

BOSTON HOUSING CONDITIONS & REAL ESTATE TRENDS REPORT

2022



BOSTON HOUSING CONDITIONS AND TRENDS REPORT

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Introduction

This report provides a window into Boston's housing conditions, and serves as the baseline for Mayor Michelle Wu, as her administration establishes new housing goals and updates housing policies and programs. The report also serves as the Housing Needs Assessment, fulfilling a requirement as part of the process to adopt an Inclusionary Development Policy into the Boston Zoning Code.

Boston is a city where small property types—including the classic triple decker—dominate the landscape, but where new development is changing the face of Boston's neighborhoods. Rents and sales prices are high and continue to rise, making it increasingly difficult for Boston's residents, especially BIPOC residents, to pay their rent or find an opportunity to buy their own home. The data included here helps to tell this story.

Boston's Housing Stock

BUILDING TYPE

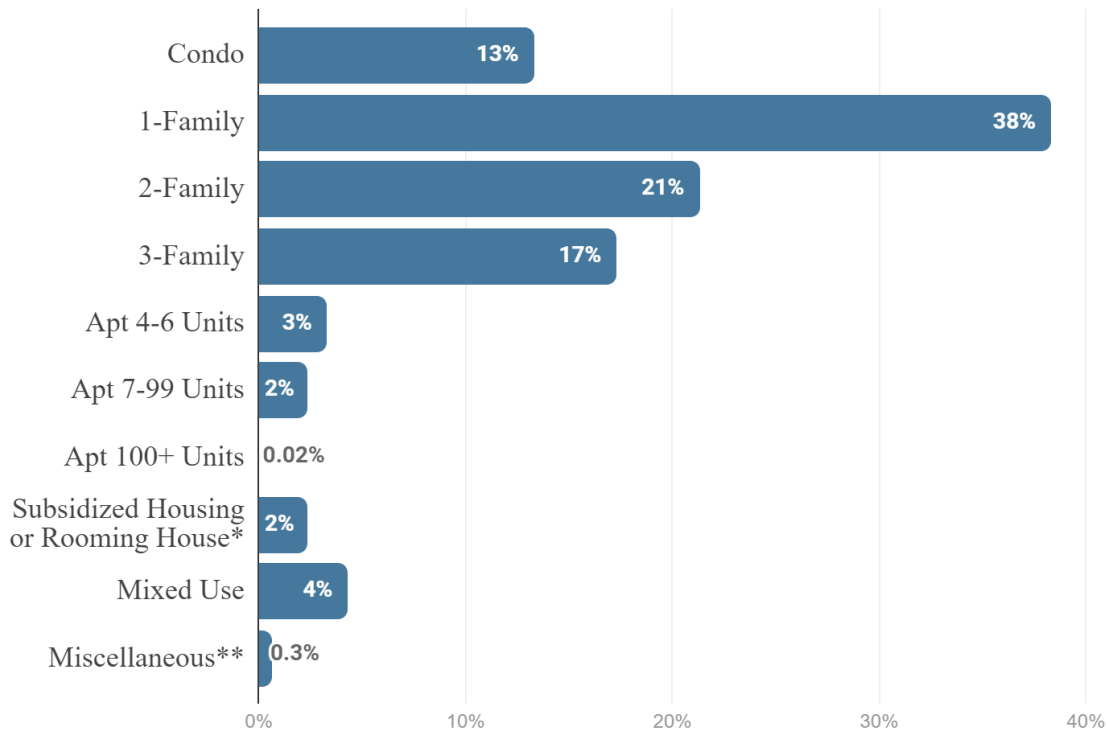
Boston's building inventory consists mostly of one-family homes (38 percent), and two- and three-family homes (together, 38 percent). Condominium buildings also constitute a sizable share of buildings, at 13 percent.

Residential Buildings by Type

Building Type	Number of Buildings	Percent of Total
Condo	10,072	13%
1-Family	30,524	38%
2-Family	17,124	21%
3-Family	13,550	17%
Apartments, 4-6 Units	2,547	3%
Apartments, 7-99 Units	1,416	2%
Apartments, 100+ Units	18	0.02%
Subsidized Housing or Rooming House*	1,432	2%
Mixed Use (residential with commercial)	2,894	4%
Miscellaneous**	228	0.30%
Total	79,805	100%

Residential Buildings by Building Type

As a percent of total residential buildings in Boston



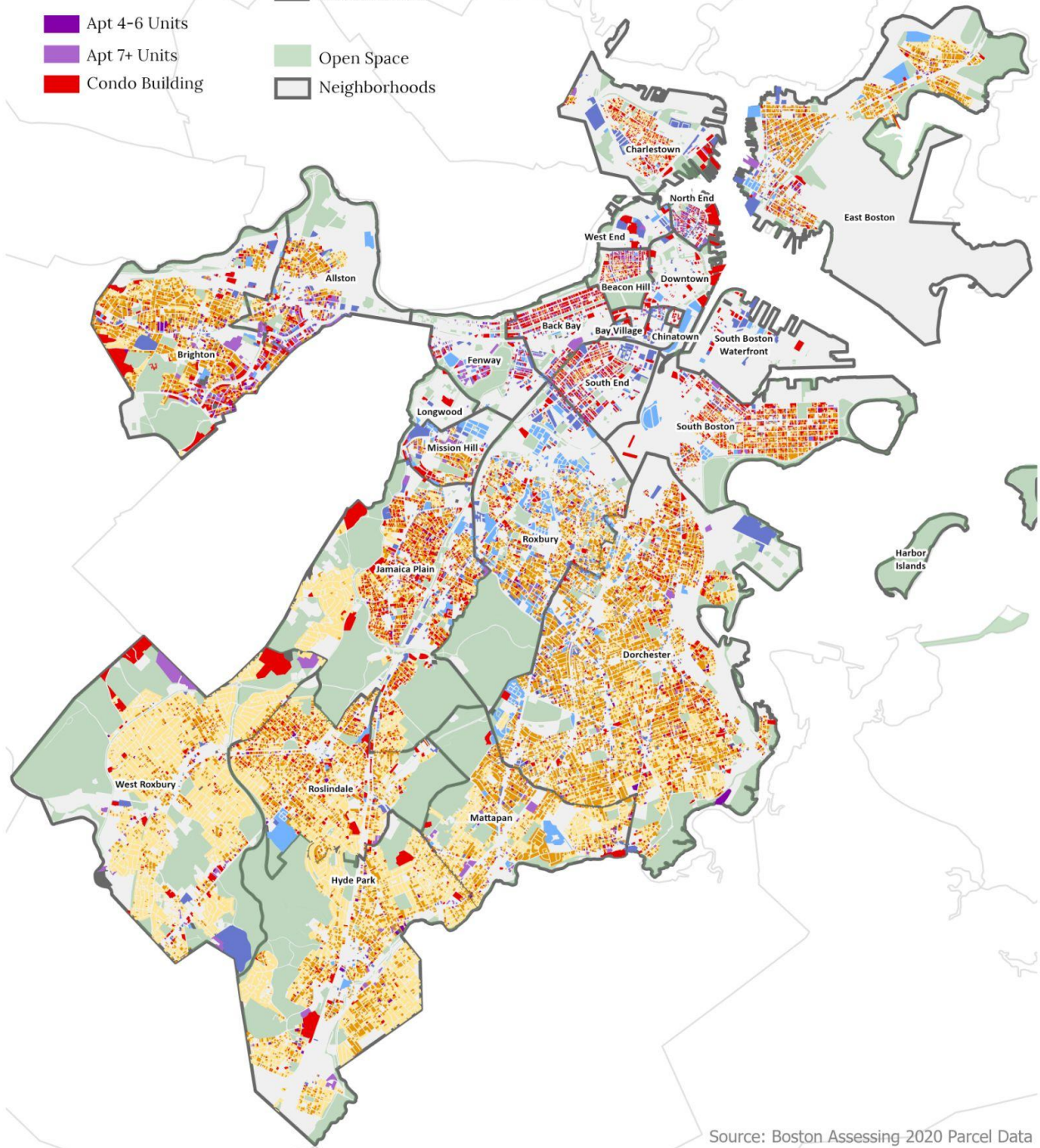
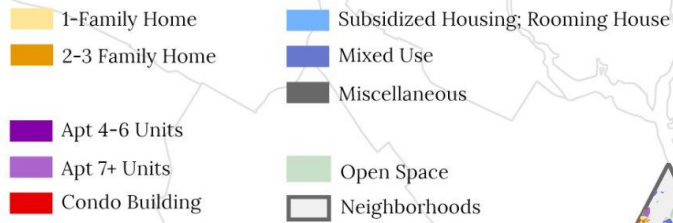
Source for both table and chart above: Assessing Parcel data 2020

*Not all subsidized buildings are coded as such in the Assessing parcel data. Many subsidized and income-restricted units are located in buildings that are not 100 percent subsidized (they include market-rate units). Citywide, there are 56,695 subsidized and income-restricted units, according to the 2021 MOH Income-Restricted Housing Inventory. Buildings coded as Subsidized in the Assessing data do not include other information on property type or unit count, so they are separated out into their own category here.

**Elderly home, multiple buildings on one lot, unclassified apartment buildings, etc.

The map below shows the geographic distribution of building types across the city. The neighborhoods farther away from downtown—such as Dorchester, Mattapan, Hyde Park, Roslindale, West Roxbury, Brighton, and East Boston—tend to have a large stock of one-, two-, and three-family homes. Apartments, condominiums, and mixed use buildings are more prominent in the downtown neighborhoods, as well as in Jamaica Plain and Allston. Condominiums are also prominent in South Boston and Brighton. Neighborhoods like Roxbury, the South End, and Mission Hill have a large number of subsidized housing units among their housing stock.

Buildings by Building Type

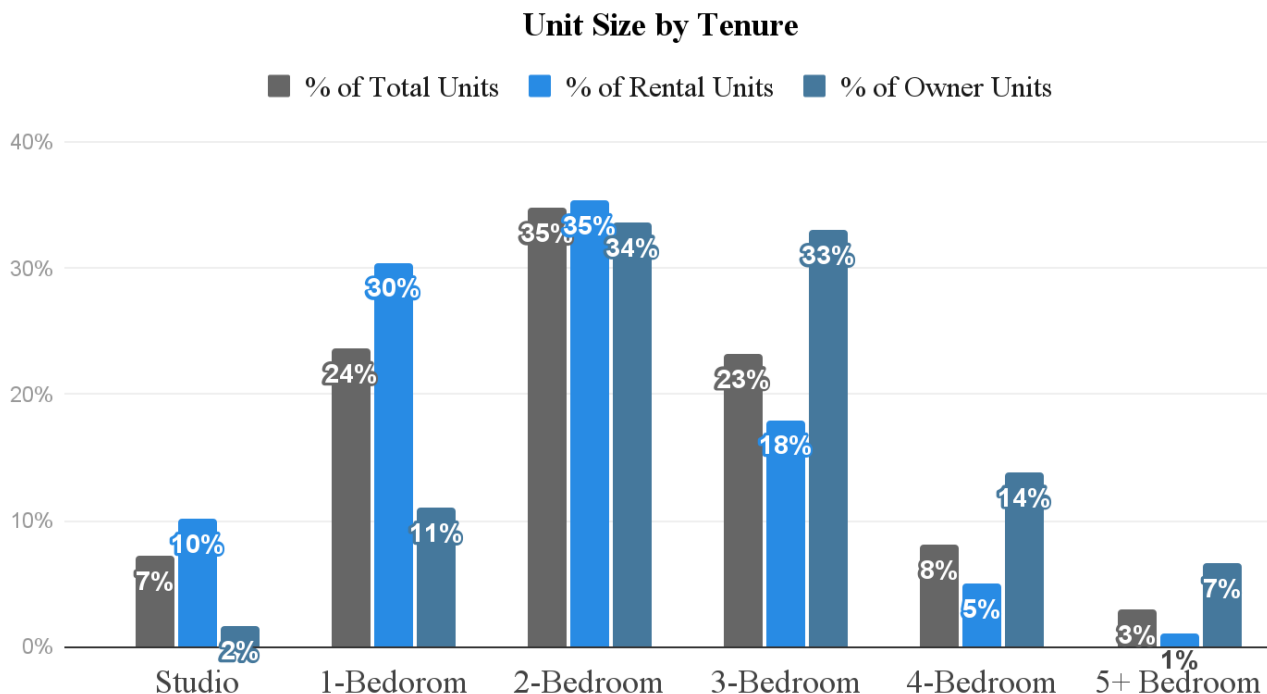


Source: Boston Assessing-2020 Parcel Data

Source: City of Boston assessing data. Properties assessed as subsidized housing or as a rooming house does not provide data on building type or unit count. In addition, not all income-restricted housing is coded by Assessing as subsidized.

Unit Size

Rental units tend to be smaller than owner units in terms of the number of bedrooms. Of all rental units, 30 percent have one bedroom and 35 percent have two bedrooms, which together make up a majority (65 percent) of the rental stock. Of all owner units, 34 percent have two bedrooms and 33 percent have three bedrooms.

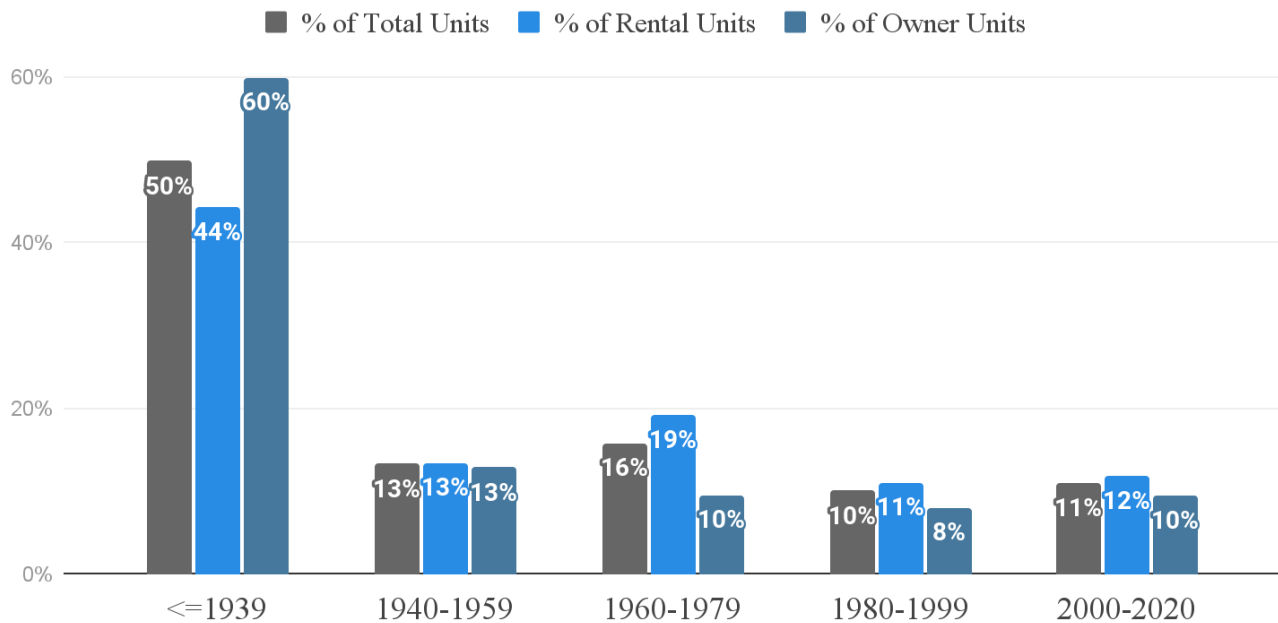


Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

Building Age

Boston has a very old housing stock, with 50 percent of the total stock built before 1940. The homeownership stock is especially old: 60 percent of all ownership units were built before 1940, with the four 20-year periods since then producing between eight and 13 percent each, tapering off in the last 40 years. Forty-four percent of the rental stock was built before 1940, and rental unit production was strong from 1960-1979, when 19 percent of the current stock was built.

