most comprehensive information available on subsidized units. While the initial data collection has been extraordinarily laborious, going forward, the site should have a far easier time capturing new developments. DHCD now requires that any housing project receiving DHCD funding be listed with Housing Navigator.³¹

Our sample of Housing Navigator data from nine communities demonstrates the value of this database. For example, it is extremely difficult to find data on the different sizes of subsidized units. The Housing Navigator database shows significant variation in unit sizes across municipalities. In Winchester and Winthrop, almost every subsidized unit has only one bedroom. Woburn, Cambridge, and Belmont have a significantly higher share of larger units. While different communities may have varying preferences or needs for the size of units, the lack of such data makes it difficult to ascertain the overall supply and demand of units of each size, and to make optimal planning decisions on unit sizes when developing new housing.

FIGURE 3

Distribution of Unit Sizes in Housing Navigator Sample Municipalities



Source: Housing Navigator

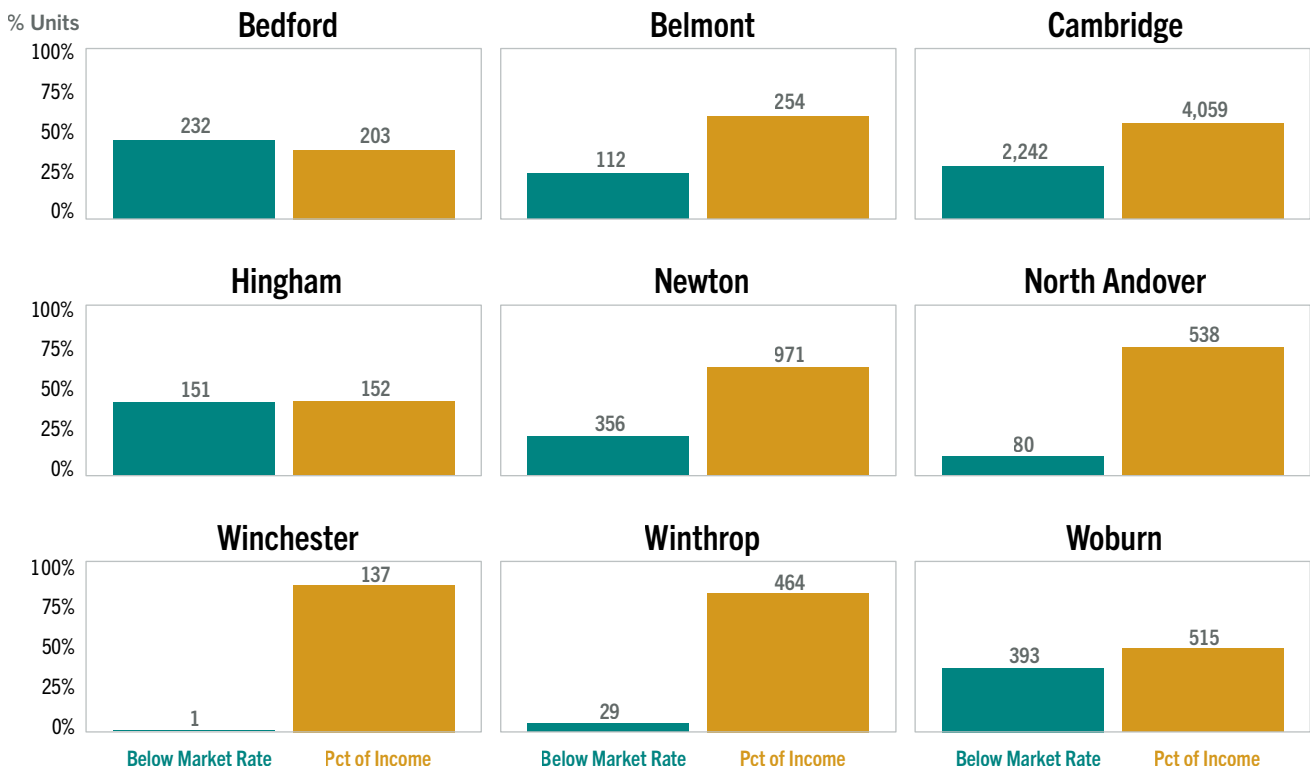
The types of subsidized rents also vary across communities. The patchwork of federal, state, and local affordable housing programs, and the variety of funding sources used by developers, lead to different types of rent subsidies. When affordable housing is funded by state tax credits, or built under inclusionary zoning or Chapter 40B, the rent is generally a fixed number calculated on the basis of the area median income for the region. For housing developed under Section 8, the Massachusetts Rental Voucher Program, and certain other subsidy programs, the rent is set at 30 percent of the household's income. In some cases, different units in the same development may be in each category. Units where the rent is based on the household's income are the most affordable type of housing, because the rent is determined by the individual's ability to pay. Units where the rent is based on area median income, while less expensive to rent than

comparable market rate properties in their communities, may still be too expensive for many families.

For example, the Port Landing development in Cambridge includes units with both rent types.³² For a unit where the rent is based on the household income, a single person making \$30,000 per year would pay a monthly rent of about \$750 for a one-bedroom unit. However, for a one-bedroom unit with a fixed below-market rent, this person would pay \$1,465 per month, 59 percent of their annual income.

In Belmont, Newton, North Andover, Winchester, and Winthrop, 70 percent or more of subsidized units use the percent of the renters' income to determine the rent ("Pct of Income" in Figure 4). In contrast, in Bedford and Hingham, about half of the units use rents based on the median income of the area ("Below Market Rate" in Figure 4).

FIGURE 4
Distribution of Subsidized Rent Types in Housing Navigator Sample Municipalities



Source: Housing Navigator

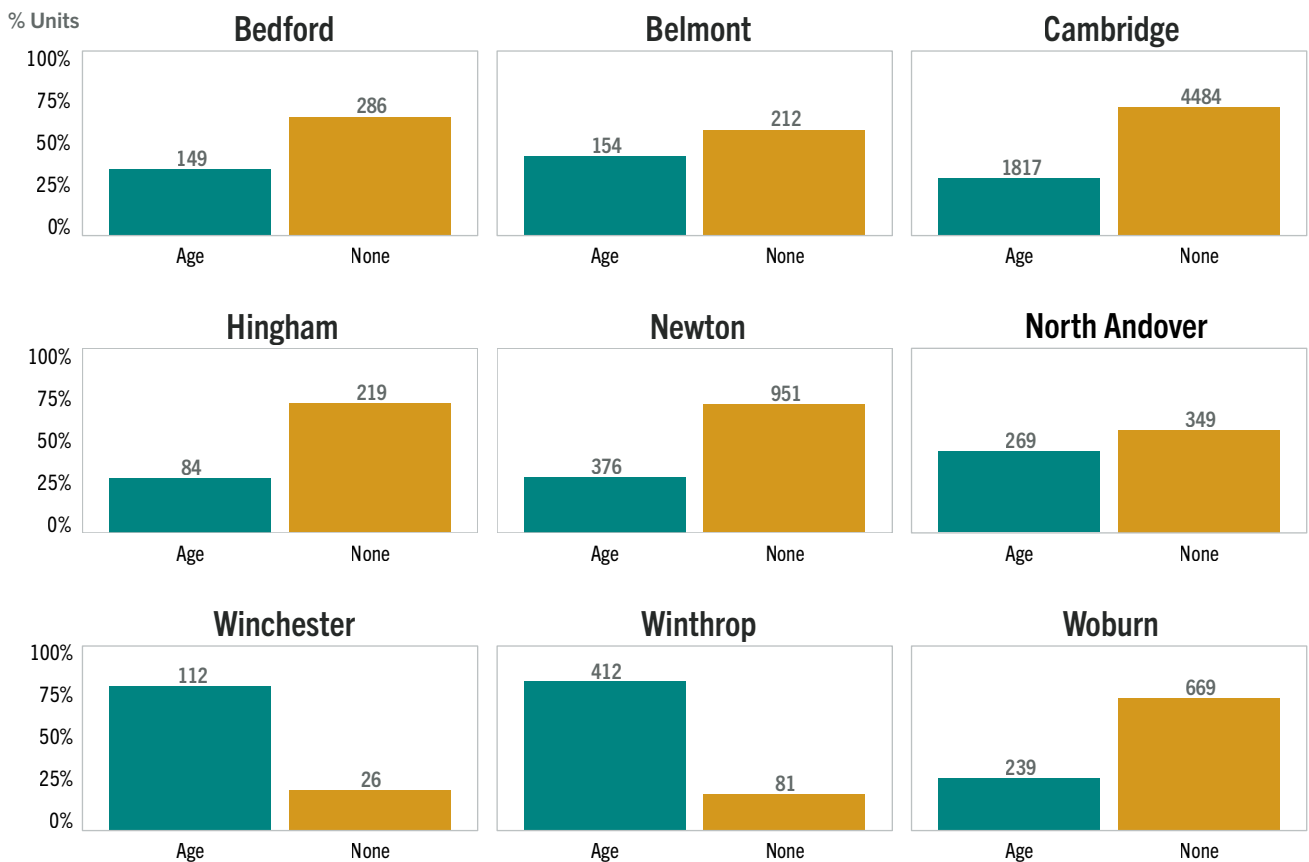
The Housing Navigator data also reveal how subsidized housing is heavily restricted by age in some municipalities (Figure 5). In Winchester and Winthrop, almost all of the subsidized housing is restricted to senior citizens.³³ In Hingham and Newton, subsidized housing uses a mix of restrictions, and in Cambridge and Bedford a majority of units are unrestricted.

While DHCD requires future housing projects that receive DHCD funding to list their developments with Housing Navigator,³⁴ it does not have any such mandate for Chapter 40B projects. State officials and many housing advocates believe that Chapter 40B produces the most subsidized housing of any state housing program. Yet

the state does not collect systematic data on Chapter 40B units, and is not, as of this report’s writing, requiring that developers permitted under the 40B system list their units with Housing Navigator.