Occupied Housing Units by Year Built



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis. Data includes only occupied housing units.

Vacancy

There are an estimated 7,566 vacant units available in the rental and sales markets, yielding a rental vacancy rate of 3.4 percent and a homeowner vacancy rate of 1.2 percent citywide.¹ Most economists believe that a healthy vacancy rate is somewhere between five and eight percent. Boston's low vacancy rate means there is a tight housing market with high levels of competition for housing, leading to increases in rents and sales prices.

Vacancy rates are based on just those vacant units that are available in the marketplace ("for rent" or "for sale"). However, there are additional types of vacant units in the city. These include units that are sold/owned but not occupied, rented but not yet occupied, are used for seasonal or recreational use and vacant much of the year (e.g. second homes, vacation homes, etc), and vacant units that could not be classified by Census staff. In total, there are 25,520 vacant units, making up 9.3 percent of Boston's housing units. Of these vacant units, 25 percent are for rent and 5 percent are for sale. An additional 14 percent are rented but not yet occupied, and 19 percent are sold but not yet occupied.

¹ Source: American Community Survey, 2016-2020 5-Year Estimates, Table DP04

Vacancy Status

Vacancy Status	Vacant Units	Share of All Vacant Units	Share of Total Housing Units
For rent	6,359	25%	2.3%
Rented, not occupied	3,463	14%	1.3%
For sale only	1,207	5%	0.4%
Sold, not occupied	4,887	19%	1.8%
For seasonal, recreational, or occasional use	4,405	17%	1.6%
For migrant workers	0	0%	0.0%
Other vacant	5,199	20%	1.9%
Total	25,520	100%	9.3%

Source: American Community Survey, 2016-2020 5-Year Estimates, Table B25004

Income-Restricted Housing

Income-restricted housing is an integral part of Boston's housing stock, helping to keep homes and apartments accessible to our residents amid rising housing prices. Boston has 56,695 units of income-restricted housing, which is about 19 percent of all housing units in the city. Twenty-seven percent of all rental units and three percent of all ownership units are income-restricted.

Income-Restricted Units as a Percentage of Total Housing Stock

	All Units	Rental	Owner
Total Housing Units in Boston	296,035	198,189	97,846
Total Income-Restricted Units	56,695	53,898	2,797
Percent Income-Restricted	19.2%	27.2%	2.9%

Source: MOH Income-Restricted Housing data through 2021.

For most affordable housing programs, households are categorized for eligibility based on the household's income compared to Greater Boston's median family income, which is referred to as Area Median Income (AMI). Income limits do vary by funding source and programmatic requirements, but the table below presents the most commonly used income limits, by household size.

Percent of of Area Median Income, by Households Size, 2022

Household Size	30%	50%	60%	70%	80%	100%	120%
1 person	\$29,450	\$49,100	\$58,900	\$68,750	\$78,550	\$98,150	\$117,800
2 persons	\$33,650	\$56,100	\$67,300	\$78,550	\$89,750	\$112,200	\$134,600
3 persons	\$37,850	\$63,100	\$75,700	\$88,350	\$100,950	\$126,200	\$151,450
4 persons	\$42,050	\$70,100	\$84,100	\$98,150	\$112,150	\$140,200	\$168,250

Source: HUD issued Low Income Housing Tax Credit income limits and MOH published income limits.

The majority (64 percent) of Boston's income-restricted units are affordable to low-income households making less than 50 percent of AMI. Another 21 percent are affordable to those making between 51 and 60 percent of AMI, ten percent are affordable to those making between 61 and 80 percent of AMI, and smaller percentages are affordable for those with higher incomes.

Units by Income Restriction and Tenure

Income Limits (Percent of AMI)	Units	Percent of Total
<30%	15,483	27.3%
31-50%	21,065	37.2%
51-60%	11,908	21.0%
61-80%	5,736	10.1%
81-120%	1,745	3.1%
>120%	143	0.3%
Unknown	615	1.1%
Total*	56,695	100%

Source: MOH Income-Restricted Housing data through 2021.

*Percentages add up to slightly over 100 percent due to rounding

There are income-restricted units in almost every Boston neighborhood, though some have higher percentages than others. Roxbury has the most income-restricted units as a percent of its total housing stock (54 percent), followed by Chinatown (50 percent), Mission Hill (37 percent), and the South End (33 percent). Longwood Medical Area has no income-restricted housing, and only five percent of the Leather District is income-restricted; however, these neighborhoods have very few total residential units. Other neighborhoods with low income-restricted percentages include the Back Bay (six

percent), Bay Village (six percent), Beacon Hill (six percent), the North End (six percent), Hyde Park (seven percent), and the South Boston Waterfront (eight percent). For more information, see the [2021 Income-Restricted Housing Report](#).

Income-Restricted Housing by Neighborhood

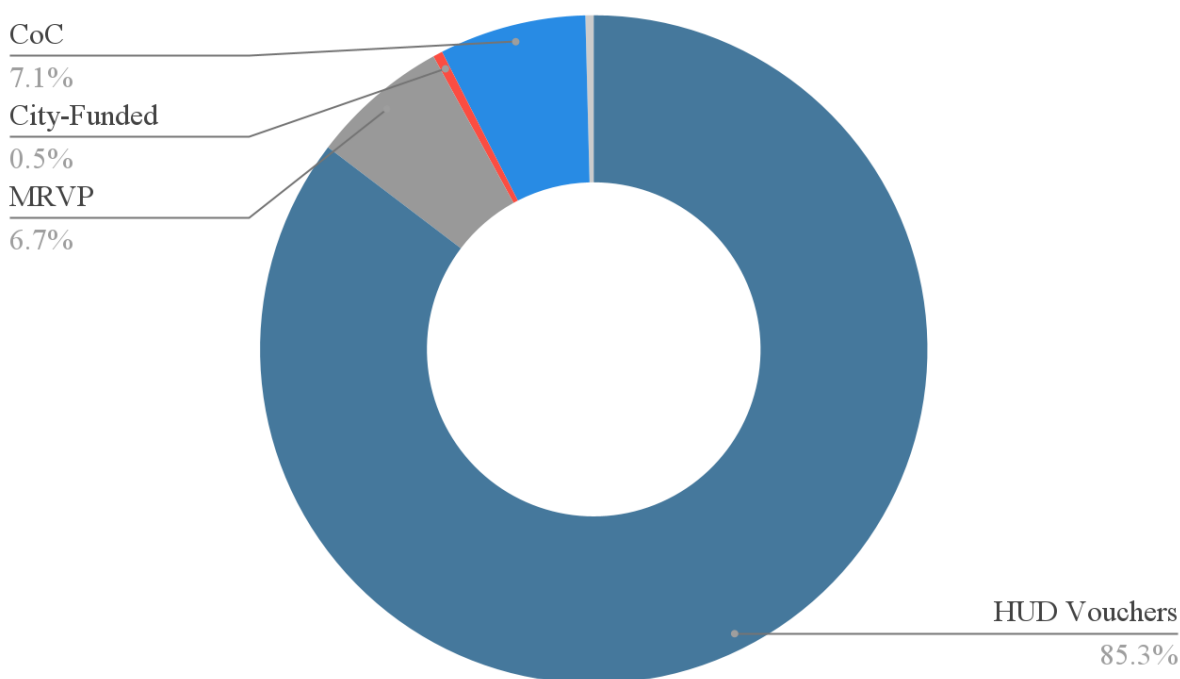
Neighborhood	Income-Restricted Units	Total Housing Units	Percent Income-Restricted	Neighborhood as Percent of Total Income-Restricted Units
Allston	966	9,019	11%	1.7%
Back Bay	681	11,074	6%	1.2%
Bay Village	154	2,666	6%	0.3%
Beacon Hill	343	5,746	6%	0.6%
Brighton	3,500	25,419	14%	6.2%
Charlestown	2,405	9,440	25%	4.2%
Chinatown	1,227	2,474	50%	2.2%
Dorchester	8,625	46,408	19%	15.2%
Downtown	816	8,072	10%	1.4%
East Boston	2,761	17,539	16%	4.9%
Fenway	2,066	14,912	14%	3.6%
Hyde Park	908	12,436	7%	1.6%
Jamaica Plain	3,879	18,565	21%	6.8%
Leather District	19	372	5%	0.0%
Longwood Medical Area	0	561	0%	0.0%
Mattapan	1,765	9,301	19%	3.1%
Mission Hill	2,654	7,228	37%	4.7%
North End	321	5,686	6%	0.6%
Roslindale	1,377	10,203	13%	2.4%
Roxbury	10,850	20,073	54%	19.1%
South Boston	3,390	18,029	19%	6.0%
South Boston Waterfront	415	5,293	8%	0.7%
South End	5,292	16,162	33%	9.3%
West End	867	5,579	16%	1.5%
West Roxbury	1,414	13,778	10%	2.5%
CITYWIDE	56,695	296,035	19.2%	100.0%

SOURCE: MOH income-restricted Housing Database; 2010 Decennial Census + City Permitting Data
Neighborhoods defined using BPDA boundaries.

Housing Vouchers

In addition to the 56,695 units with a deed restriction, there are more than 20,218² low- and moderate-income households in Boston that have tenant-based vouchers that provide additional affordability. These include federally funded vouchers through the Housing Choice Voucher Program (also known as a “Section 8 Voucher”), the HOPWA Program (Housing Opportunities for Persons with AIDS), VASH (Veterans Affairs Supportive Housing) vouchers, vouchers through the Continuum of Care for supportive housing, state-funded vouchers through the Massachusetts Rental Voucher Program (MRVP), and City-funded vouchers.

Mobile Housing Vouchers, Boston



Because tenants with vouchers only pay a certain percentage of their income towards households costs (rent and utilities), vouchers make housing affordable for extremely low-income households with incomes less than 30 percent of AMI, whether they are living in market rate housing or in income-restricted units with income limits at 50 percent, 60 percent, or higher. Anecdotally, it is known that some households living in income-restricted units also use a mobile voucher to help pay for rent. There is very little

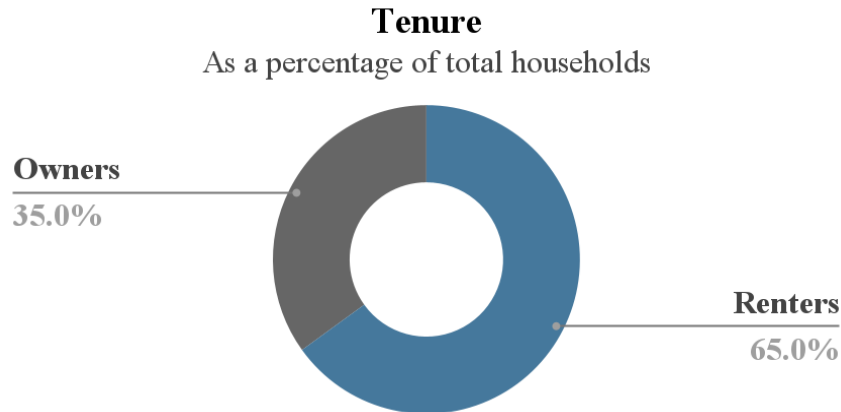
² Approximately 17,082 HUD Housing Choice Vouchers (HUD eGIS), approximately 1,166 Massachusetts Rental Voucher Program vouchers administered by Metro Boston and 172 administered by Boston Housing Authority, 80 HOPWA (Housing Opportunities for Persons with Aids) vouchers, 1,424 Continuum of Care (CoC) vouchers, and 201 VASH vouchers.

data on this doubling-up of subsidies, but HUD's most recent report on Low Income Housing Tax Credit (LIHTC) units (one of the most common forms of federal funding for income-restricted units) shows that 19.6 percent of all households in LIHTC units also use a tenant-based subsidy. If this rate was applied to the income-restricted private-market rental stock of 18,088 units in Boston, approximately 3,545 units would have a household also utilizing a mobile voucher. Of the 20,218 mobile voucher households in Boston, that would leave about 16,673 households using tenant-based vouchers only.

Boston Demographics

Homeownership Rates

There are approximately 273,188 occupied housing units in Boston. The majority of Boston's households are renters (65 percent), while 35 percent own their own homes. Boston's homeownership rate is considerably lower than the statewide homeownership rate of 62 percent.



Households by Tenure

Tenure	Households	Percent of Total Households
Renters	177,652	65%
Owners	95,536	35%
Total	273,188	100%

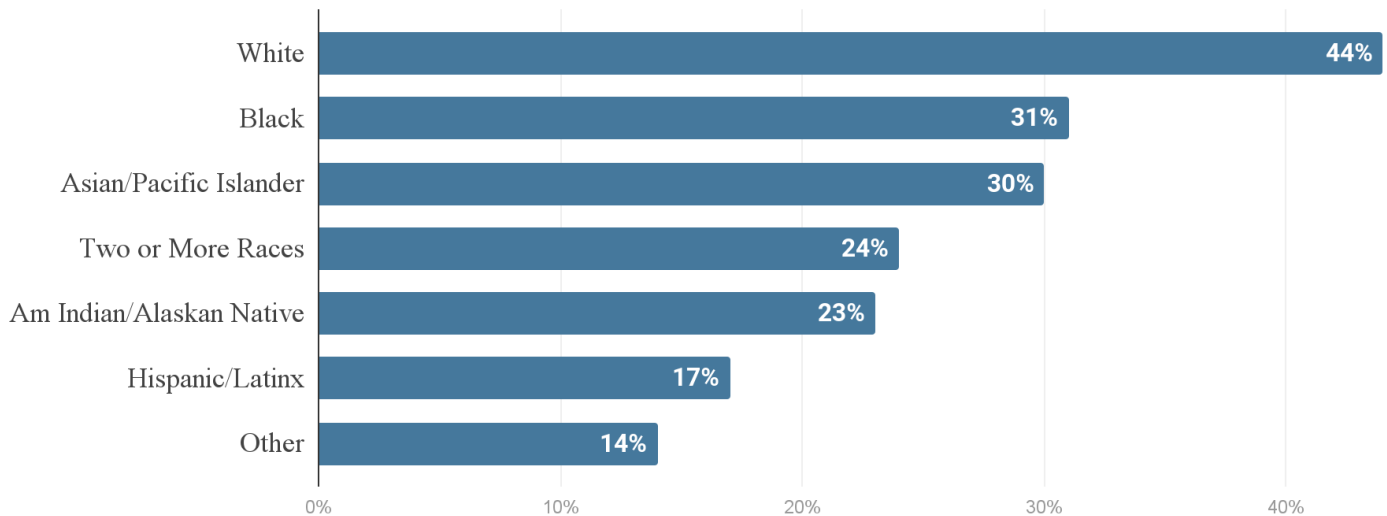
Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS

Of all homeowners³ in Boston, 60 percent are White. When we look at all of the White households (renters and owners), 44 percent are homeowners, compared to 31 percent of all Black households, 30 percent of all Asian households, and only 17 percent of all Latinx households.

³ Non-students (undergraduate or graduate)

Homeownership Rates by Race/Ethnicity

As a percentage of each race/ethnicity



Homeownership Rates by Race/Ethnicity

Race/Ethnicity	Number of Homeowners	Percent by Race/Ethnicity	Percent of Total Homeowners
White	60,558	44%	60%
Black	18,502	31%	18%
Asian/Pacific Islander	7,652	30%	8%
Two or More Races	3,706	24%	4%
Am Indian/Alaskan Native	168	23%	0.20%
Hispanic/Latinx	7,853	17%	8%
Other	2,170	14%	2%

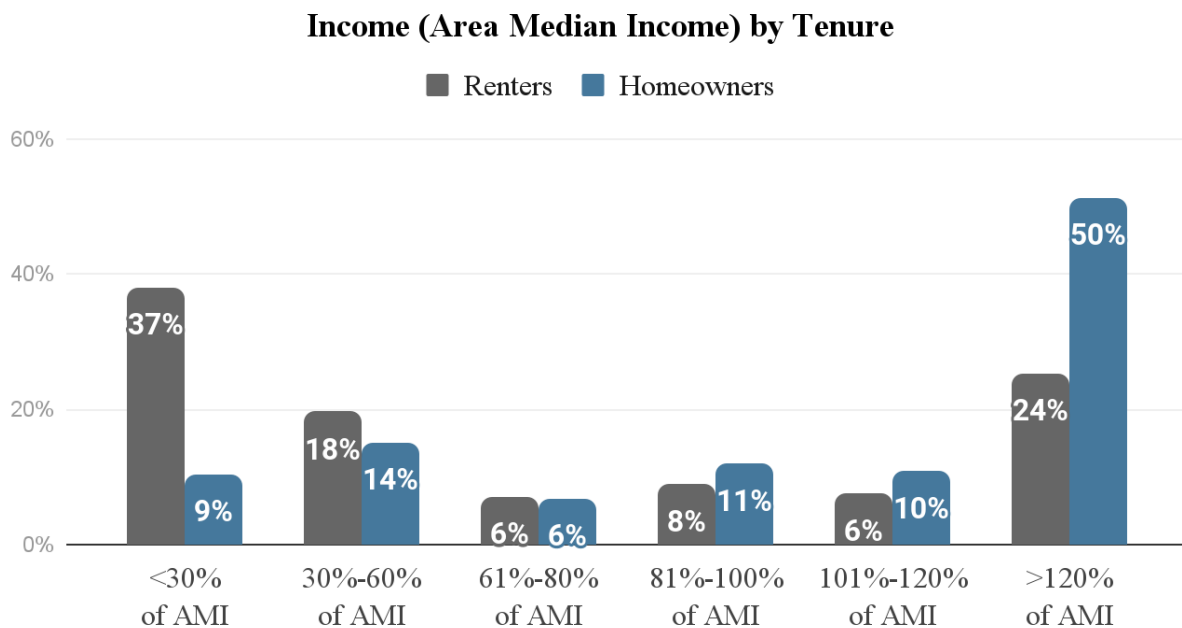
Source: American Community Survey, 2016-2020 5-Year Estimates, Table B25003

Note: All races listed represent non-Hispanic/Latinx persons, except the Hispanic/Latinx ethnicity identified separately. The number of homeowners by race/ethnicity adds up to more than the total homeowners in Boston because of the way race and ethnicity is captured in the data.

Household Income

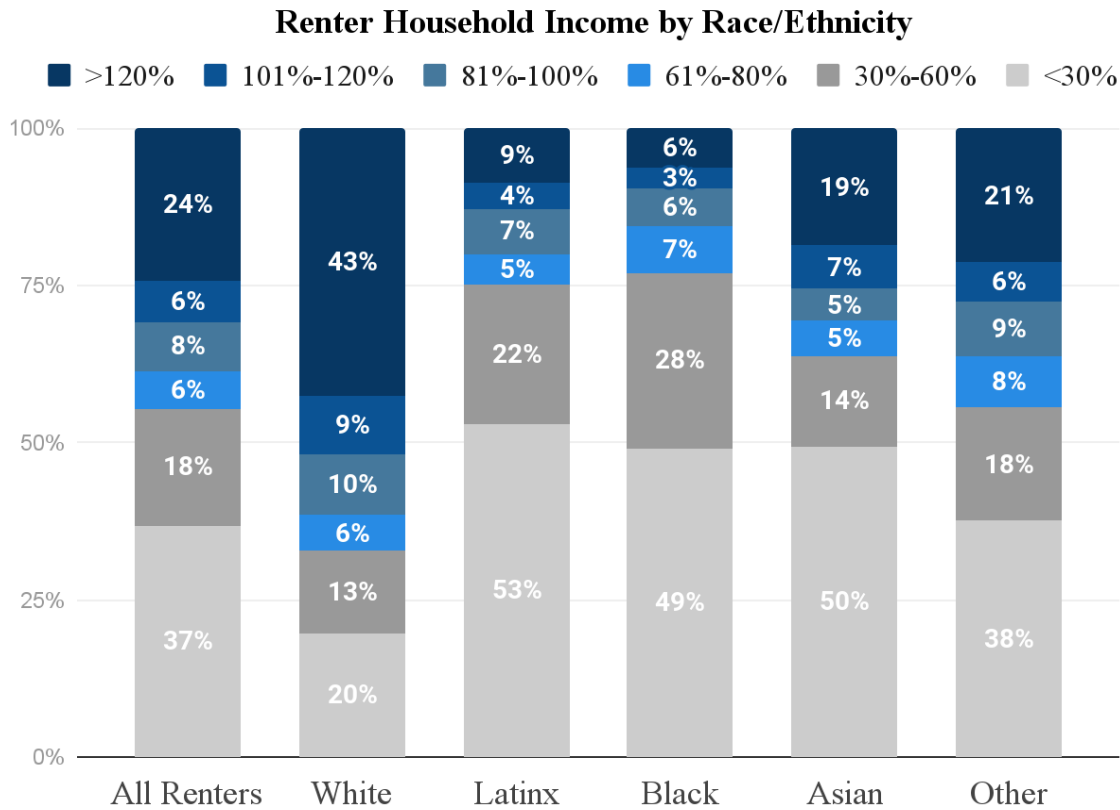
The incomes of Boston households are not evenly distributed. Of the income ranges in the chart below, the higher percentage of renters (37 percent) are in the lowest income category (under 30 percent of AMI). The second highest percentage (24 percent) are in the highest income category (over 120 percent of AMI). Homeowners skew heavily towards the

highest income category, with 50 percent of homeowners making over 120 percent of AMI. In total, only 20 percent of renters and 27 percent of homeowners are in the three middle income ranges (61 to 120 percent of AMI) in Boston.



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

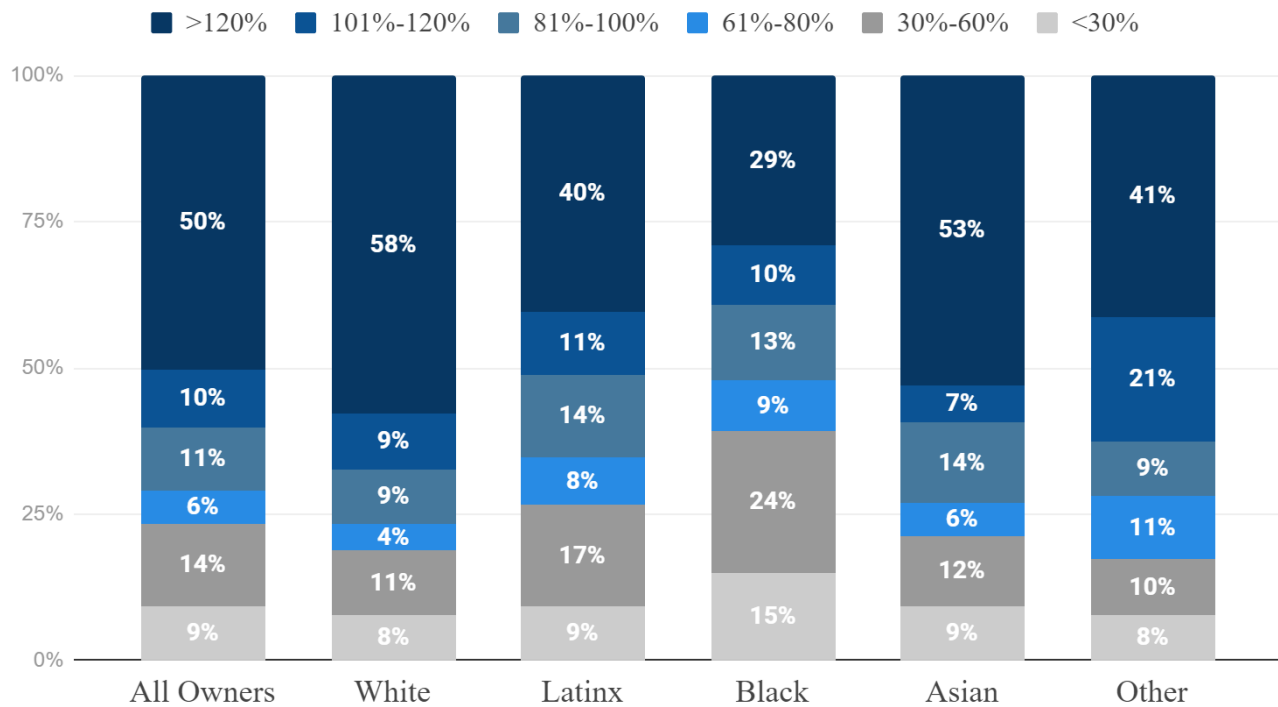
The share of households in each income category also varies widely by race and ethnicity. Most renter households fall into either the low-income or high-income categories: 37 percent of renters make less than 30 percent of AMI per year, and 24 percent of renters make over 120 percent of AMI. However, White households skew strongly towards having higher incomes (only 20 percent make under 30 percent of AMI, and 43 percent make over 120 percent of AMI), while BIPOC households skew strongly towards lower incomes, as 53 percent of Latinx renter households, 49 percent of Black renter households, and 50 percent of Asian renter households make under 30 percent of AMI—well over the citywide share of 37 percent.



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

Homeowner households who are BIPOC also tend to have lower incomes than White homeowner households. Fifty percent of all owner households make over 120 percent of AMI. The share of White and Asian homeowner households in this income category exceed the citywide share, at 58 percent and 53 percent, respectively. Only 40 percent of Latinx and only 29 percent of Black homeowners, however, are in that highest income category.

Owner Household Income by Race/Ethnicity

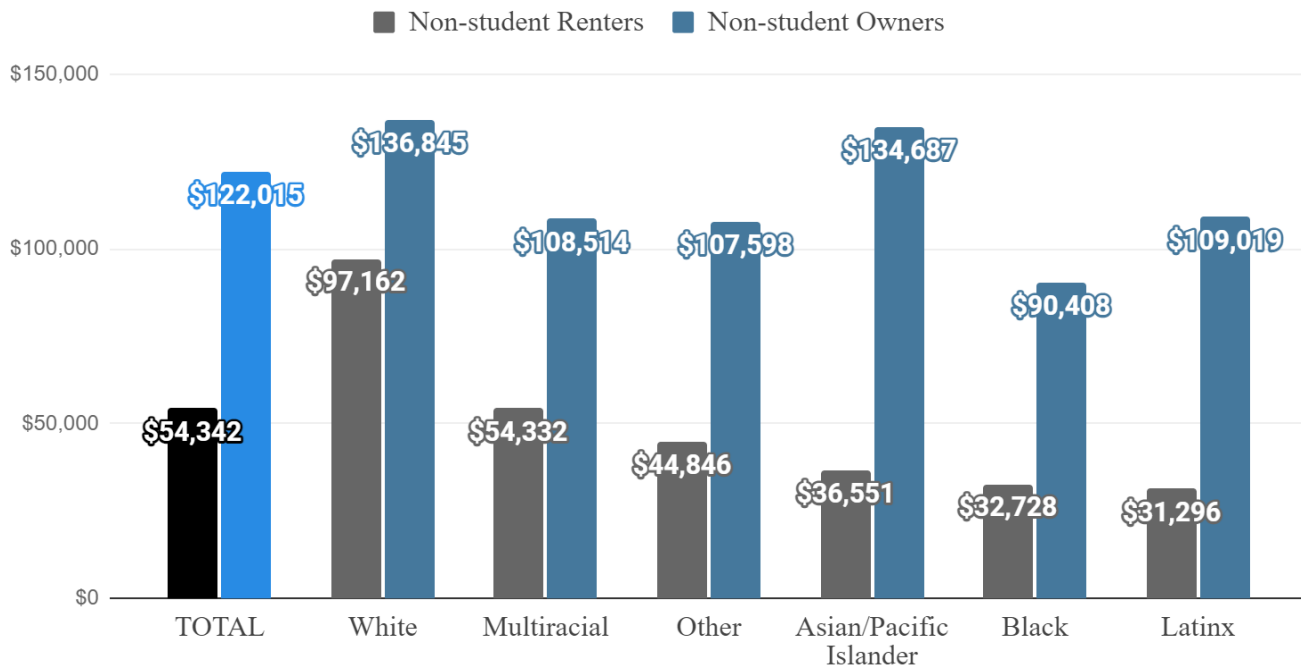


Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

Median household income also varies widely by race and ethnicity. The median household income for non-student renters is \$54,342; however, the median income for White renters is \$97,162, while the median income drops to \$54,332 for multiracial households, \$36,551 for Asian and Pacific Islanders, \$32,728 for Blacks, and \$31,296 for Latinx.

The overall median household income for non-student homeowners is over double the amount of renters, at \$122,015. White and Asian/Pacific Islander households have median incomes above the overall median; all other races/ethnicities are below the overall median income, with Black ownership households the lowest at a median of \$90,408.