Subsidized homeseekers in Massachusetts face a fragmented information environment. There is not a centralized source of user-facing information about subsidized housing, particularly suburban subsidized housing. This problem is particularly acute for available units outside of the initial lease-up phase, where information is inconsistent at best. As a consequence, information about subsidized housing is not equally available to all prospective homeseekers.

FIGURE 5
Distribution of Restrictions in Housing Navigator Sample Municipalities



Source: Housing Navigator

A Fragmented Application Process

Even if a prospective homeseeker manages to wade through this convoluted information environment to find out about an available housing opportunity, they still face significant administrative barriers. Public housing and privately owned subsidized housing all feature their own individual application processes, requiring filling out lengthy forms and providing multiple financial documents. A property manager told us that housing lotteries he has worked on (both homeownership and rental) solicited substantial paperwork from applicants: “Most of the lotteries [require applicants] to submit a lot of income, asset, and tax documentation to get into the lottery, equivalent to what you’d submit to a bank for a mortgage.”³⁵ This administrative burden is just to enter an individual lottery, with applicants forced to submit onerous documentation for every lottery they enter. At this point, applicants have no guarantee of a unit and may not even be able to enter the building to make sure it would meet their needs. **Figure 6** displays a sample subsidized housing application for a rental unit, underscoring

the many hurdles prospective homeseekers must go through to obtain subsidized housing. These barriers stand in stark contrast to applications for market-rate units; the subsidized housing development in Fitchburg

FIGURE 6

Sample Subsidized Housing Application (Fitchburg, MA)

Affordable Application Checklist

Required documents for the applicant’s eligibility determination and annual income re-certifications:

_____ Complete, sign and date Affordable Application

_____ Proof of identity for all household members (ex. Copy of driver’s license, social security card or birth certificate)

_____ Proof of income (3 Bi-Weekly consecutive paystubs) or (6 Weekly consecutive paystubs)

_____ Sign Consent of Release for Information

_____ Tax returns/W2

_____ Release of information form, signed and dated (HUD-9887) or other approved consent form

_____ Tenant Income Certification (TIC) form

_____ Certification Worksheet/Recertification Update Worksheet

_____ Personal Declaration as applicable

_____ Third party income verification. *(Income is the amount anticipated to be received during the next 12-months)*

OR

_____ Signed statement of zero income (Affidavit)

_____ Asset verification for all assets *(including bank accounts, retirement accounts, real estate, stocks, bonds, etc.)*

_____ Disposed asset verification

In some cases, the following documentation is needed:

_____ Verification of disability

_____ Verification of live-in attendant

_____ Verification of unemployment benefits

_____ Verification of Section 8 assistance or Social Security payments (letter from Social Security)

_____ Proof of change in family characteristics (ex: divorce, death, birth)

_____ Proof of gift income source, if payments are received regularly

_____ Proof of alimony/child support OR declaration that court-ordered support is not being received

highlighted in Figure 6 has an 18-page application for subsidized rental units. The application for market-rate units is five pages.

This lengthy application process creates obstacles in several important ways. First, the arduous nature of the process may turn off prospective homeseekers. A property manager notes, “Maybe they hear about it, and then look at the application, see a lot of stuff being asked, and decide not to.” Indeed, such a decision is highly rational. It is simply not possible for households looking for subsidized housing—many of whom have complicated financial lives and scarce available time—to go through this time-consuming process dozens of times. It is unreasonable to expect subsidized housing applicants to fill out multiple applications to every smaller suburban affordable housing development.

What’s more, the complexity of the application process increases the likelihood of mistakes—even when applicants are supported by bureaucratic experts. Rachel Heller, the CEO of the Citizens Housing and Planning Association (CHAPA), described how, in one suburban community, a prospective subsidized housing applicant came in with an application for a new affordable unit. The application was not complete, but town staff told the applicant to submit it. “The town staff didn’t know. And now that application may not be considered complete.” As a housing policy expert, Heller decided to test for herself how difficult it was to fill out an application. She found a question on the application that confounded her, and had to call the property manager to figure out what information the application was requesting. She lamented that if she, as “someone who spends all their time in housing can’t answer that question,” the barrier is formidable for cash- and time-strapped applicants.

This complexity also can potentially lead to more errors on the part of property managers. These managers ultimately review application materials, ensure they comply with unit requirements, and offer leases to applicants for rental units. A monitoring agent said that high turnover among property managers means that they do not always have the training or knowledge to implement fair housing policies. They noted that property managers are “almost always willing and able to comply, it’s just a matter of getting them that information and training.” Fragmented application processes make that training process considerably more difficult.

Exclusionary Obstacles

Finally, exclusionary practices may lead suburban subsidized housing developments to be inaccessible and under-used in the midst of a regional housing crisis. Here, we identify several different types of exclusionary practices:

1. **USE OF LOCAL PREFERENCES.** Many communities favor applications from their own residents.
2. **AGE.** Some communities limit the most affordable of their subsidized units to senior households.
3. **HIGH PRICES AND RENTS OF SUBSIDIZED HOUSING IN SUBURBAN COMMUNITIES.** Many suburban subsidized housing developments are financially out of reach for low-income homeseekers.
4. **INACCESSIBLE LOCATION OF SUBSIDIZED HOUSING.** Much of the region's subsidized housing is being built in places that are inaccessible or undesirable to many low-income homeseekers.
5. **FAILURE TO PREVENT PRIVATE-MARKET DISCRIMINATION.** Racial and economic discrimination is rampant in the Boston metropolitan area, and limits the ability of Black, Latino, and low-income homeseekers to equitably access the region's subsidized housing.

USE OF LOCAL PREFERENCES

In their subsidized housing lotteries, many suburban developments include a local preference. This preference means that households that live, work, or go to school in a particular community will have priority over those that do not. Importantly, it does not override considerations about household size and bedroom number. For example, a married couple who qualifies for a local preference would not receive priority for a two-bedroom unit over a family with two children who lived outside a particular jurisdiction. Moreover, as noted earlier, DHCD requires developers to take steps to diversify their local preference pool if the pool's demographics do not match the HUD-defined geographic region.

While there are no systematic, statewide data on the use of local preferences, limited evidence suggests they are prevalent in suburban communities. In 2022, five out of the 12 housing lotteries administered by a large housing consulting firm as of July featured local preferences. Three required minority drawings due to a lack of diversity in the local preference pool. Of the 27 developments at this same firm for which application and lottery information were available online, 14 had local preferences. One property manager told us, "Towns care about local preference. They want that."

Local preferences have emotional appeal in suburban communities in the argument that the school janitor, police officer, town hall clerk or downsizing lifelong resident should be able to live in town. But they may be exclusionary in several different ways. First, they may disproportionately prioritize the housing applications of White homeseekers who already live, work, or go to school in a particular jurisdiction. The requirement for a minority lottery in the event of a disproportionately White local preference pool somewhat addresses this issue. But, if the general application pool does not have a large number of non-White applicants, ultimately, the recipients of the subsidized housing will be disproportionately White. Indeed, the Newton Housing Partnership found in a 2020 analysis that Newton's local preference policy disproportionately benefited White Newton residents at the expense of Black homeseekers.³⁶

Second, knowing that local preferences are in place may reduce interest from more diverse, non-local prospective applicants. Given the tremendously high administrative burden associated with applying for subsidized housing, non-local homeseekers may simply decide that it is not worth their time to apply to subsidized housing in a development that includes a local preference—even if there are, in fact, multiple units set aside for non-local residents.

Several experts we interviewed suggested that local preferences can act equitably when they are implemented in majority non-White communities. In such contexts, local preferences can serve as protections against gentrification

and displacement, and provide an incentive for communities to support new development. We caution that such local preferences, while less overtly exclusionary than those in majority-White suburban communities, may come with unintended consequences by discouraging mobility and inter-jurisdictional moves and creating further administrative burdens by requiring additional paperwork.

Local preferences limit geographic mobility, which may actually exacerbate rather than reduce inequality. For example, the City of Boston's including a local preference for a subsidized housing development on its face offers priority for community residents at risk of being priced out of the city—a clearly laudable goal. But, that same local preference makes it more difficult for a Chelsea resident, for example, to move to that same subsidized housing development to live closer to job opportunities. It is not clear that it is more equitable or fair to offer a preference for a Boston resident over one from Chelsea, a community that is only 20 percent White with a poverty rate of nearly 20 percent.

At a more basic level, local preferences require paperwork. Prospective residents in a subsidized housing development must file documentation that they live, work, or go to school in a particular jurisdiction. Such documentation can be complicated, particularly for people who may be living doubled up with family and friends or who are working under-the-table jobs. As we discussed earlier in this report, the lengthy application process—and the administrative burden it imposes—can pose a significant obstacle to obtaining subsidized housing.

Local preferences can reduce racial equity in the availability of subsidized housing, especially in the suburbs. In diverse communities facing threats of gentrification and displacement, local preferences may benefit the community, but at the expense of those in other communities who are disadvantaged by these preferences. As state-level efforts to increase housing growth in the suburbs continue, policymakers should consider ending local preferences for subsidized housing developments.

AGE RESTRICTIONS

Many subsidized housing developments are restricted by age, and only available to seniors. America's aging population certainly necessitates the production of senior-friendly housing—especially deeply affordable housing with supportive services. But, in the context of Massachusetts' massive housing shortage, there is just as great a need for subsidized family or workforce housing.

As shown in Figure 5, the Housing Navigator data reveal that age is the most common type of restriction; 33 percent of all units in our sample are age restricted, and age restricted units make up 64 percent of units with restrictions.³⁸ Municipalities and current residents often desire age restrictions in new developments because they serve an important need—housing for seniors on fixed incomes—while being somewhat lower density than affordable housing for families (senior housing typically features fewer people per unit). Moreover, many community residents argue that senior housing will have less of a detrimental impact on school crowding and traffic.