Median Household Income by Race/Ethnicity

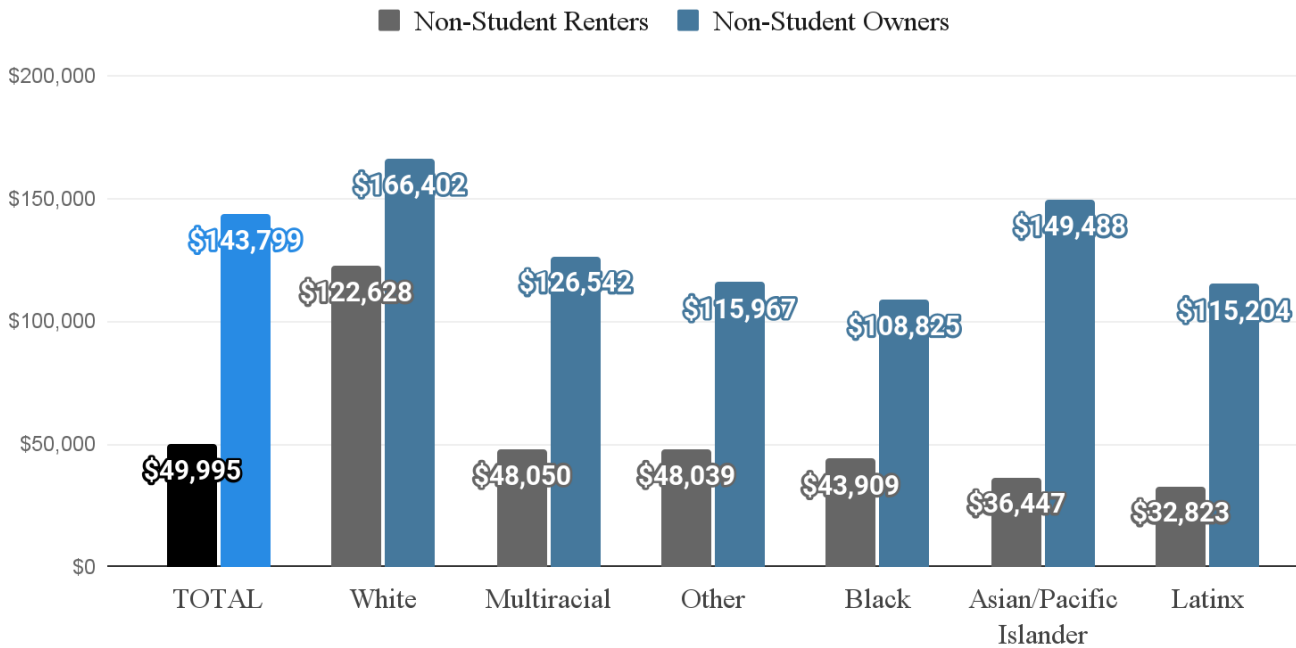


Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

Another measure of income is median family income, which also varies widely by race and ethnicity. While median household income includes family and non-family households, such as single individuals or roommates, median family income only includes households with related individuals. The Greater Boston median family income is used to determine the Area Median Income, and therefore it is also useful to provide median family income in this report. The median family income for non-student renter *families* (\$49,995) is lower than the median household income for all non-student renter *households* (\$54,242). The median income for White family renters is \$122,628, while all other races/ethnicities are below the median, with Latinx having the lowest median family income of \$32,823.

The overall median household income for families who own their home is close to triple the amount of family renters, at \$143,799. This *family* owner median is higher than the *household* owner median (\$122,015). White and Asian/Pacific Islander owner families have median incomes above the overall median; all other races/ethnicities are below the overall median income, with Black ownership households the lowest at a median of \$108,825.

Median Family Income by Race/Ethnicity



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

Household Type

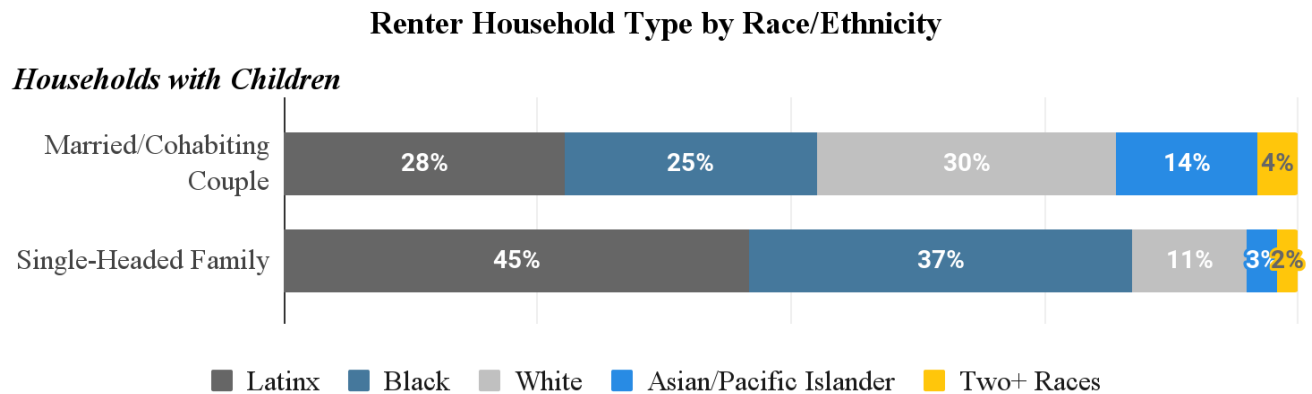
Only 18 percent of Boston's renter households have children, given that 10 percent of renters are single parent/guardian households with children, and eight percent are married or cohabiting parents/guardians with children. The most common household type are renters living alone (39 percent), followed by married or cohabiting couples (20 percent). Unrelated roommates make up 14 percent of renter households, and nine percent are households headed by a single individual (e.g. related adults living together).

Renters by Household Type

Household Type	Renter Households	Percent of Total
Total:	177,652	100%
Single-headed family with Children	17,347	10%
Married/Cohabiting couple with Children	14,829	8%
Householder living alone	68,919	39%
Married/Cohabiting couple, No Children	34,774	20%
Unrelated Roommates, No Children	25,082	14%
Single-headed family, No Children	16,701	9%

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

Of all married/cohabiting renter couples with children, 30 percent are White, 28 percent are Latinx, and 25 percent are Black, and 14 percent are Asian. Single-headed households with children are overwhelmingly Latinx (45 percent) or Black (37 percent).



Single-headed households with children represent 10 percent of all renter households. Of all 17,347 single-headed households with children, 92 percent are headed by single females, and eight percent are headed by single males.

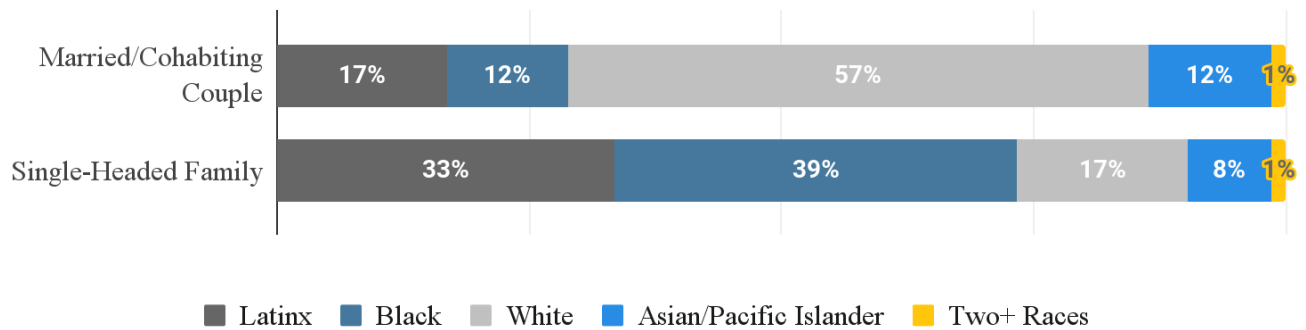
Single-Headed Renter Households with Children, by Sex of Householder

Household Type	Households	Percent of All Single-Headed Family Renters	Percent of All Renter Households
Total Single-Headed Families w/Children	17,347	100%	10%
Female-Headed	15,984	92%	9%
Male-Headed	1,363	8%	1%

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

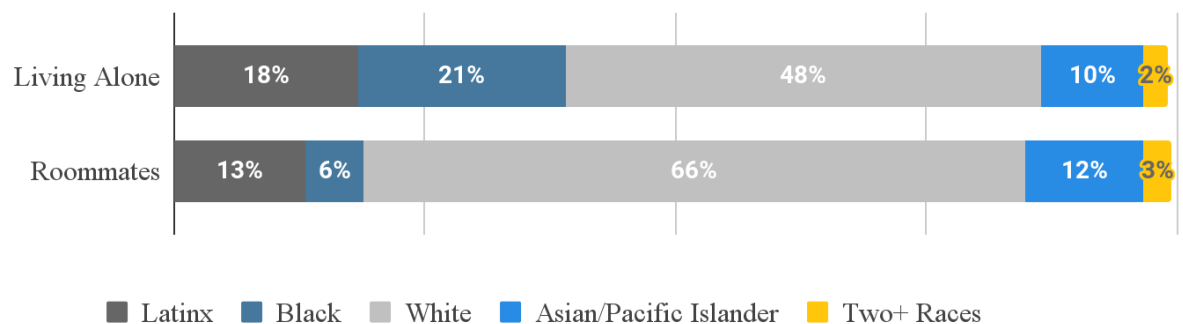
Renter couples with no children are overwhelmingly White (57 percent), while single-headed families (e.g. related adults living together) are much more likely to be Black (39 percent) or Latinx (33 percent).

Family Households, No Children



Non-family renter households are most likely to be White: 48 percent of people living alone are White, compared to only 21 percent who are Black, 18 percent who are Latinx, and ten percent who are Asian. Roommate households are also overwhelmingly White (66 percent).

Non-Family Households, no Children



Source: American Community Survey, 2016–2020 5-Year Estimates, PUMS

There are 68,919 renters living alone in Boston, representing 39 percent of all renter households. Of these, 55 percent are female and 45 percent are male.

Renters Living Alone, by Sex

Household Type	Households	Percent of All Renters Living Alone	Percent of All Renter Households
Total Renters Living Alone	68,919	100%	39%
Female	37,992	55%	21%
Male	30,927	45%	17%

Source: American Community Survey, 2016–2020 5-Year Estimates, PUMS

The table on the below summarizes the household type by race/ethnicity described above.

Renters by Household Type and Race/Ethnicity

Household Type	White	Latinx	Black	Asian/ Pacific Islander	Two+ Races	Other	Am Indian/ Alaskan Native
Total:	44%	22%	21%	10%	2%	1%	0.2%
Married/Cohabiting couple with Children	30%	28%	25%	14%	4%	0.3%	0.0%
Single-headed family with Children	11%	45%	37%	3%	2%	1%	0.2%
Married/Cohabiting couple, No Children	57%	17%	12%	12%	1%	0.6%	0.2%
Single-headed family, No Children	17%	33%	39%	8%	1%	1%	0.3%
Householder living alone	48%	18%	21%	10%	2%	1%	0.3%
Unrelated Roommates, No Children	66%	13%	6%	12%	3%	0.7%	0.0%

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

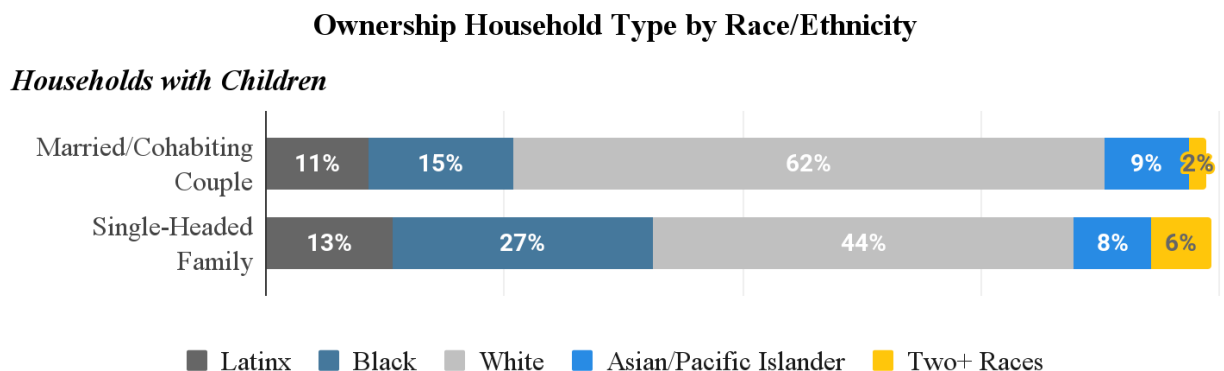
Nineteen percent of Boston's ownership households have children, which is one percentage point higher than the percent of renters with children. Of those households with children, the majority (86 percent) are headed by married or cohabiting parents/guardians, nearly double the rate for renters, and only 14 percent are headed by single parents/guardians. Of the households without children, 57 percent are family households, with the majority of those (77 percent) being a married or cohabiting couple, and 23 percent being headed by a single individual (e.g. an elderly parent living with their single adult child, or other related adults living together). Forty three percent of the households with no children are non-family households; of these, the vast majority are living alone (90 percent) and ten percent are living with (unrelated) roommates.

Owners by Household Type

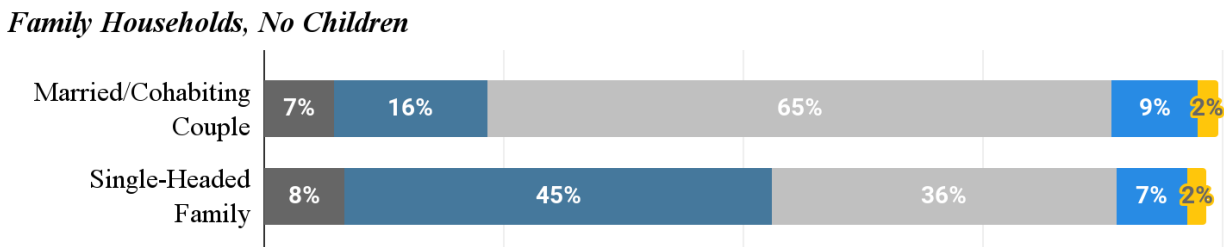
Household Type	Total Owner Households	Percent of Total
Total:	95,536	100%
Married/Cohabiting couple with Children	15,544	16%
Single-headed family with Children	2,608	3%
Married/Cohabiting couple, No Children	34,241	36%
Single-headed family, No Children	10,007	10%
Householder living alone	29,791	31%
Unrelated Roommates, No Children	3,345	4%

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

Of all married/cohabiting owner couples with children, 62 percent are White, 15 percent are Black, and 11 percent are Latinx, nine percent are Asian, and two percent are multiracial. Single-headed households with children are less likely to be White (44 percent), and more likely to be Black (27 percent).