Planning and zoning board meetings are filled with examples of community residents pushing against housing that might attract larger families and children—arguing instead for smaller, age-restricted units. Senior housing is often proposed as a substitute to family housing by communities wary of increased density. For example, at one 2016 Gloucester planning board meeting, a resident “expressed concern over the lack of one-bedroom units in the project. She asked for a decrease in two-bedroom units and an increase in the one-bedroom units. She stated that within six years residents between the ages of 50–75 years old will need housing.”³⁹ At a 2017 Newton planning board meeting, a resident opposed development on the grounds that it would not “provide housing that is affordable to seniors.” One Milton resident at a 2017 planning board meeting supported a development explicitly because it would not attract children. They said that “a mixed-use development might alleviate traffic congestion by providing walkable amenities and that the [small] sizes of the proposed apartments were good considering the overcrowding of the schools.”

Indeed, community residents are reluctant to endorse family-sized housing on the ostensible grounds that it will impact school capacity. At a 2016 Woburn zoning board meeting, a resident worried about the impact a proposed 40B development would have on the schools: “If the 113 units have children, what happens? Has anyone looked into what happens at the schools?” A resident at a 2016 planning board meeting in Andover stated that “the Board should take into consideration that 10 houses of that size will have 30 plus children, which would have an impact on South Elementary School.” Schools and increased numbers of children in a community are rarely, if ever, invoked as reasons to support a development, even places facing declining school enrollments.

These types of concerns—particularly those that explicitly highlight children as undesirable potential residents—raise important fair housing concerns. Fair housing laws ban discrimination on the basis of familial status. Heller of CHAPA noted: “It is important for policymakers to respond to these [types of] comments by stating that comments that violate fair housing laws will not be factored into the decision-making process. This will change the tenor of the conversations and can help lead to better outcomes.”

Moreover, given the demographics of the Greater Boston area, age restrictions have a significant effect on the equitable distribution of housing. White people make up a larger share of the senior (over 65) population than the non-senior population; age restrictions thus increase the number of subsidized units available to White residents compared to residents of other races. According to the American Community Survey,⁴⁰ 87 percent of the Boston metropolitan area’s 65+ population is White. In comparison, only 65 percent of metropolitan residents under 18 are White. Those 18–65 years old fall demographically in the middle, at 73 percent White.

Additionally, restrictions and rent types often combine such that the most affordable units, those where the rent is based on the percent of income, are more often available for seniors than for others. For example, **Figure 7** shows that in many municipalities a large share of subsidized units are both age restricted and use percentage of income to determine rent, while few units (or none at all) are unrestricted with rents based on percent of income. The main exception

to this is Cambridge, where 40 percent of units are unrestricted with rent based on income, and only 24 percent of units are age restricted with rent based on income.

Age restrictions are widespread, especially in suburban communities. While many communities have a high need for senior housing, there is also pressing regional demand for housing large enough to support families. Municipalities that permit housing with age restrictions while denying other types of affordable housing can cause a mismatch between the groups experiencing the largest demand for housing and the actual units available. Subsidized housing that has a mix of unit sizes could house both seniors and families without using age restrictions.

HIGHER-PRICED SUBURBAN SUBSIDIZED HOUSING

Another reason that suburban subsidized housing units may be underutilized is that their prices place them out of reach of most low-income homeseekers. Many subsidized housing developments in Greater Boston set the maximum income for a family of four seeking housing at over \$110,000 (the exact income limits vary depending upon the HUD-defined metropolitan region). Boston’s escalating housing crisis has indeed made it difficult for those earning six-figure salaries to locate safe and secure housing within a reasonable commute. But, there are many households—especially those who are at risk of or experiencing homelessness—for whom housing with high income limits (and thus, higher rents) is unattainable. Gleich, at the BHA, asks state and local governments to consider which groups need prioritization: “Are we interested in serving someone who is a resident of Hingham and they’re at or below 80 percent [of the Area Median Income]? Maybe they have a place to live. Or, are we interested in serving families who don’t have anywhere to go, who are homeless, who are couch surfing?”

INACCESSIBLE LOCATION OF SUBSIDIZED HOUSING

The placement of subsidized housing within communities affects who wants to—or is able to—reside there, and its value to the people who need it most. When subsidized housing is located far from transit, it is only accessible to people who own vehicles, and out of reach to those who

FIGURE 7

Restrictions and Rent Types in Housing Navigator Sample Municipalities

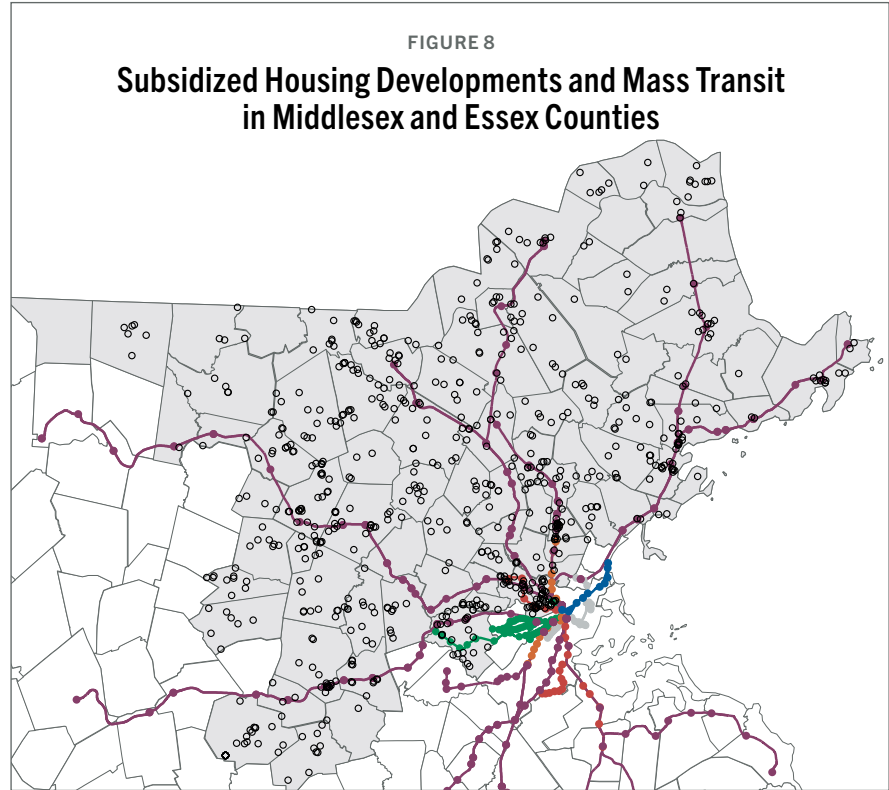


Source: Housing Navigator

are unable to drive. Similarly, when subsidized housing is located far from commercial centers and on the outskirts of towns, critical services and amenities are less convenient and accessible without a car.

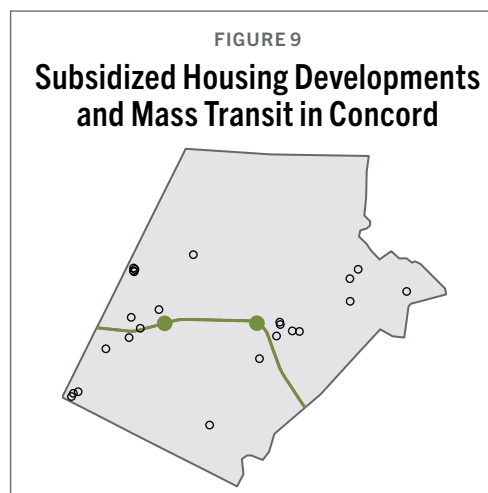
Using data from MassBuilds, a database of large real estate developments in Massachusetts compiled by MAPC, and the Subsidized Housing Inventory, we analyzed the location of recent subsidized housing developments, including 40B developments, in relation to mass transit and city centers.⁴¹ While this data, like all sources of information on affordable housing in Massachusetts, is imperfect, it provides the best comprehensive picture of the locations of significant new affordable housing developments in the Greater Boston region.

Figure 8, above, maps the towns in Middlesex and Essex counties overlaid with MBTA subway and commuter rail lines and stations, and with the locations of subsidized housing developments plotted with open circles. Outside of the places covered by the Green and Red MBTA lines, subsidized housing is often located far from the commuter rail stations that serve these communities. Even in towns that are well served by the commuter rail, subsidized housing is often located driving distance, rather than walking distance, from the station. For example, in Concord, which has two commuter rail stations on the Fitchburg line, the average subsidized housing development is 1.8 miles from the nearest station (**Figure 9**).

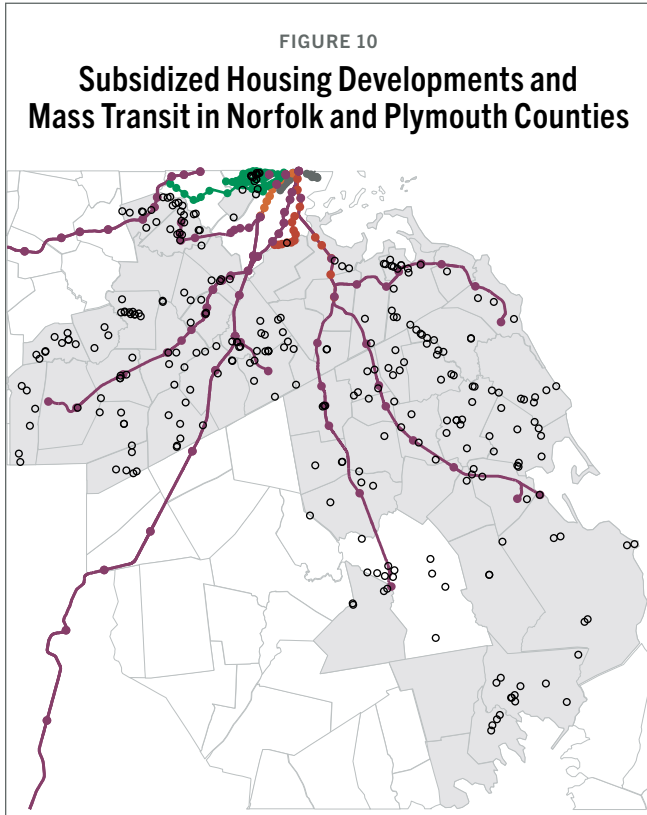


Source: MassBuilds; DHCD Subsidized Housing Inventory; MBTA

Figures on this page and **Figure 10** (which maps Norfolk and Plymouth counties)⁴² also show how subsidized housing in some places is developed near the borders of the municipality, rather than near city or town centers. While every town has its own centers and commercial corridors, making these distance measurements



complicated across the entire region, one simple measure is to identify the population centroid of each municipality, and compare the average distance between subsidized housing units and the population centroid to the average distance of all households in the municipality and the population centroid.⁴³ We find that in Middlesex and Norfolk counties in particular, subsidized housing is located farther from the population centroid than other housing.

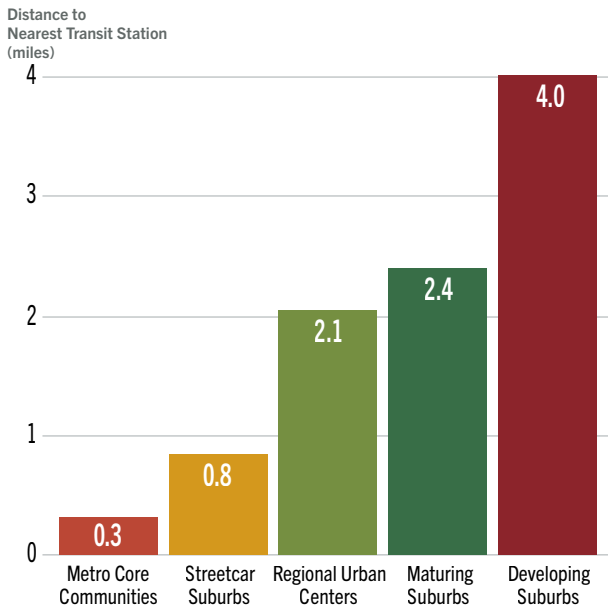


Source: MassBuilds; DHCD Subsidized Housing Inventory; MBTA

Figure 11 presents the average distance from subsidized housing developments to the nearest transit station (MBTA subway or commuter rail) by community type. While the average development is relatively close to transit in the Metro Core Communities, and less than a mile in the Streetcar Suburbs, the average subsidized housing development is not within walking distance to transit in the other community types.

Deep political opposition to new housing works in tandem with land use regulations and zoning to create formidable obstacles for developers seeking to build in more central locations.⁴⁵ Consequently, a disproportionate share of new developments—market rate and subsidized—are placed in “edge cities” far from mass transit and walkable town centers.⁴⁶ In 2021, the state legislature aimed to change that with the Multi-family Zoning Requirement for MBTA Communities, which requires MBTA communities to change their land use regulations and zoning to allow for a minimum level of density within a half mile of transit stops.⁴⁷ The state government also recognized the challenges imposed by age restrictions noted above, and forbids local governments from including age restrictions in the zoning and land use requirements for these higher density districts.⁴⁸

FIGURE 11
Average Distance from Subsidized Housing Development to Nearest Transit Station⁴⁴



Source: MassBuilds; DHCD Subsidized Housing Inventory; MBTA

FAILURE TO PREVENT HOUSING MARKET DISCRIMINATION

Finally, and perhaps woven into the rest, homeseekers in Greater Boston face significant economic and racial discrimination. A 2020 study by Suffolk University Law School in partnership with the Boston Foundation found that regional housing providers discriminated against Black prospective renters and individuals who had housing vouchers.⁴⁹ There are multiple stages at which discrimination can occur, including by those marketing the development, realtors, and property managers. It can be difficult to prove discrimination at any of these stages without intensive audits like the one conducted by Suffolk University Law School. Moreover, measuring racial discrimination and enforcing fair housing regulations both require extensive staffing—a resource that the Commonwealth currently does not have in abundance.

Policy Recommendations

There is not enough subsidized housing in Greater Boston. Moreover, much of the subsidized housing that does exist is difficult to find, difficult to apply for, and distributed inequitably. State intervention is critical for redressing these problems.

The Commonwealth has a unique opportunity to promulgate meaningful policy change. In November 2022, the state will elect a new governor and attorney general. Multiple local governments are working to implement the MBTA Communities Plan, which requires communities with access to the MBTA to increase density around their mass transit stops in order to receive certain types of state funding.

Based on the findings of this report, we propose the following key policies:

CREATE A MASSACHUSETTS OFFICE OF FAIR HOUSING. Implementing effective policy change requires leadership, resources, and time. An Office of Fair Housing can coordinate the reforms we describe below, reduce policy fragmentation, and provide a central institution to lead on fair housing. This office could work with the new governor and attorney general to develop Massachusetts' Affirmatively Furthering Fair Housing plan.

ENFORCE FAIR HOUSING LAWS AND REGULATIONS. Massachusetts must develop processes that ensure that *all* sectors of the housing development and application process are complying with both the letter and spirit of fair housing law. This includes developers, realtors, property managers, and housing consultants developing lotteries/marketing plans. The new governor's administration can take various actions to improve compliance, such as setting clear guidelines, offering training for developers and property managers about fair housing, randomly auditing lotteries and marketing plans, and providing adequate staffing for enforcing fair housing violations.

CREATE A NEW STATE-LEVEL POSITION, CHIEF OF HOUSING DATA. Housing data are collected by multiple state, local, and private-sector actors. This fragmentation makes it difficult for prospective applicants to find new

housing and for policymakers to evaluate the efficacy of different policy programs. Massachusetts should create a state-level position whose responsibility is to oversee the centralization and evaluation of housing data across the state, including for subsidized housing programs. They should implement durable systems to ensure that these data are regularly updated and analyzed to ensure equitable access to subsidized housing.

MAINTAIN A CENTRALIZED DATABASE THAT TRACKS SUBSIDIZED HOUSING. Massachusetts should create a centralized and regularly updated system that provides detailed information about available subsidized housing. While Housing Navigator provides a promising, user-facing tool, Jennifer Gilbert at the Housing Navigator strongly believes "collecting and maintaining high quality data must start with a state-level responsibility to ensure that it remains continuously up to date." A centralized database would ensure equal access to information about subsidized housing. User-facing tools like Housing Navigator would remain accurate, and homeseekers would not have to rely on imperfect affirmative marketing plans as key sources of information. Any data collection efforts must focus on the *entire life cycle of the subsidized housing unit*. While it is fairly easy to collect information at lease-up, it is just as important to have up-to-date information on units whenever there is turnover.

CREATE A CENTRALIZED APPLICATION SYSTEM. Massachusetts should create a simplified application for all subsidized housing—akin to the Common App for college applications—that would allow subsidized homeseekers to use the same form to apply for multiple subsidized housing developments. Massachusetts has already begun this effort by creating a common application for state-funded public housing.⁵⁰ While property owners and lease managers might need to ask for additional, specialized information at a later date, this streamlined paperwork would reduce barriers to applying to housing lotteries in multiple developments. Additionally, by making additional information separate from the common form, regulators and policy makers

will be able to clearly see what additional information is requested and if these requests create inequitable or unfair burdens on prospective tenants. New York City’s Housing Connect may provide a helpful model for merging fragmented housing systems into one common application system.⁵¹

RIGOROUSLY EVALUATE THE EFFICACY OF AFFIRMATIVE MARKETING PLANS. While the Commonwealth of Massachusetts currently evaluates whether affirmative marketing plans comply with fair housing law, the evaluators are not tracking the outcomes of these plans. They do not currently even have the data to examine whether affirmative marketing plans adequately reach underserved communities—or whether they yield undersubscribed lotteries, as we have found in this report. Beyond assigning this impact-tracking responsibility to particular staff, the state should ensure that contact lists are updated and include surrounding cities with large non-White populations—not just the city of Boston. The state could use this information to create clear guidance and templates that make it as easy as possible for developers and consultants to comply with fair housing requirements.

ELIMINATE LOCAL PREFERENCES FOR SUBSIDIZED HOUSING. While it is understandable why communities would like to prioritize their own residents, the housing crisis is regional. When suburban communities implement these local preferences, they are signaling to disproportionately Black and Latino residents of Boston and Gateway Cities that they are not welcome in these communities. Equitable solutions must approach our housing crisis regionally. Removing local preferences should also be paired with housing marketing plans that include a broader and more equitable set of communities, to ensure that the housing is actually available to and allocated to people throughout the region, rather than just those who live in the community and are more likely to be aware of it.

REDUCE THE USE OF AGE RESTRICTIONS FOR SUBSIDIZED HOUSING. While seniors are an at-risk population, it is clear that suburban communities use these restrictions in order to make multifamily developments more politically palatable. They prevent other

vulnerable (and more racially diverse) groups—including families at risk of homelessness—from accessing housing in high-opportunity areas. We encourage the state to limit their use and to carefully evaluate community need and the racial implications of their prevalence.

ENSURE COMPLIANCE WITH MBTA COMMUNITIES SO THAT MORE HOUSING IS BUILT IN TRANSIT-ACCESSIBLE LOCATIONS. MBTA Communities pushes the state toward building in transit-accessible communities. While it does not mandate subsidized housing, facilitating the construction of multifamily housing also makes it easier to build affordable housing. State and local officials must set land use and zoning to allow for the construction of multifamily housing in places in walkable communities where people can commute by mass transit. When communities refuse to follow this plan, the new governor’s administration should be prepared to *promptly* take action to achieve compliance and prevent communities from using various delay tactics to avoid upzoning and building new housing.

ENCOURAGE/REQUIRE LOCAL REGULATIONS THAT ALLOW FOR THE CONSTRUCTION OF MORE HOUSING OF ALL TYPES. Even with the issues we have identified here, building new housing is better than not. Housing near transit is better than housing far from transit, but housing far from transit is still better than nothing. Housing at the outskirts is better than not building at all. We need to open up for more housing everywhere. This means that Massachusetts needs to further its efforts to remove the local land use regulations/zoning that make it difficult to build multifamily housing. The shortcomings we have identified in this report—in the operation of lotteries, the marketing of new housing, the lack of comprehensive data and information, the locations of developments, and others—are not a reason to prevent or delay new housing of any type, but instead are calls to action. There are numerous ways to improve affordable housing, from new planning to long-term maintenance, and every step of the process should be examined to keep us on track to increase the housing supply and the equitable access to subsidized housing.