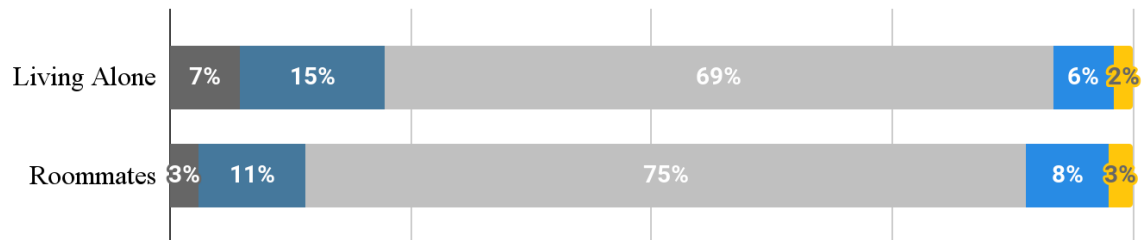


Owner couples with no children are overwhelmingly White (65 percent), while single-headed families (e.g. related adults living together) are much likely to be Black (45 percent).



Non-family ownership households are most likely to be White: 69 percent of people living alone are White, compared to only 15 percent who are Black, seven percent who are Latinx, six percent who are Asian, and two percent who are multiracial. Roommate ownership households are overwhelmingly White (75 percent) as well.

Nonfamily Households, No Children



Another useful way to look at household type is by language spoken at home. Households with children are more likely than households without children to speak a language other than English at home. There are no notable differences in language spoken at home between families with children headed by married/cohabiting couples and those headed by single adults. Of the families without children, married/cohabiting couples are more likely to speak English at home (66 percent), compared to single-headed families (e.g. related adults) (34 percent). The majority of non-family households speak English at home: 63 percent for people living alone, and 71 percent for roommate households.

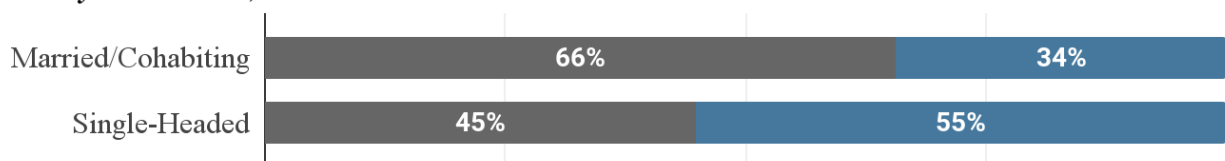
Household Type by Language Spoken at Home: Renters

■ Language Spoken at Home is English ■ Language Spoken at Home is Not English

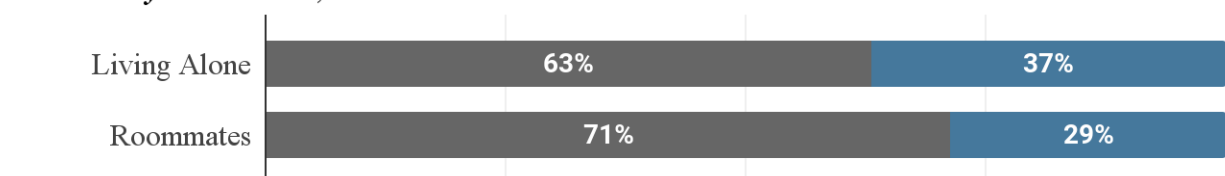
Households with Children



Family Households, No Children



Non-Family Households, No Children

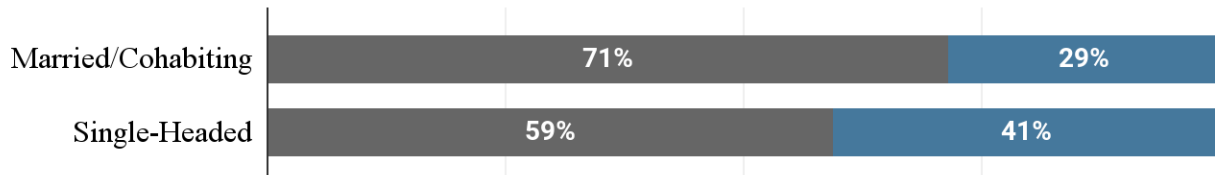


In general, ownership households are more likely than not to speak English at home across all households types. Single-headed households with children have the highest rates of non-English speaking homes (41 percent).

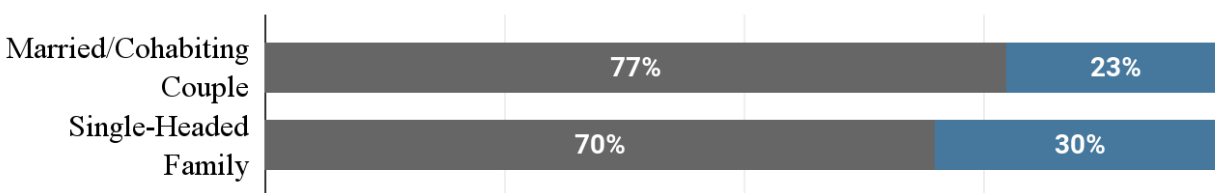
Household Type by Language Spoken at Home: Owners

■ Language Spoken at Home is English ■ Language Spoken at Home is Not English

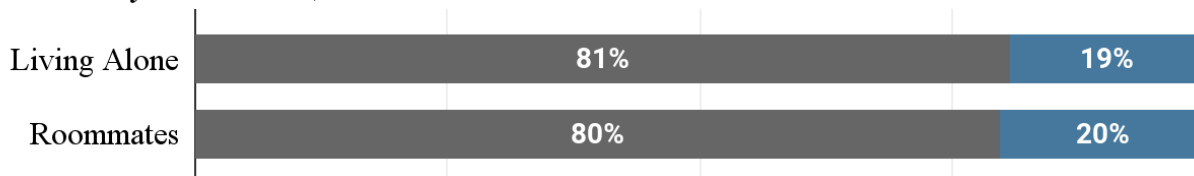
Households with Children



Family Households, No Children



Non-Family Households, No Children



Household Size

The majority (71 percent) of all renter households in Boston are either one-person households (39 percent) or two-person households (32 percent). Ownership households are also largely made up of one- or two-person households (65 percent).

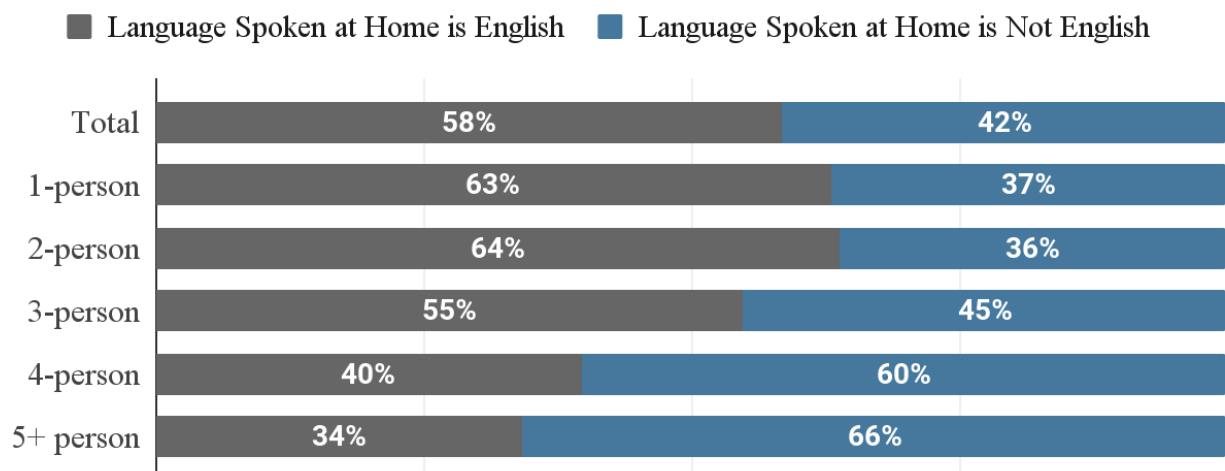
Households by Household Size and Tenure

Household Size	Total Renter Households	Percent of Total Renters	Total Owner Households	Percent of Total Owners
Total	177,652	100%	95,536	100%
1-person	68,919	39%	29,791	31%
2-person	57,495	32%	32,082	34%
3-person	26,485	15%	15,511	16%
4-person	15,315	9%	10,614	11%
5+ person	9,438	5%	7,538	8%

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

Larger household sizes are more likely than smaller ones to speak a language other than English at home: 60 percent of four-person households and 66 percent of households with five or more residents speak a language other than English at home, compared to only 37 percent of one-person households and 36 percent of two-person households. In total, 42 percent of renter households speak a language other than English at home.

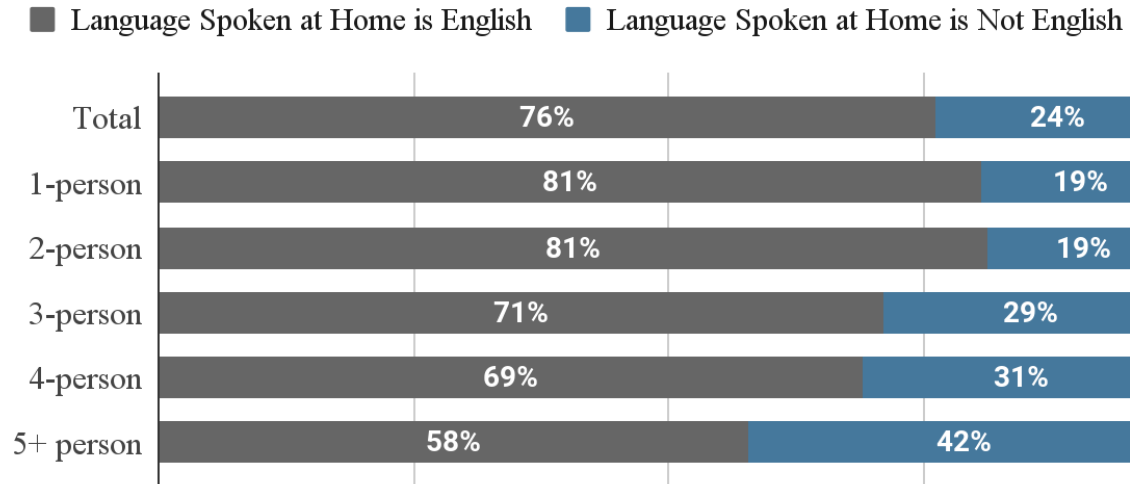
Household Size by Language Spoken at Home: Renters



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

Compared to renters, fewer ownership households (24 percent) speak a language other than English at home. Similarly to renters, however, larger households are more likely to speak a language other than English at home.

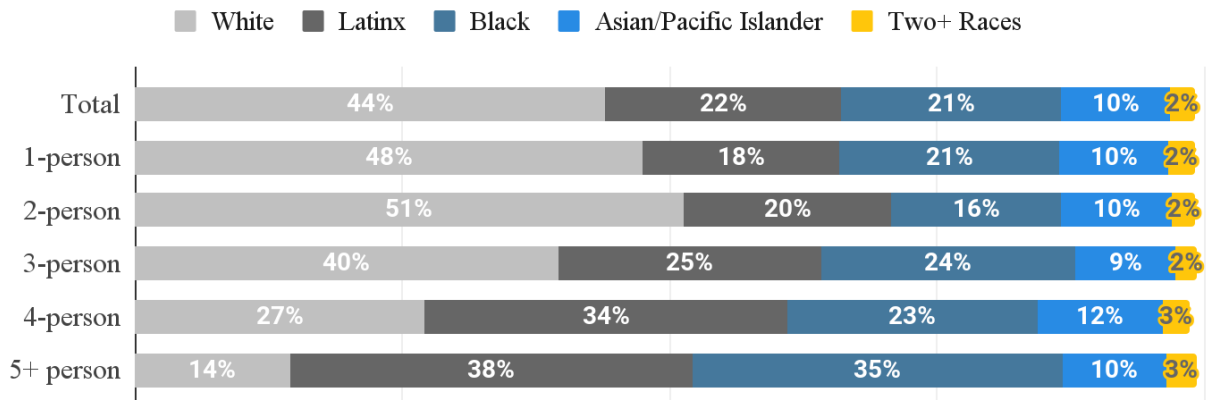
Household Size by Language Spoken at Home: Owners



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

Smaller renter households (one- and two-person households) are more likely to be White (about 50 percent), than larger renter households. Of all renter households with five or more residents, only 14 percent are White, 38 percent are Latinx, 35 percent are Black, and 10 percent are Asian.

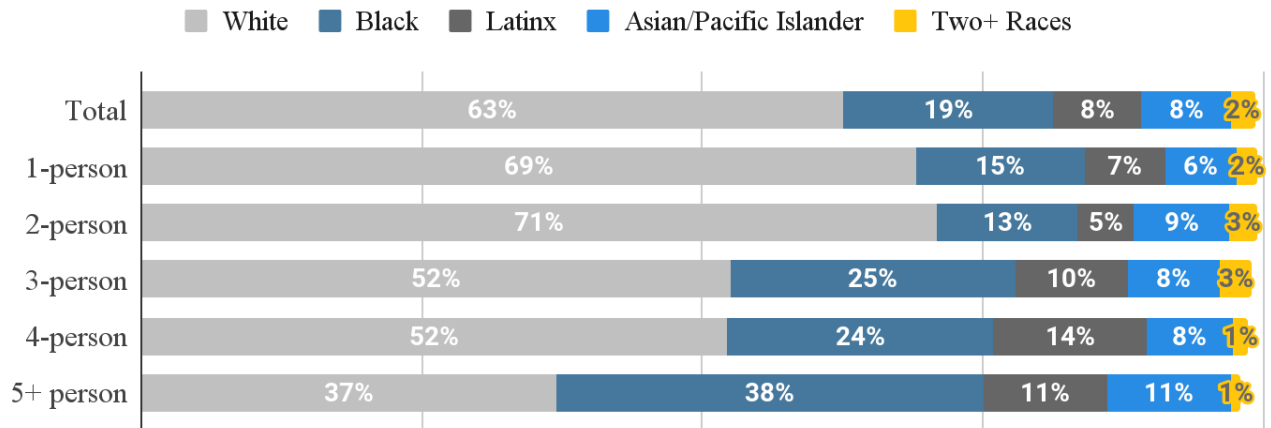
Household Size by Race/Ethnicity: Renters



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

In total, ownership households are more likely to be White (63 percent) than BIPOC (37 percent). Ownership households with three or more persons are more likely to be BIPOC than households with one- and two-persons.