Appendix

City/Town-Level Data from Core Metrics Sections

The following appendices display data for the 75 largest cities and towns in Greater Boston. Please see the online data supplement for data on all the smaller cities and towns as well.

Regional Context and Demographic Trends

Supply

Prices

Affordability

Housing Instability

Subsidized Housing

SECTION 1 REGIONAL CONTEXT AND DEMOGRAPHIC TRENDS

Municipality	Community Type	Population 2020	Population 2021	% Change, 2020 - 2021
Boston	Metro Core Communities	674,272	654,776	-2.9%
Cambridge	Metro Core Communities	117,699	117,090	-0.5%
Lowell	Regional Urban Centers	115,264	113,994	-1.1%
Brockton	Regional Urban Centers	105,579	105,446	-0.1%
Quincy	Regional Urban Centers	101,606	101,119	-0.5%
Lynn	Regional Urban Centers	101,118	100,843	-0.3%
Lawrence	Regional Urban Centers	89,024	88,508	-0.6%
Newton	Streetcar Suburbs	88,624	87,453	-1.3%
Somerville	Metro Core Communities	80,842	79,815	-1.3%
Framingham	Regional Urban Centers	72,162	71,265	-1.2%
Haverhill	Regional Urban Centers	67,690	67,361	-0.5%
Malden	Metro Core Communities	66,114	65,074	-1.6%
Waltham	Streetcar Suburbs	64,817	64,015	-1.2%
Brookline	Streetcar Suburbs	63,125	62,726	-0.6%
Plymouth	Developing Suburbs	61,346	62,131	1.3%
Medford	Streetcar Suburbs	60,425	62,098	2.8%
Revere	Metro Core Communities	61,565	59,075	-4.0%
Weymouth	Maturing Suburbs	57,568	57,670	0.2%
Peabody	Regional Urban Centers	54,410	54,119	-0.5%
Methuen	Regional Urban Centers	52,999	52,798	-0.4%
Everett	Metro Core Communities	49,008	48,557	-0.9%
Arlington	Streetcar Suburbs	46,219	45,617	-1.3%
Salem	Regional Urban Centers	44,514	44,819	0.7%
Beverly	Regional Urban Centers	42,657	42,446	-0.5%
Billerica	Maturing Suburbs	41,999	41,453	-1.3%
Marlborough	Regional Urban Centers	41,700	41,110	-1.4%
Woburn	Regional Urban Centers	40,849	41,056	0.5%
Chelsea	Metro Core Communities	40,428	38,889	-3.8%
Braintree	Maturing Suburbs	39,117	38,822	-0.8%
Andover	Developing Suburbs	36,580	36,517	-0.2%

REGIONAL CONTEXT AND DEMOGRAPHIC TRENDS continued

Municipality	Percent White	Percent Black	Percent Latino	Percent Asian	Percent Multiracial	Percent Other	Median Household Income	Percent in Poverty
Boston	44.6%	19.1%	18.7%	11.2%	4.8%	1.5%	\$76,298	18.0%
Cambridge	55.4%	10.1%	9.1%	19.1%	5.3%	0.9%	\$107,490	12.0%
Lowell	40.6%	8.3%	21.7%	22.1%	5.0%	2.3%	\$62,196	17.3%
Brockton	27.8%	33.8%	12.1%	2.1%	17.1%	7.1%	\$62,249	13.0%
Quincy	54.2%	5.4%	5.1%	30.7%	3.5%	1.1%	\$80,462	9.8%
Lynn	34.1%	10.6%	44.0%	6.7%	3.3%	1.2%	\$61,329	15.8%
Lawrence	12.3%	2.3%	81.8%	1.7%	1.0%	0.8%	\$45,045	21.0%
Newton	70.1%	2.9%	5.1%	16.5%	4.6%	1.0%	\$154,398	4.3%
Somerville	65.2%	5.2%	11.3%	10.6%	6.0%	1.7%	\$102,311	11.3%
Framingham	53.7%	5.9%	16.8%	7.2%	8.7%	7.6%	\$86,322	8.3%
Haverhill	66.3%	3.7%	23.6%	1.9%	3.5%	1.0%	\$69,237	12.0%
Malden	40.0%	14.2%	10.4%	25.8%	6.6%	2.9%	\$73,399	15.6%
Waltham	60.4%	6.8%	16.4%	12.2%	3.1%	1.1%	\$95,851	9.2%
Brookline	65.3%	3.1%	6.8%	19.1%	5.0%	0.7%	\$113,642	10.8%
Plymouth	88.2%	1.8%	2.9%	1.1%	4.5%	1.4%	\$92,757	5.0%
Medford	66.8%	8.1%	6.2%	11.4%	5.4%	2.0%	\$101,168	8.6%
Revere	44.9%	4.7%	37.3%	5.5%	4.9%	2.7%	\$68,331	12.4%
Weymouth	77.4%	4.6%	4.5%	6.9%	4.8%	1.7%	\$85,536	6.3%
Peabody	77.3%	3.3%	9.9%	2.4%	5.0%	2.0%	\$80,681	7.7%
Methuen	59.3%	4.1%	29.3%	3.9%	2.6%	0.8%	\$83,527	9.1%
Everett	34.1%	14.1%	28.5%	7.5%	9.3%	6.4%	\$70,627	10.9%
Arlington	75.2%	2.3%	4.6%	12.2%	5.1%	0.7%	\$114,576	5.5%
Salem	68.5%	4.1%	19.8%	2.8%	3.9%	0.8%	\$66,428	15.9%
Beverly	84.6%	2.1%	6.3%	2.2%	4.0%	0.8%	\$84,354	10.3%
Billerica	79.2%	3.9%	4.2%	8.5%	3.2%	1.0%	\$113,239	4.3%
Marlborough	59.1%	3.1%	15.9%	5.9%	9.6%	6.5%	\$83,469	7.2%
Woburn	72.8%	5.3%	6.4%	8.5%	5.2%	1.9%	\$92,084	5.7%
Chelsea	20.2%	6.5%	65.8%	3.2%	2.5%	1.8%	\$60,370	19.1%
Braintree	70.1%	3.3%	4.8%	17.2%	3.5%	1.2%	\$101,544	4.3%
Andover	73.2%	2.0%	5.5%	15.1%	3.6%	0.5%	\$153,315	3.5%

REGIONAL CONTEXT AND DEMOGRAPHIC TRENDS continued

Municipality	Community Type	Population 2020	Population 2021	% Change, 2020 - 2021
Natick	Maturing Suburbs	36,941	36,426	-1.4%
Chelmsford	Maturing Suburbs	36,412	35,933	-1.3%
Watertown	Streetcar Suburbs	35,378	35,149	-0.6%
Randolph	Maturing Suburbs	34,955	34,715	-0.7%
Lexington	Maturing Suburbs	34,417	34,071	-1.0%
Franklin	Developing Suburbs	33,227	33,036	-0.6%
Dracut	Developing Suburbs	32,567	32,159	-1.3%
Needham	Maturing Suburbs	32,122	32,048	-0.2%
Norwood	Regional Urban Centers	31,599	31,441	-0.5%
Tewksbury	Maturing Suburbs	31,246	30,876	-1.2%
North Andover	Developing Suburbs	30,876	30,711	-0.5%
Wellesley	Maturing Suburbs	29,302	30,191	3.0%
Gloucester	Regional Urban Centers	29,750	29,952	0.7%
Melrose	Streetcar Suburbs	29,756	29,312	-1.5%
Stoughton	Maturing Suburbs	29,291	29,132	-0.5%
Bridgewater	Developing Suburbs	28,447	28,805	1.3%
Saugus	Maturing Suburbs	28,611	28,676	0.2%
Milton	Maturing Suburbs	28,547	28,388	-0.6%
Danvers	Maturing Suburbs	28,045	27,898	-0.5%
Wakefield	Maturing Suburbs	27,075	27,104	0.1%
Belmont	Streetcar Suburbs	27,251	26,838	-1.5%
Walpole	Developing Suburbs	26,687	26,652	-0.1%
Burlington	Maturing Suburbs	26,322	25,989	-1.3%
Marshfield	Maturing Suburbs	25,848	25,869	0.1%
Dedham	Maturing Suburbs	25,357	25,240	-0.5%
Reading	Maturing Suburbs	25,551	25,223	-1.3%
Canton	Maturing Suburbs	24,418	24,470	0.2%
Middleborough	Developing Suburbs	24,292	24,459	0.7%
Westford	Developing Suburbs	24,742	24,446	-1.2%
Hingham	Maturing Suburbs	24,288	24,311	0.1%