Household Size by Race/Ethnicity: Owners

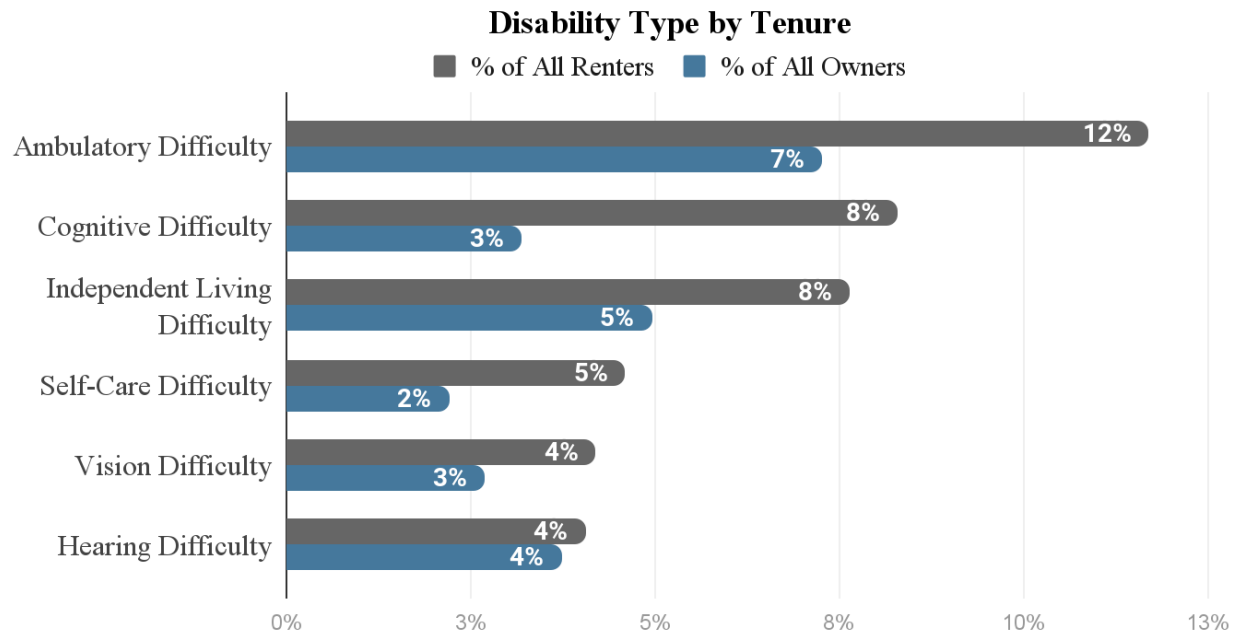


Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS

Households with a Disability

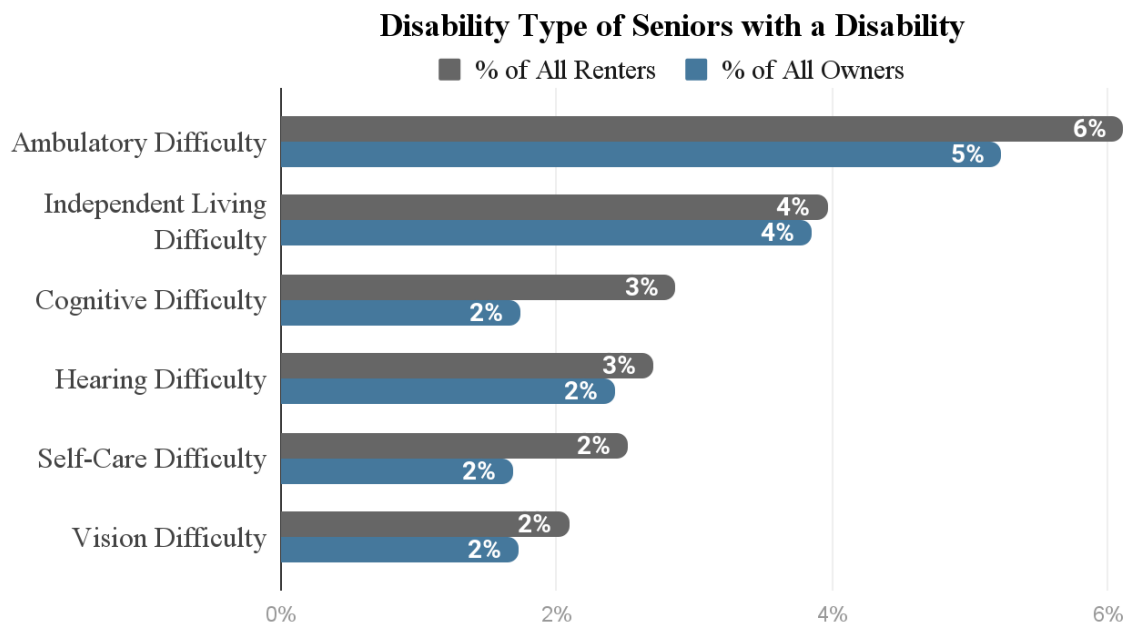
Of all renter households, 19 percent (33,148 households) report the presence of a person with a disability. The same is true for 12 percent of owner households (11,225 households). Each renter household with a disability reported an average of two disabilities, which could be two persons with disabilities, or there is one person with multiple disabilities.

The most common disability reported for renters was an ambulatory difficulty (12 percent of all renter households), which is a physical impairment that impedes walking. Also common were cognitive difficulties (8 percent), and independent living difficulties (8 percent). For owners, the most common disability reported was also an ambulatory difficulty (7 percent), followed by independent living difficulties (5 percent) and hearing difficulties (4 percent).



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

There are 14,439 senior (age 65 and over) renter households and 7,021 senior owner households who report a disability in Boston. For both renter and owner seniors, the most common disabilities were ambulatory and independent living difficulties.



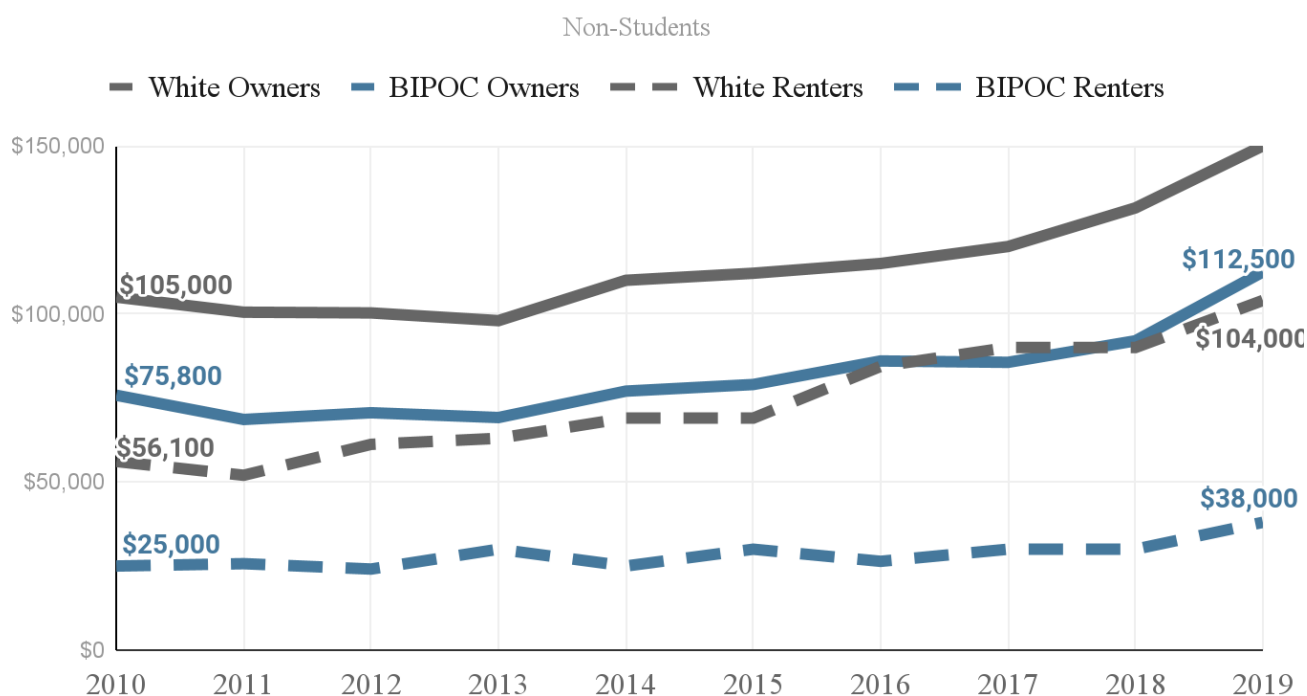
Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH Analysis

Demographic Change and Migration

As noted earlier in this report, there are disparities in incomes between White and BIPOC households, which are key to understanding the disparities in access to housing both at the neighborhood and citywide level. This section puts this problem into context of recent demographic change and how migration contributes to that change.

Since 2010, for non-student households, White homeowners consistently have had higher median household incomes than BIPOC homeowners, and White renters have had higher median household incomes than BIPOC renters. It is notable that the median income for White renters briefly exceeded that for BIPOC homeowners, in 2017.

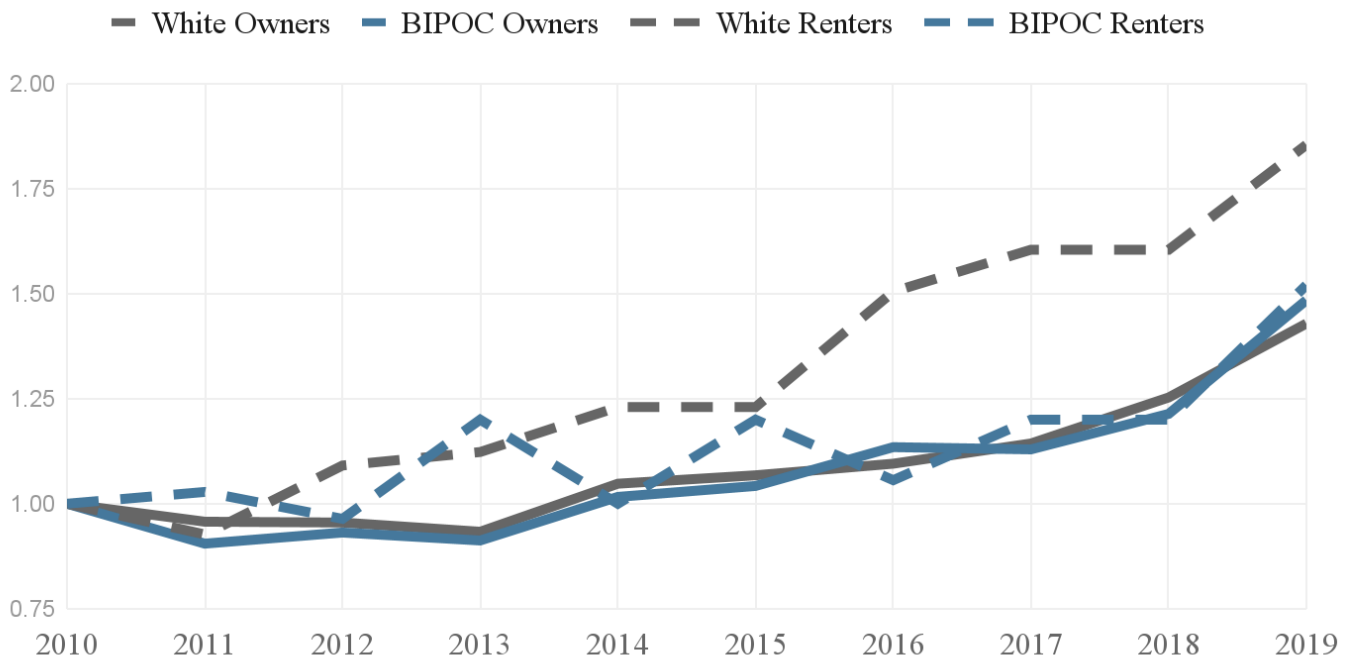
Median Incomes by Tenure and Race/Ethnicity



Source: American Community Survey, 1-Year Estimates, PUMS, MOH Analysis

Looking at the relative change in incomes between 2010-2019, median incomes for White renters increased more than any other group, by 85 percent, followed by BIPOC renters (52 percent), BIPOC homeowners (48 percent), and White homeowners (43 percent).

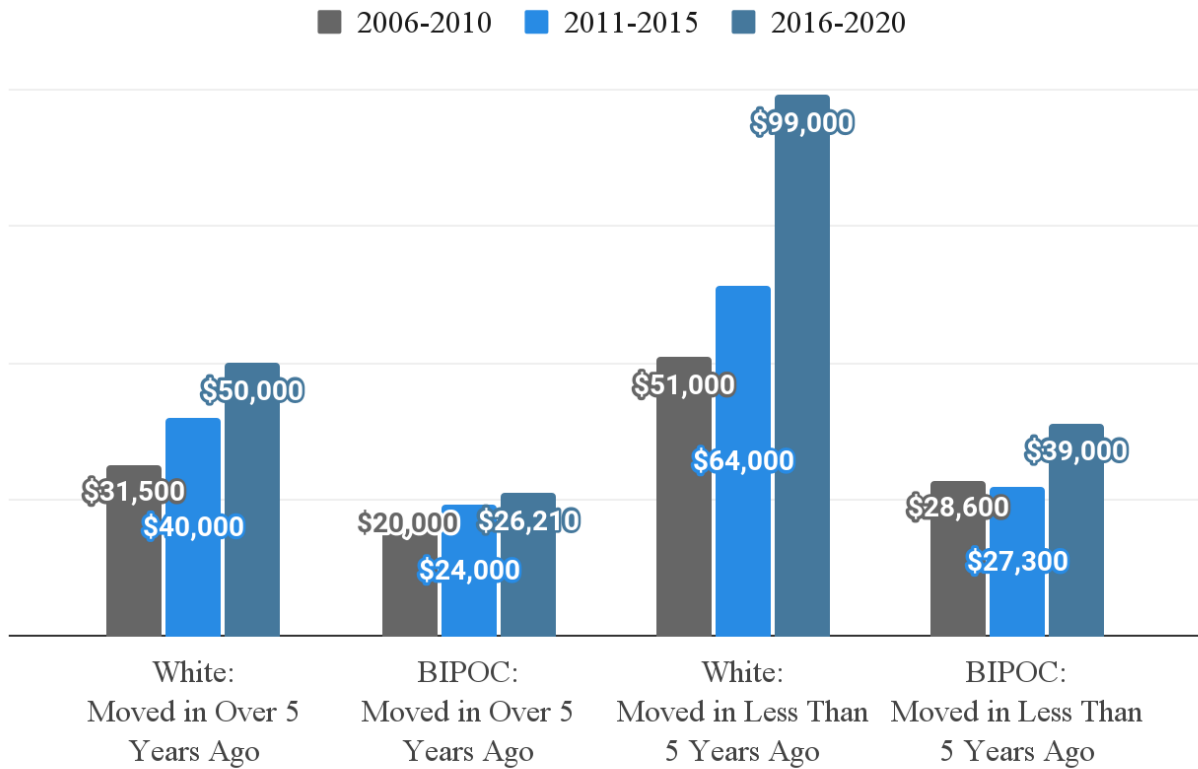
Change in Median Incomes by Tenure and Race/Ethnicity Normalized to 2010



Source: American Community Survey, 1-Year Estimates, PUMS, MOH Analysis

This growing disparity in incomes between White and BIPOC households, in particular the faster growth of income among White renters, reflects Boston's changing population. This growing disparity is not because income is growing faster for White households than BIPOC households. Instead, new White households migrating to Boston are more likely to be of higher income than BIPOC households, as well as current White households. For White renters migrating to Boston from 2016 to 2020, the median household income in 2020 was \$99,000, a dramatic increase from \$64,000 income (in 2015 dollars) for White households that moved to Boston between 2011 and 2015. In other words, Boston is now attracting relatively high income White renters to the City, especially during the 2016 to 2020 period.