REGIONAL CONTEXT AND DEMOGRAPHIC TRENDS continued

Municipality	Percent White	Percent Black	Percent Latino	Percent Asian	Percent Multiracial	Percent Other	Median Household Income	Percent in Poverty
Natick	75.6%	2.1%	4.8%	12.0%	4.3%	1.2%	\$115,652	3.3%
Chelmsford	78.0%	2.4%	4.1%	11.2%	3.5%	0.7%	\$117,582	4.3%
Watertown	73.1%	3.4%	7.7%	9.5%	4.7%	1.6%	\$100,434	6.4%
Randolph	26.6%	41.9%	10.9%	12.9%	5.5%	2.3%	\$87,803	8.6%
Lexington	56.7%	1.3%	3.4%	33.1%	4.7%	0.8%	\$185,686	3.2%
Franklin	85.1%	1.9%	3.7%	5.5%	3.1%	0.7%	\$118,193	5.3%
Dracut	76.3%	5.6%	7.5%	6.1%	3.5%	0.9%	\$92,685	6.3%
Needham	81.1%	1.4%	3.8%	9.5%	3.6%	0.6%	\$174,707	2.4%
Norwood	72.5%	7.3%	7.4%	7.4%	4.1%	1.3%	\$90,341	8.1%
Tewksbury	86.0%	2.3%	4.0%	4.1%	3.0%	0.5%	\$104,610	4.0%
North Andover	78.7%	2.4%	7.9%	7.1%	3.3%	0.6%	\$113,916	6.6%
Wellesley	73.3%	2.0%	5.2%	14.8%	3.9%	0.8%	\$213,684	4.2%
Gloucester	88.3%	1.0%	4.7%	1.1%	3.8%	1.1%	\$76,260	9.6%
Melrose	79.6%	3.1%	4.5%	7.4%	4.4%	0.9%	\$114,604	3.9%
Stoughton	61.0%	17.3%	6.6%	5.4%	6.8%	2.9%	\$90,201	5.9%
Bridgewater	81.3%	6.9%	4.4%	1.9%	4.3%	1.2%	\$100,747	6.1%
Saugus	75.1%	3.8%	9.1%	4.9%	5.0%	2.1%	\$88,463	7.9%
Milton	71.0%	12.5%	4.9%	6.2%	4.5%	0.9%	\$141,050	5.6%
Danvers	87.3%	1.9%	4.4%	2.3%	3.4%	0.7%	\$99,269	6.1%
Wakefield	85.7%	1.5%	4.2%	4.2%	3.5%	0.8%	\$103,696	5.0%
Belmont	69.6%	1.9%	4.7%	18.5%	4.7%	0.6%	\$140,500	5.4%
Walpole	82.9%	3.1%	4.2%	5.3%	3.4%	1.1%	\$126,489	4.2%
Burlington	70.0%	4.6%	3.9%	17.8%	3.0%	0.7%	\$121,433	4.2%
Marshfield	93.2%	0.5%	1.9%	0.8%	2.7%	0.8%	\$105,067	6.7%
Dedham	78.0%	5.9%	8.4%	3.7%	3.3%	0.8%	\$101,780	4.8%
Reading	87.2%	1.2%	2.7%	5.3%	2.9%	0.6%	\$131,515	3.0%
Canton	72.9%	9.1%	4.4%	8.8%	3.9%	0.9%	\$107,442	3.3%
Middleborough	89.1%	1.9%	2.5%	0.9%	4.6%	1.1%	\$77,450	8.5%
Westford	71.1%	0.9%	2.6%	21.4%	3.6%	0.4%	\$149,437	1.9%
Hingham	91.5%	0.6%	2.2%	2.3%	3.0%	0.4%	\$147,520	3.6%

REGIONAL CONTEXT AND DEMOGRAPHIC TRENDS continued

Municipality	Community Type	Population 2020	Population 2021	% Change, 2020 - 2021
Acton	Maturing Suburbs	23,973	23,846	-0.5%
Wareham	Developing Suburbs	23,303	23,317	0.1%
Wilmington	Maturing Suburbs	23,312	23,012	-1.3%
Stoneham	Maturing Suburbs	23,207	22,877	-1.4%
Winchester	Maturing Suburbs	22,938	22,662	-1.2%
Marblehead	Maturing Suburbs	20,402	20,296	-0.5%
Hudson	Developing Suburbs	20,053	19,790	-1.3%
Scituate	Maturing Suburbs	19,097	19,185	0.5%
Sudbury	Maturing Suburbs	18,897	19,059	0.9%
Hopkinton	Developing Suburbs	18,798	18,943	0.8%
Ashland	Maturing Suburbs	18,838	18,560	-1.5%
Foxborough	Developing Suburbs	18,636	18,519	-0.6%
Winthrop	Streetcar Suburbs	19,166	18,505	-3.4%
Sharon	Maturing Suburbs	18,581	18,494	-0.5%
Pembroke	Maturing Suburbs	18,368	18,410	0.2%

REGIONAL CONTEXT AND DEMOGRAPHIC TRENDS continued

Municipality	Percent White	Percent Black	Percent Latino	Percent Asian	Percent Multiracial	Percent Other	Median Household Income	Percent in Poverty
Acton	63.1%	2.4%	3.8%	25.1%	4.5%	1.1%	\$137,981	2.8%
Wareham	81.7%	2.4%	3.2%	0.9%	8.6%	3.2%	\$66,695	9.8%
Wilmington	86.2%	1.3%	3.0%	5.4%	3.5%	0.7%	\$133,873	2.8%
Stoneham	81.4%	2.8%	4.2%	6.5%	4.2%	0.9%	\$103,104	5.0%
Winchester	74.6%	0.9%	3.4%	16.0%	4.3%	0.7%	\$173,058	2.8%
Marblehead	90.8%	0.8%	3.8%	1.3%	2.9%	0.5%	\$131,293	3.3%
Hudson	78.6%	1.8%	6.3%	2.9%	7.6%	2.7%	\$96,038	4.6%
Scituate	93.4%	0.3%	1.6%	0.7%	3.2%	0.8%	\$122,241	2.6%
Sudbury	80.9%	1.3%	3.6%	9.0%	4.6%	0.6%	\$195,073	2.3%
Hopkinton	73.2%	1.0%	3.9%	17.8%	3.4%	0.6%	\$172,683	3.5%
Ashland	68.5%	2.7%	6.1%	13.1%	6.0%	3.6%	\$118,348	4.5%
Foxborough	83.6%	4.1%	3.8%	4.5%	3.2%	0.7%	\$92,978	4.3%
Winthrop	78.9%	2.1%	12.5%	1.5%	3.7%	1.2%	\$76,996	7.9%
Sharon	66.8%	4.0%	3.3%	21.2%	4.0%	0.8%	\$144,142	1.2%
Pembroke	92.5%	0.6%	1.7%	1.0%	3.4%	0.8%	\$119,827	2.5%

Note: White, Black, Asian, Multiracial and Other groups do not include 'Latino' members.

Sources:

2020, 2021 Population Estimates Program, Census Bureau

Race and Ethnicity: 2020 Census

Median Household Income, Percent in Poverty: 2016-2020 American Community Survey

SECTION 2 SUPPLY

Municipality	Single-Family Units Permitted 2017-2021	Multifamily Units Permitted 2017-2021	Total Units Permitted 2017-2021	Units Permitted 2017-2021 as a % of 2020 Housing Stock	Single-Family Units Permitted 2012-2016	Multifamily Units Permitted 2012-2016	Total Units Permitted 2012-2016	Units Permitted 2012-2016 as a % of 2016 Housing Stock
Boston	215	18,509	18,724	6.9%	226	15,255	15,481	6.0%
Cambridge	179	2,644	2,823	5.9%	150	2,249	2,399	5.5%
Lowell	110	567	677	1.7%	157	116	273	0.7%
Brockton	182	153	335	1.1%	267	186	453	1.4%
Quincy	60	1,094	1,154	2.8%	57	578	635	1.6%
Lynn	105	457	562	1.7%	121	126	247	0.8%
Lawrence	38	54	92	0.3%	41	111	152	0.6%
Newton	187	249	436	1.4%	316	136	452	1.5%
Somerville	124	649	773	2.3%	7	779	786	2.4%
Framingham	252	890	1,142	4.0%	264	356	620	2.2%
Haverhill	210	82	292	1.2%	186	209	395	1.7%
Malden	17	2	19	0.1%	45	10	55	0.2%
Waltham	205	110	315	1.3%	148	264	412	1.7%
Brookline	51	141	192	0.8%	76	126	202	0.8%
Plymouth	2,122	999	3,121	12.8%	1,191	11	1,202	5.5%
Medford	22	4,657	4,679	19.7%	17	26	43	0.2%
Revere	46	153	199	1.1%	34	134	168	0.8%
Weymouth	189	975	1,164	4.8%	234	434	668	2.9%
Peabody	128	16	144	0.7%	93	4	97	0.5%
Methuen	379	200	579	3.3%	538	23	561	3.2%
Everett	17	686	703	4.4%	70	1,182	1,252	8.2%
Arlington	81	315	396	2.1%	44	565	609	3.3%
Salem	87	452	539	2.8%	54	2	56	0.3%
Beverly	94	82	176	1.1%	76	74	150	0.9%
Billerica	168	2	170	1.1%	254	400	654	4.6%
Marlborough	134	-	134	0.8%	132	-	132	0.9%
Woburn	224	546	770	4.8%	184	28	212	1.4%
Chelsea	1	266	267	2.0%	3	1,104	1,107	8.9%

SUPPLY continued

Municipality	Single-Family Units Permitted 2017-2021	Multifamily Units Permitted 2017-2021	Total Units Permitted 2017-2021	Units Permitted 2017-2021 as a % of 2020 Housing Stock	Single-Family Units Permitted 2012-2016	Multifamily Units Permitted 2012-2016	Total Units Permitted 2012-2016	Units Permitted 2012-2016 as a % of 2016 Housing Stock
Braintree	43	4	47	0.3%	32	272	304	2.2%
Andover	115	283	398	3.1%	208	120	328	2.7%
Natick	145	23	168	1.1%	166	710	876	6.2%
Chelmsford	91	498	589	4.4%	113	27	140	1.0%
Watertown	89	598	687	4.3%	45	1,153	1,198	8.1%
Randolph	87	8	95	0.8%	116	242	358	2.9%
Lexington	371	2	373	3.1%	452	-	452	3.9%
Franklin	401	823	1,224	9.9%	146	51	197	1.8%
Dracut	266	4	270	2.3%	261	137	398	3.6%
Needham	449	26	475	4.4%	496	40	536	5.1%
Norwood	47	325	372	3.1%	72	64	136	1.2%
Tewksbury	129	56	185	1.6%	363	128	491	4.3%
North Andover	62	346	408	3.6%	212	221	433	4.0%
Wellesley	243	397	640	7.7%	379	-	379	4.4%
Gloucester	116	353	469	3.5%	173	60	233	1.8%
Melrose	36	19	55	0.5%	37	239	276	2.4%
Stoughton	99	156	255	2.3%	146	110	256	2.4%
Bridgewater	276	110	386	4.6%	135	-	135	1.7%
Saugus	39	218	257	2.5%	76	103	179	1.8%
Milton	100	10	110	1.3%	49	-	49	0.5%
Danvers	81	30	111	1.0%	80	40	120	1.1%
Wakefield	73	366	439	4.1%	100	433	533	5.3%
Belmont	16	5	21	0.2%	79	306	385	4.0%
Walpole	145	590	735	8.4%	187	8	195	2.2%
Burlington	188	299	487	4.6%	226	477	703	7.6%
Marshfield	182	-	182	1.8%	126	6	132	1.4%
Dedham	82	82	164	1.6%	72	95	167	1.7%
Reading	116	328	444	4.7%	162	92	254	2.7%