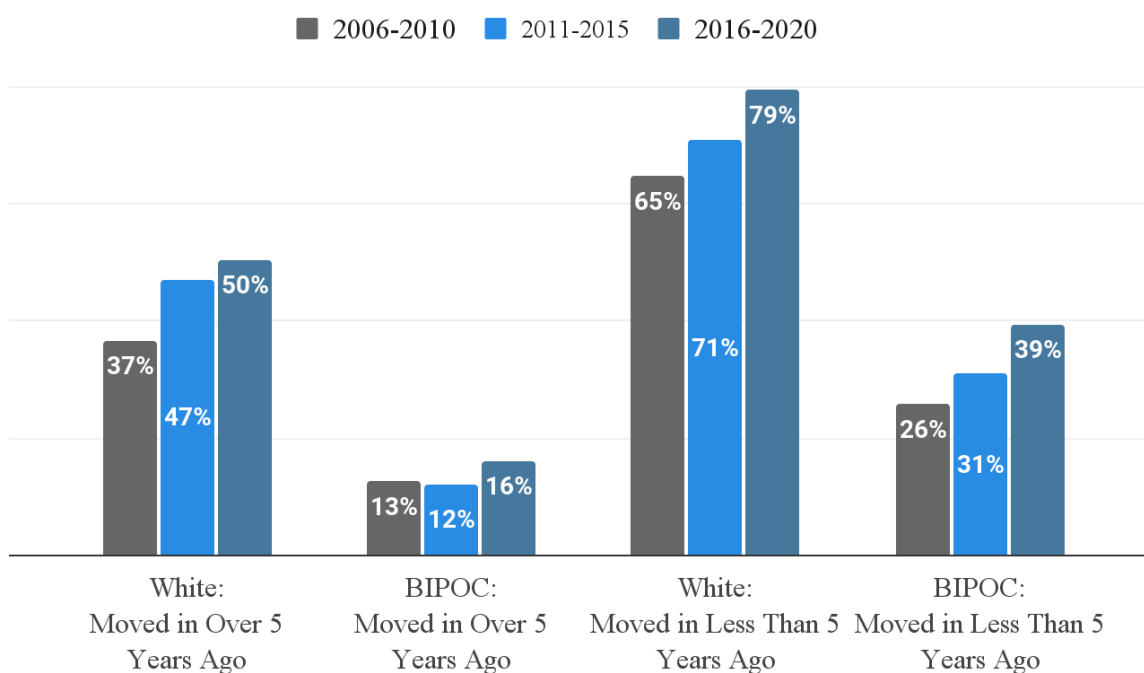
Median Household Incomes, Recent Migrants Compared to Longer-Term Residents, White & BIPOC Renters



Source: American Community Survey, 5-Year Estimates, PUMS, MOH Analysis

Some of the difference in incomes by race can be accounted for by educational attainment, as Whites renters—both existing residents and newer residents—are more likely to have a Bachelor's Degree or higher than BIPOC renters, with newer White residents the most likely, at 79 percent, to have high levels of educational attainment.

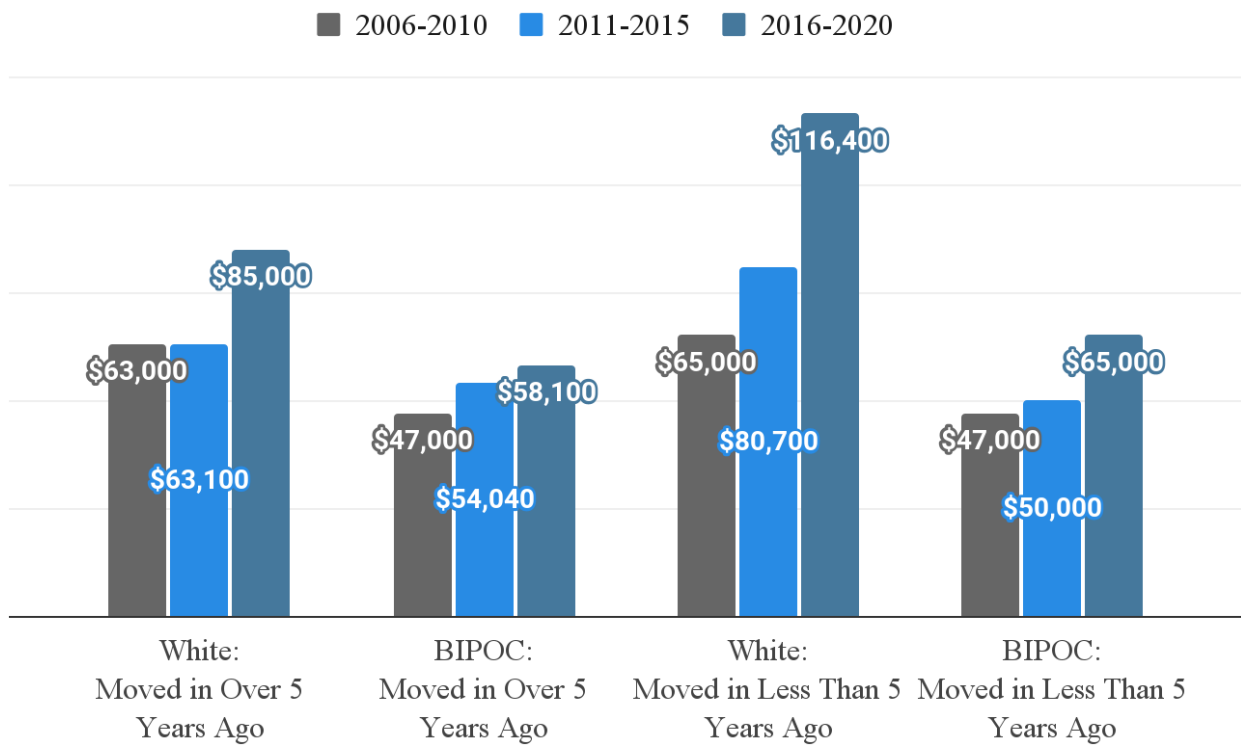
Percent with a Bachelor's Degree or Higher, Recent Migrants Compared to Longer-Term Residents, White & BIPOC Renters



Source: American Community Survey, 5-Year Estimates, PUMS, MOH Analysis

But educational attainment does not tell the whole story. When looking just at residents with a Bachelor's Degree or higher, White renters who moved to Boston in the past five years have a median household income of \$116,400, compared to \$65,000 for BIPOC renters with at least a Bachelor's Degree who moved to Boston recently.

Median Income for White and BIPOC Renters with at least a BA, Recent Migrants Compared to Longer Term Residents



Source: American Community Survey, 5-Year Estimates, PUMS

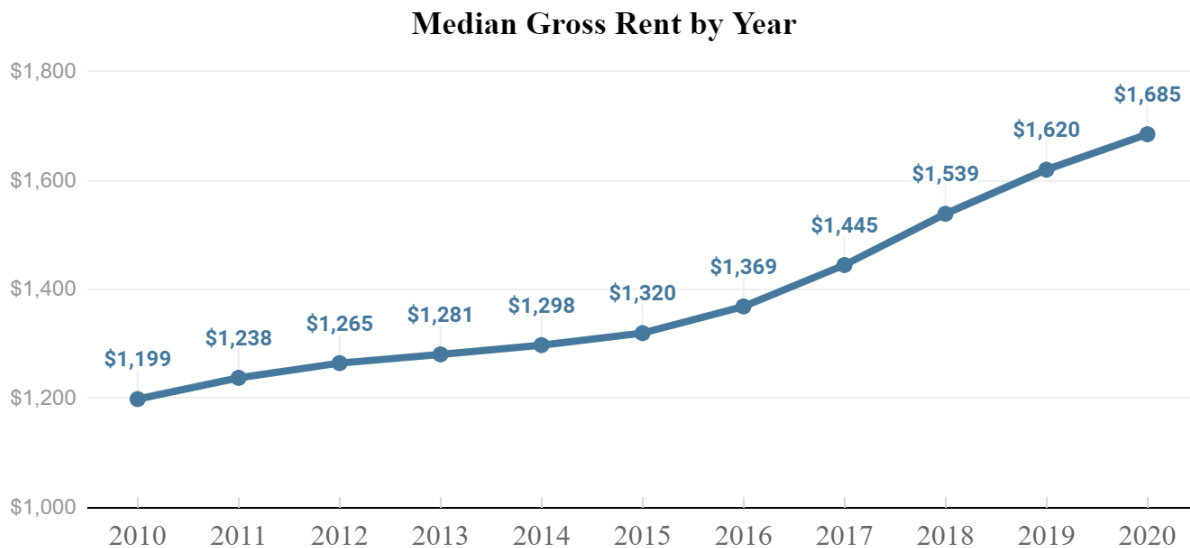
Boston Residential Market Trends

Boston's rents and sales prices have been on a nearly continuously upward trajectory since the Great Recession of the late 2000s. As a result, housing is out of reach for many Boston residents.

Rents

We have two ways of measuring rents. The first is gross rents, which is based on what renters are actually paying for their rent, plus any utility or fuel costs. This data is collected through the U.S. Census Bureau's American Community Survey, of which 2016 to 2020 estimates are the most recent data available. The second is advertised rents, which is what a household seeking a rental unit sees in the marketplace. MOH gathers this data from Rental Beast and MLS, two rental listing services.

Median gross rents have, on average, increased 4.1 percent per year from 2010 to 2020, increasing from \$1,119 to \$1,685.



Source: American Community Survey, 5-year estimates, Table B25064. Data is not adjusted for inflation.

The income needed to afford median 2020 rents, by bedroom, ranged from \$61,600 to afford a studio, to \$76,120 to afford a four-bedroom apartment.

Gross Rents, 2020

Bedrooms	Median Gross Rent*	Income Needed to Afford Median Gross Rent**
0BR	\$1,540	\$61,600
1BR	\$1,607	\$64,280
2BR	\$1,706	\$68,240
3BR	\$1,853	\$74,120
4BR	\$1,903	\$76,120
5BR	\$1,527	\$61,080
All	\$1,685	\$67,400

Source: 2016-2020 American Community Survey, 5-Year Estimates, Table B25031.

*Rents adjusted to 2020 real dollars.

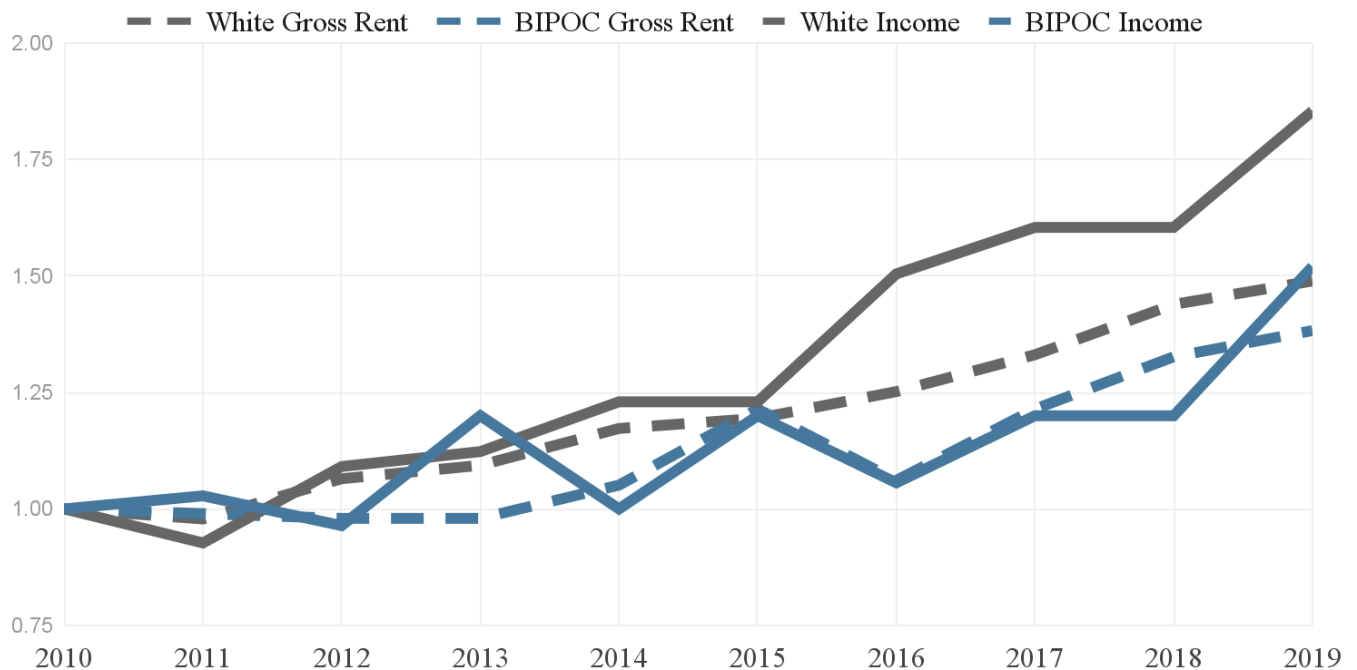
**Assumes tenant is paying 30 percent of income to rent.

We can also look at how changes in rents and income differ between White and BIPOC renters (non-students). When normalized to 2010 data, median incomes for White renters increased substantially more than it did for BIPOC renters, especially between 2015 to 2019. Median gross rents also increased more for White renters than for BIPOC renters.

For White renters, incomes increased at higher rates than rents did. This is one reason why White households in Boston are less likely to be housing cost burdened than BIPOC households. The change in median rents for BIPOC renters, on the other hand, often exceeded the change in median incomes.