SUPPLY continued

Municipality	Single-Family Units Permitted 2017-2021	Multifamily Units Permitted 2017-2021	Total Units Permitted 2017-2021	Units Permitted 2017-2021 as a % of 2020 Housing Stock	Single-Family Units Permitted 2012-2016	Multifamily Units Permitted 2012-2016	Total Units Permitted 2012-2016	Units Permitted 2012-2016 as a % of 2016 Housing Stock
Canton	-	584	584	6.3%	10	589	599	6.7%
Middleborough	277	236	513	5.2%	206	466	672	7.6%
Westford	129	444	573	6.7%	311	-	311	3.8%
Hingham	119	500	619	6.8%	259	130	389	4.5%
Acton	176	51	227	2.6%	348	14	362	4.2%
Wareham	192	10	202	2.0%	125	2	127	1.4%
Wilmington	171	-	171	2.2%	190	-	190	2.4%
Stoneham	32	370	402	4.1%	75	7	82	0.9%
Winchester	140	25	165	2.0%	201	21	222	2.9%
Marblehead	43	8	51	0.6%	60	4	64	0.8%
Hudson	121	-	121	1.5%	120	-	120	1.6%
Scituate	184	129	313	4.1%	163	14	177	2.6%
Sudbury	56	482	538	8.5%	161	64	225	3.7%
Hopkinton	661	4	665	10.3%	475	370	845	15.0%
Ashland	102	64	166	2.3%	102	105	207	3.1%
Foxborough	122	318	440	6.2%	157	19	176	2.8%
Winthrop	-	386	386	4.8%	4	238	242	3.1%
Sharon	39	243	282	4.4%	95	-	95	1.5%
Pembroke	125	-	125	1.9%	118	-	118	1.9%

Source:
2012-2021 Census Building Permit Survey

SECTION 3 PRICES

Municipality	Percent Renter	Percent of Home Loans to Black and Latino Buyers	Median Sale Price, Jan - June 2021	Median Sale Price, Jan - June 2022	% Change
Boston	64.7%	10.9%	\$3,462,500	\$4,400,000	27.1%
Cambridge	65.1%	4.6%	\$1,537,500	\$1,775,000	15.4%
Lowell	56.6%	27.1%	\$415,000	\$439,000	5.8%
Brockton	44.0%	65.9%	\$377,500	\$430,000	13.9%
Quincy	55.6%	5.1%	\$605,000	\$640,000	5.8%
Lynn	53.6%	53.6%	\$450,000	\$510,000	13.3%
Lawrence	70.3%	89.2%	\$360,000	\$413,000	14.7%
Newton	28.5%	3.0%	\$1,490,000	\$1,600,000	7.4%
Somerville	66.5%	4.9%	\$831,125	\$1,200,000	44.4%
Framingham	43.9%	16.6%	\$564,250	\$612,500	8.6%
Haverhill	41.8%	27.6%	\$435,000	\$490,000	12.6%
Malden	58.0%	15.7%	\$580,000	\$630,000	8.6%
Waltham	50.0%	6.4%	\$700,000	\$735,000	5.0%
Brookline	51.5%	3.8%	\$1,850,000	\$2,542,000	37.4%
Plymouth	19.3%	3.6%	\$461,000	\$544,000	18.0%
Medford	44.5%	5.7%	\$728,050	\$832,500	14.3%
Revere	50.5%	54.3%	\$525,000	\$577,450	10.0%
Weymouth	31.8%	7.9%	\$511,000	\$560,000	9.6%
Peabody	34.8%	14.6%	\$562,500	\$590,000	4.9%
Methuen	26.5%	40.4%	\$445,000	\$500,000	12.4%
Everett	60.6%	32.1%	\$537,000	\$604,250	12.5%
Arlington	42.1%	2.6%	\$949,500	\$1,156,000	21.7%
Salem	50.2%	9.6%	\$529,000	\$600,000	13.4%
Beverly	39.6%	5.7%	\$625,000	\$620,000	-0.8%
Billerica	22.4%	9.3%	\$543,995	\$620,000	14.0%
Marlborough	42.1%	23.5%	\$480,000	\$500,000	4.2%
Woburn	41.7%	9.1%	\$600,000	\$662,000	10.3%
Chelsea	73.1%	32.0%	\$476,500	\$606,500	27.3%
Braintree	25.8%	3.6%	\$615,000	\$630,000	2.4%

PRICES continued

Municipality	Percent Renter	Percent of Home Loans to Black and Latino Buyers	Median Sale Price, Jan - June 2021	Median Sale Price, Jan - June 2022	% Change
Andover	19.5%	5.5%	\$840,000	\$977,500	16.4%
Natick	31.8%	3.8%	\$736,500	\$843,000	14.5%
Chelmsford	17.0%	4.9%	\$551,000	\$640,000	16.2%
Watertown	48.9%	4.4%	\$790,000	\$802,500	1.6%
Randolph	31.1%	53.7%	\$450,000	\$520,000	15.6%
Lexington	18.3%	2.2%	\$1,500,000	\$1,600,000	6.7%
Franklin	19.5%	5.1%	\$581,000	\$625,000	7.6%
Dracut	19.6%	17.3%	\$450,000	\$491,750	9.3%
Needham	15.5%	2.2%	\$1,230,000	\$1,450,000	17.9%
Norwood	44.8%	8.6%	\$600,000	\$670,000	11.7%
Tewksbury	14.9%	9.0%	\$561,550	\$610,000	8.6%
North Andover	29.2%	10.0%	\$744,000	\$850,000	14.2%
Wellesley	17.2%	2.3%	\$1,665,000	\$2,055,000	23.4%
Gloucester	37.3%	2.8%	\$562,500	\$594,500	5.7%
Melrose	33.1%	2.9%	\$775,000	\$850,000	9.7%
Stoughton	25.4%	32.1%	\$495,000	\$540,000	9.1%
Bridgewater	26.6%	14.1%	\$480,000	\$535,500	11.6%
Saugus	22.4%	28.2%	\$540,000	\$603,000	11.7%
Milton	16.9%	7.4%	\$870,000	\$887,500	2.0%
Danvers	29.6%	7.1%	\$615,000	\$623,700	1.4%
Wakefield	27.1%	5.1%	\$648,750	\$725,000	11.8%
Belmont	35.8%	2.8%	\$1,441,500	\$1,575,900	9.3%
Walpole	18.8%	4.8%	\$600,000	\$670,000	11.7%
Burlington	25.0%	4.7%	\$682,000	\$735,000	7.8%
Marshfield	18.6%	3.1%	\$585,000	\$646,500	10.5%
Dedham	28.7%	12.1%	\$626,500	\$710,000	13.3%
Reading	15.4%	2.1%	\$725,000	\$853,000	17.7%
Canton	23.7%	8.0%	\$727,500	\$760,000	4.5%
Middleborough	21.8%	5.8%	\$425,000	\$472,450	11.2%

PRICES continued

Municipality	Percent Renter	Percent of Home Loans to Black and Latino Buyers	Median Sale Price, Jan - June 2021	Median Sale Price, Jan - June 2022	% Change
Westford	11.5%	5.8%	\$710,000	\$750,000	5.6%
Hingham	17.7%	2.0%	\$1,081,000	\$1,257,500	16.3%
Acton	28.1%	3.3%	\$752,500	\$912,000	21.2%
Wareham	25.2%	2.9%	\$347,500	\$404,000	16.3%
Wilmington	15.7%	4.4%	\$589,850	\$700,000	18.7%
Stoneham	33.8%	5.4%	\$635,000	\$720,000	13.4%
Winchester	16.2%	4.4%	\$1,319,250	\$1,500,325	13.7%
Marblehead	21.0%	2.7%	\$820,500	\$810,000	-1.3%
Hudson	27.4%	11.6%	\$470,000	\$550,000	17.0%
Scituate	11.4%	2.3%	\$735,000	\$862,500	17.3%
Sudbury	9.0%	4.7%	\$1,009,000	\$1,205,006	19.4%
Hopkinton	13.9%	5.0%	\$795,000	\$970,000	22.0%
Ashland	20.7%	8.6%	\$545,000	\$625,000	14.7%
Foxborough	32.6%	6.6%	\$545,000	\$610,000	11.9%
Winthrop	44.2%	11.5%	\$629,000	\$694,900	10.5%
Sharon	11.4%	8.3%	\$700,000	\$765,000	9.3%
Pembroke	14.5%	2.9%	\$464,000	\$530,000	14.2%

Sources:

Percent Renter: 2016-2020 American Community Survey

Percent of Home Loans to Black and Latino Buyers: Consumer Financial Protection Bureau Home Mortgage Disclosure Act Data, collected by UMass Donahue Institute, 2020

Median Sale Prices: The Warren Group

SECTION 4 AFFORDABILITY

Municipality	Percent Cost Burdened, 2020	Percent Cost Burdened, 2000
Boston	46.4%	40.2%
Cambridge	41.7%	41.9%
Lowell	48.8%	35.6%
Brockton	50.4%	38.2%
Quincy	43.9%	33.6%
Lynn	51.9%	39.6%
Lawrence	56.2%	42.1%
Newton	37.4%	31.4%
Somerville	37.0%	36.8%
Framingham	45.8%	38.2%
Haverhill	51.7%	36.6%
Malden	47.7%	37.1%
Waltham	40.3%	33.8%
Brookline	45.0%	40.6%
Plymouth	45.4%	37.7%
Medford	38.1%	34.6%
Revere	49.8%	41.8%
Weymouth	47.7%	33.9%
Peabody	55.0%	35.3%
Methuen	55.6%	32.5%
Everett	50.0%	37.7%
Arlington	37.5%	34.3%
Salem	52.2%	35.5%
Beverly	52.7%	32.7%
Billerica	37.8%	27.5%
Marlborough	48.2%	33.6%
Woburn	47.3%	35.2%
Chelsea	52.3%	42.8%
Braintree	45.0%	36.2%
Andover	37.8%	29.6%

AFFORDABILITY continued

Municipality	Percent Cost Burdened, 2020	Percent Cost Burdened, 2000
Natick	39.6%	28.0%
Chelmsford	50.9%	41.8%
Watertown	41.6%	28.7%
Randolph	52.6%	41.1%
Lexington	41.5%	35.4%
Franklin	41.9%	35.1%
Dracut	51.9%	28.7%
Needham	43.7%	46.5%
Norwood	44.4%	30.9%
Tewksbury	43.3%	38.3%
North Andover	48.4%	30.6%
Wellesley	33.9%	23.6%
Gloucester	47.6%	35.0%
Melrose	44.4%	32.3%
Stoughton	52.2%	38.7%
Bridgewater	45.0%	32.8%
Saugus	38.3%	33.2%
Milton	62.6%	34.0%
Danvers	46.2%	29.7%
Wakefield	33.8%	26.4%
Belmont	33.0%	29.2%
Walpole	38.2%	36.2%
Burlington	49.8%	34.9%
Marshfield	54.5%	41.9%
Dedham	52.7%	31.7%
Reading	45.6%	31.0%
Canton	44.8%	35.2%
Middleborough	56.2%	32.8%
Westford	34.7%	25.8%
Hingham	58.5%	33.6%

AFFORDABILITY continued

Municipality	Percent Cost Burdened, 2020	Percent Cost Burdened, 2000
Acton	40.0%	29.5%
Wareham	48.3%	39.4%
Wilmington	45.1%	31.8%
Stoneham	37.6%	32.1%
Winchester	38.8%	33.5%
Marblehead	45.4%	33.4%
Hudson	34.9%	29.5%
Scituate	24.6%	33.7%
Sudbury	28.7%	41.2%
Hopkinton	58.7%	14.6%
Ashland	45.5%	39.0%
Foxborough	56.4%	31.4%
Winthrop	56.2%	31.4%
Sharon	43.9%	23.6%
Pembroke	47.4%	36.4%

Sources:

Percent Cost Burdened 2020: 2016-2020 American Community Survey

Percent Cost Burdened 2000: 2000 U.S. Census

SECTION 5 HOUSING INSTABILITY

Municipality	Eviction Filings, Jan - June 2022	Eviction Filing Rates, Jan-June 2022, per 10,000 renter units
Boston	718	40.6
Cambridge	76	24.6
Lowell	166	72.8
Brockton	201	145.3
Quincy	188	81.8
Lynn	227	127.3
Lawrence	104	55.7
Newton	29	33.1
Somerville	33	14.6
Framingham	200	160.4
Haverhill	102	99.1
Malden	121	89.4
Waltham	78	65.3
Brookline	12	9.3
Plymouth	33	70.0
Medford	39	36.8
Revere	103	110.0
Weymouth	74	95.3
Peabody	66	86.1
Methuen	36	77.1
Everett	80	82.0
Arlington	5	6.2
Salem	49	51.1
Beverly	32	48.7
Billerica	27	77.6
Marlborough	99	146.6
Woburn	55	82.9
Chelsea	78	81.0
Braintree	55	155.1
Andover	14	55.5

HOUSING INSTABILITY continued

Municipality	Eviction Filings, Jan - June 2022	Eviction Filing Rates, Jan-June 2022, per 10,000 renter units
Natick	16	33.8
Chelmsford	25	110.7
Watertown	20	25.4
Randolph	108	296.1
Lexington	11	50.4
Franklin	22	91.1
Dracut	10	43.5
Needham	12	71.7
Norwood	87	159.6
Tewksbury	20	112.5
North Andover	27	82.4
Wellesley	2	14.0
Gloucester	17	34.0
Melrose	7	18.8
Stoughton	65	231.6
Bridgewater	53	238.4
Saugus	31	135.8
Milton	6	41.0
Danvers	18	57.1
Wakefield	21	72.2
Belmont	6	17.0
Walpole	14	85.4
Burlington	22	82.7
Marshfield	22	119.8
Dedham	9	29.9
Reading	3	20.8
Canton	13	59.3
Middleborough	33	152.6
Westford	6	61.1
Hingham	11	68.1

HOUSING INSTABILITY continued

Municipality	Eviction Filings, Jan - June 2022	Eviction Filing Rates, Jan-June 2022, per 10,000 renter units
Acton	13	52.8
Wareham	42	165.4
Wilmington	8	64.7
Stoneham	5	15.1
Winchester	1	7.6
Marblehead	0	0.0
Hudson	7	32.7
Scituate	1	11.5
Sudbury	5	88.7
Hopkinton	3	33.3
Ashland	10	67.7
Foxborough	3	13.0
Winthrop	0	0.0
Sharon	25	338.8
Pembroke	6	62.1

Sources:

Eviction Filings, Eviction Filing Rate: Massachusetts Trial Court, 2016-2020 American Community Survey

SECTION 6 SUBSIDIZED HOUSING

Municipality	Federally Subsidized Units (NHPD) as a % of 2020 Housing Stock	Subsidized Housing Inventory (DHCD) as a % of 2020 Housing Stock*	Housing Choice Vouchers as a % of 2020 Housing Stock
Boston	18.0%	18.4%	5.8%
Cambridge	8.9%	12.8%	9.6%
Lowell	12.8%	11.8%	5.9%
Brockton	10.3%	12.3%	5.9%
Quincy	5.6%	8.9%	4.6%
Lynn	9.1%	11.7%	8.3%
Lawrence	11.7%	13.4%	6.1%
Newton	3.9%	7.5%	1.1%
Somerville	6.7%	9.0%	2.2%
Framingham	5.4%	10.2%	3.6%
Haverhill	7.1%	9.8%	3.2%
Malden	7.9%	9.2%	4.8%
Waltham	2.2%	6.9%	2.2%
Brookline	5.6%	9.6%	3.1%
Plymouth	1.6%	3.6%	2.3%
Medford	3.7%	6.7%	2.3%
Revere	4.1%	7.0%	4.0%
Weymouth	3.1%	6.4%	3.6%
Peabody	4.6%	9.2%	2.9%
Methuen	2.9%	8.5%	2.0%
Everett	0.8%	4.8%	4.6%
Arlington	1.1%	5.5%	1.9%
Salem	7.2%	11.7%	7.9%
Beverly	5.4%	10.9%	3.7%
Billerica	0.8%	10.7%	0.5%
Marlborough	2.0%	10.5%	3.4%
Woburn	2.7%	9.7%	3.0%
Chelsea	11.9%	16.6%	6.6%
Braintree	3.2%	9.1%	3.9%
Andover	2.3%	12.2%	0.6%

SUBSIDIZED HOUSING continued

Municipality	Federally Subsidized Units (NHPD) as a % of 2020 Housing Stock	Subsidized Housing Inventory (DHCD) as a % of 2020 Housing Stock*	Housing Choice Vouchers as a % of 2020 Housing Stock
Natick	1.6%	9.4%	1.3%
Chelmsford	1.1%	9.1%	1.7%
Watertown	2.3%	7.1%	1.5%
Randolph	2.0%	10.0%	8.9%
Lexington	0.8%	10.8%	1.0%
Franklin	1.2%	10.8%	2.1%
Dracut	1.0%	4.8%	1.3%
Needham	2.1%	11.9%	1.1%
Norwood	1.4%	9.0%	5.3%
Tewksbury	2.0%	8.7%	0.6%
North Andover	3.2%	8.0%	0.6%
Wellesley	1.4%	11.2%	0.3%
Gloucester	2.3%	6.7%	4.0%
Melrose	3.7%	7.4%	2.4%
Stoughton	3.1%	10.9%	3.9%
Bridgewater	0.0%	10.1%	0.7%
Saugus	3.4%	6.7%	1.9%
Milton	3.1%	4.8%	2.8%
Danvers	2.4%	9.7%	2.0%
Wakefield	3.3%	6.2%	2.3%
Belmont	0.4%	6.1%	0.7%
Walpole	3.0%	6.5%	1.5%
Burlington	0.0%	12.5%	1.9%
Marshfield	2.5%	7.1%	1.8%
Dedham	1.1%	10.7%	3.1%
Reading	3.2%	10.1%	1.2%
Canton	1.4%	11.1%	3.5%
Middleborough	2.3%	8.1%	2.4%
Westford	2.0%	11.4%	0.7%
Hingham	0.6%	10.2%	0.7%

SUBSIDIZED HOUSING continued

Municipality	Federally Subsidized Units (NHPD) as a % of 2020 Housing Stock	Subsidized Housing Inventory (DHCD) as a % of 2020 Housing Stock*	Housing Choice Vouchers as a % of 2020 Housing Stock
Acton	0.2%	9.7%	2.1%
Wareham	3.9%	5.7%	3.4%
Wilmington	0.1%	9.2%	0.8%
Stoneham	1.9%	4.9%	1.2%
Winchester	0.2%	3.6%	0.7%
Marblehead	0.0%	3.7%	0.3%
Hudson	2.2%	10.6%	1.7%
Scituate	1.6%	4.3%	0.2%
Sudbury	4.3%	10.2%	0.8%
Hopkinton	0.0%	10.9%	1.6%
Ashland	2.2%	5.5%	1.6%
Foxborough	0.8%	11.4%	1.8%
Winthrop	0.8%	7.2%	2.0%
Sharon	2.6%	10.3%	1.5%
Pembroke	0.7%	8.8%	1.0%

*SHI units as a share of housing stock differs from MA DHCD published SHI table because DHCD uses 2010 Census year-round housing unit counts.

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