Changes in Median Rent & Income Relative to 2010, BIPOC vs White Renters

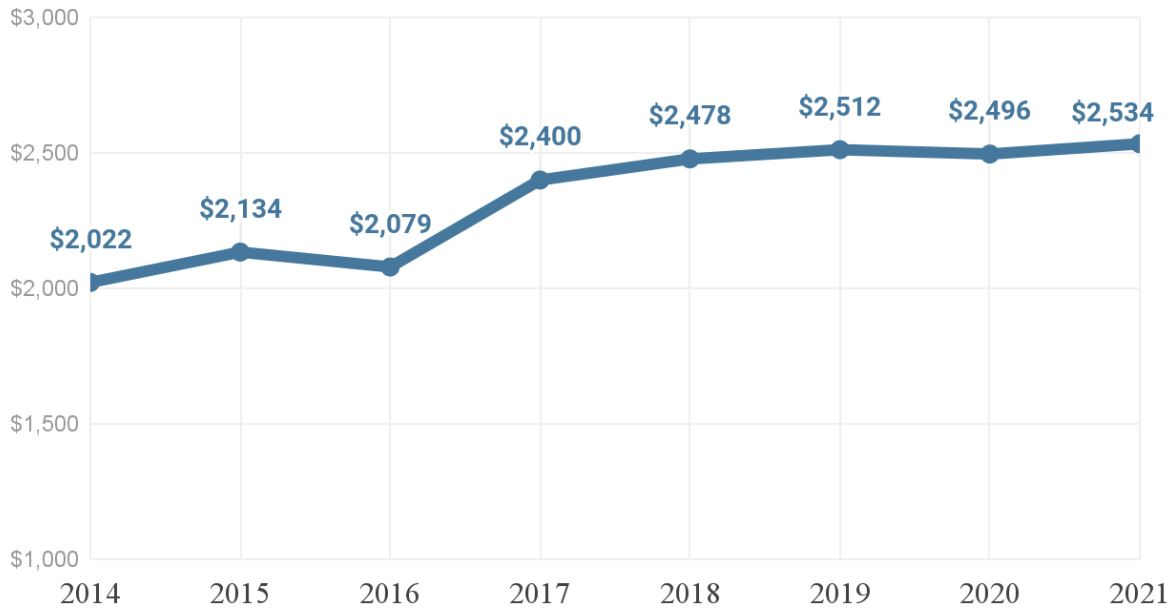
Non-student renters



Source: American Community Survey, 1-Year Estimates, PUMS.

Advertised rents are higher than gross rents, and have also increased over time, though rents declined 0.6 percent from 2019 to 2020 because of the COVID-19 pandemic, and increased 1.5 percent from 2020 to 2021, reversing 2020's declines.

Average Advertised Rental Prices, 2014-2021



Source: Rental Beast and MLS listings. 0-3 bedrooms. MOH analysis (weighted averages are used to adjust for over- and under-sampling).

In order to afford today's median advertised rents, someone renting a studio would need to have an income of \$76,400. For a three-bedroom unit, a household would need an income of \$123,400.

Advertised Rents, 2021

Bedrooms	Average Advertised Rent	Income Needed to Afford Avg. Advertised Rent*
0BR	\$1,910	\$76,400
1BR	\$2,223	\$88,920
2BR	\$2,693	\$107,720
3BR	\$3,085	\$123,400
All	\$2,534	\$101,360

Source: Rental Beast and MLS. All stock. Weighted averages are used to adjust for over- and under-sampling, and are based on BPDA neighborhood.

*Assumes tenant is paying 30 percent of income to rent.

Going beyond average rent, it is useful to see just what percentage of advertised rentals are affordable to a range of incomes.

For households with incomes of less than \$50,000 there are few market-rate rentals of any bedroom type being advertised. Households with incomes less than \$75,000 can afford a majority of studio apartments, but still have difficulty affording two- or three-bedroom apartments.

Percent of Advertised Rentals Affordable by Income and Bedroom Type, 2021

Income	Affordable Rent	Studio	One-Bedroom	Two-Bedroom	Three-Bedroom	All Rentals
\$50,000	\$1,250	3.8%	1.3%	0.1%	0.2%	0.8%
\$75,000	\$1,875	57.4%	30.1%	7.4%	0.8%	17.6%
\$100,000	\$2,500	88.6%	71.8%	48.7%	25.3%	54.4%
\$125,000	\$3,125	96.3%	89.4%	71.8%	62.5%	77.5%
\$150,000	\$3,750	99.1%	96.2%	85.6%	80.6%	89.0%

Source: Rental Beast and MLS. Assumes tenant can afford 30 percent of income to rent.

When we look at incomes and access to rental housing by race/ethnicity, it's clear that rental housing is significantly more accessible to White households than to BIPOC households. While a household with the median White renter income of \$97,162 can afford 48 percent of all advertised rentals, the median income for Black, Latinx, and Asian renter households are all less than \$40,000, allowing them to afford less than one percent of advertised rentals.

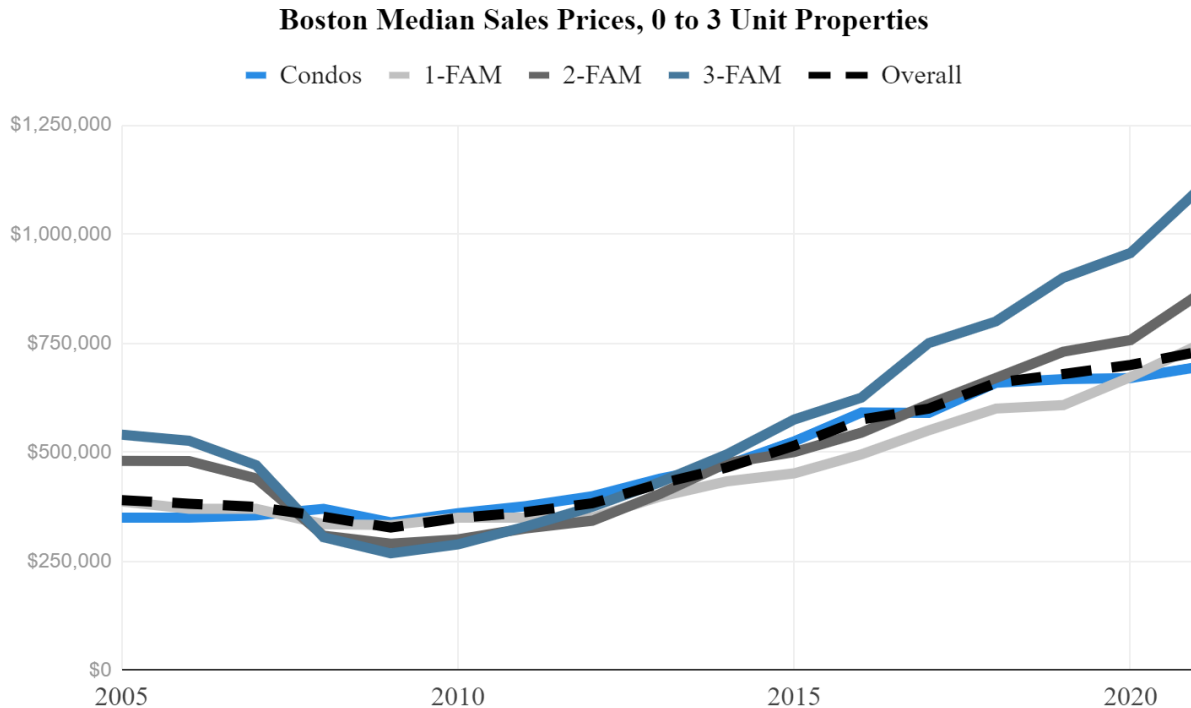
Percent of Advertised Rentals Available by Median Income, by Race/Ethnicity for Non-Student Renter Households

Race/ Ethnicity	Median Household Income	Affordable Rent	Studio	One-Bedroom	Two-Bedroom	Three-Bedroom	All Rentals
All Renters	\$54,342	\$1,359	5.8%	1.7%	0.1%	0.2%	1.1%
Latinx	\$31,296	\$782	0.2%	0.1%	0.0%	0.03%	0.1%
Black	\$32,728	\$818	0.2%	0.3%	0.0%	0.1%	0.1%
Asian/Pacific Islander	\$36,551	\$914	0.8%	0.5%	0.03%	0.1%	0.2%
Other	\$44,846	\$1,121	1.8%	0.8%	0.1%	0.1%	0.5%
Multiracial	\$54,332	\$1,358	5.8%	1.7%	0.1%	0.2%	1.1%
White	\$97,162	\$2,429	84.9%	65.5%	42.7%	17.7%	48.2%

Sources: Income from 2016-2020 American Community Survey, 5-Year Estimates, PUMS; Advertised Rental Prices from Rental Beast and MLS 2021 listings.

Sales Prices

Boston residential sales prices declined from 2005 to 2009, with two- and three-family prices declining more than condos or single-family homes. However, sales prices have increased dramatically since 2010, with two- and three-family prices increasing the most. The median three-family price now exceeds \$1 million. Over the last five years, sales prices have, on average, increased 5.4 percent per year.



Source: The Warren Group, MOH analysis

Change in Residential Sales Prices, 2016-2021

Property Type	Median Sales Price, 2016	Median Sales Price, 2021	Average Annual Percentage Change, 2016-2021
Condos	\$591,000	\$695,000	3.5%
Single- Families	\$495,000	\$745,000	10.1%
Two- Families	\$545,000	\$860,000	11.6%
Three- Families	\$625,000	\$1,100,000	15.2%
All Properties	\$575,000	\$730,000	5.4%

Source: The Warren Group, MOH analysis

Prices in 2021 were out of reach for most of Boston's families. A household would have needed an income of \$152,000 to afford a median priced condo, and \$167,000 to afford a median priced single family home. Households with an income of \$50,000 had virtually no opportunity to purchase a market-rate condominium or a single family home, and indeed, it was difficult for households with incomes of \$100,000 to afford a home as well.

Percent of Sales Affordable by Income, 2021

Income	Price Afforded, Condos	Condos	Price Afforded, Single Families	Single Families
\$50,000	\$193,000	0.4%	\$223,000	0.9%
\$75,000	\$316,000	3.3%	\$335,000	2.2%
\$100,000	\$439,000	12.1%	\$446,000	6.5%
\$125,000	\$562,000	30.1%	\$558,000	19.7%
\$150,000	\$685,000	48.5%	\$670,000	37.9%

Source: Sales data from the Warren Group, MOH analysis.

One of the goals of the City of Boston is to increase homeownership rates for BIPOC households. Therefore, it is also useful to look at access to homes for sale by median renter income, and race and ethnicity. A household with the median White renter income of \$97,162 can afford 11 percent of condo sales and 10 percent of single-family sales. As the median income for Black, Latinx, and Asian renter households are less than \$40,000, there are very few condos or single-family homes affordable to households at these incomes.

Availability of Condos and Single Family Homes, by Median Income, by Race/Ethnicity for Non-Student Renter Households

Race/Ethnicity	Median Household Income	Affordable Condo Price	Percent of 2021 Condo Sales	Affordable Single Family Price	Percent of 2021 1-Fam Sales
All Renters	\$54,342	\$216,000	0.8%	\$245,000	1.0%
Latinx	\$31,296	\$101,500	0.1%	\$156,000	0.5%
Black	\$32,728	\$108,500	0.1%	\$163,000	0.5%
Asian/Pacific Islander	\$36,551	\$127,500	0.1%	\$182,000	0.7%
Other	\$44,846	\$169,000	0.3%	\$182,000	0.9%
Multiracial	\$54,332	\$216,000	0.8%	\$245,000	1.0%
White	\$97,162	\$430,000	11.4%	\$484,000	9.9%

Source: Sales data from the Warren Group, MOH analysis.

Mortgage Lending by Race and Income

Under the Home Mortgage Disclosure Act (HMDA), lenders are required to submit information on mortgage applicants to the federal government. Known as HMDA data, this dataset provides important insights into mortgage lending patterns, and provides additional insight into the challenges facing lower income and BIPOC households in purchasing a home.

As can be seen in the table below, few low income households were able to purchase in Boston during 2020.

Home Purchase Loans for Owner-Occupied Homes, by Income, Boston, 2020

Borrower Income (As percent of Area Median Income)	Number of Home Purchase Loans	Percent of Total
Low Income (<50% of AMI)	86	1.8%
Moderate Income (51% to 80% of AMI)	679	14.4%
Middle Income (81% to 120% of AMI)	1,147	24.3%
Upper Income (>120% of AMI)	2,758	58.5%
No or Negative Income, or Unknown	46	1.0%
Total	4,716	100%
Total <120% of AMI	1,912	40.5%

Source: UMass Donahue Institute analysis of HMDA data, on behalf of the MCBC.

When looking at race and ethnicity, the disparities are stark. While 19 percent of Boston households are headed by a Black person, these households only received five percent of the home purchase loans. Much the same is true for Hispanic/Latinx households, who are also 19 percent of households, and received less than six percent of home purchase loans.

Home Purchase Loans for Owner-Occupied Homes, Black, Latinx, and Asian Borrowers, Boston, 2020

Race/Ethnicity	Number of Loans	Loan Share	Share of Households
Black	256	5.4%	19.1%
Hispanic/Latinx	269	5.7%	18.7%
Asian	539	11.4%	11.2%
Total BIPOC	1,064	22.5%	49.0%
White	3,003	63.7%	51.0%
All Boston Loans	4,716*		

Source: UMass Donahue Institute analysis of HMDA data, on behalf of the Massachusetts Community & Banking Council. *Fourteen percent of mortgages either did not have a race/ethnicity identified or did not select one of these four categories.

Some of this difference can be attributed to mortgage denial rates, as denial rates for Asian, Black, and Hispanic/Latinx households are all substantially higher than for White households. It is important to note however, that according to a UMass Donahue Institute analysis, denial rates are higher for BIPOC households than for White households, at every other income level⁴, with the solitary exception of households with the lowest income.

Denial Rates and Ratios by Race/Ethnicity, Home Purchase Loans, Boston, 2020

Denial Rate				Denial Rate Disparity Ratios		
Asian	Black	Hispanic/ Latinx	White	Asian/ White	Black/ White	Hispanic/ White
6.2%	8.8%	8.8%	3.4%	1.84	2.63	2.63

Source: UMass Donahue Institute analysis of HMDA data, on behalf of the Massachusetts Community & Banking Council.

⁴ University of Massachusetts Donahue Institute (2022). *Mortgage Lending Trends in Massachusetts*, Massachusetts Community & Banking Council, pg. 31. Accessed July 19, 2022 at <http://mcabc.info/wp-content/uploads/2022/06/MCBC-Mortgage-Report-2022.pdf>

Housing Need

The most common methods of understanding housing need focus on those who have a housing cost burden (households paying more than 30 percent of their income towards housing costs) and those who live in overcrowded housing conditions (defined as having more than one person per room in a household). In addition, wait lists for income-restricted housing and the annual census of those experiencing homelessness provide additional data on housing need.

Housing Cost Burden

Given Boston's high housing prices many residents are either housing cost burdened, which is defined as paying more than 30 percent of your income on housing costs—or severely cost burdened, defined as paying more than 50 percent of your income on housing costs. In Boston, 42 percent (115,940) of all households are cost burdened. Renters are more likely to be cost burdened (50 percent) than homeowners (28 percent). Of all households in Boston, 24 percent are severely cost burdened, with renters especially facing severe rent burdens (30 percent).

Housing Cost Burden by Tenure

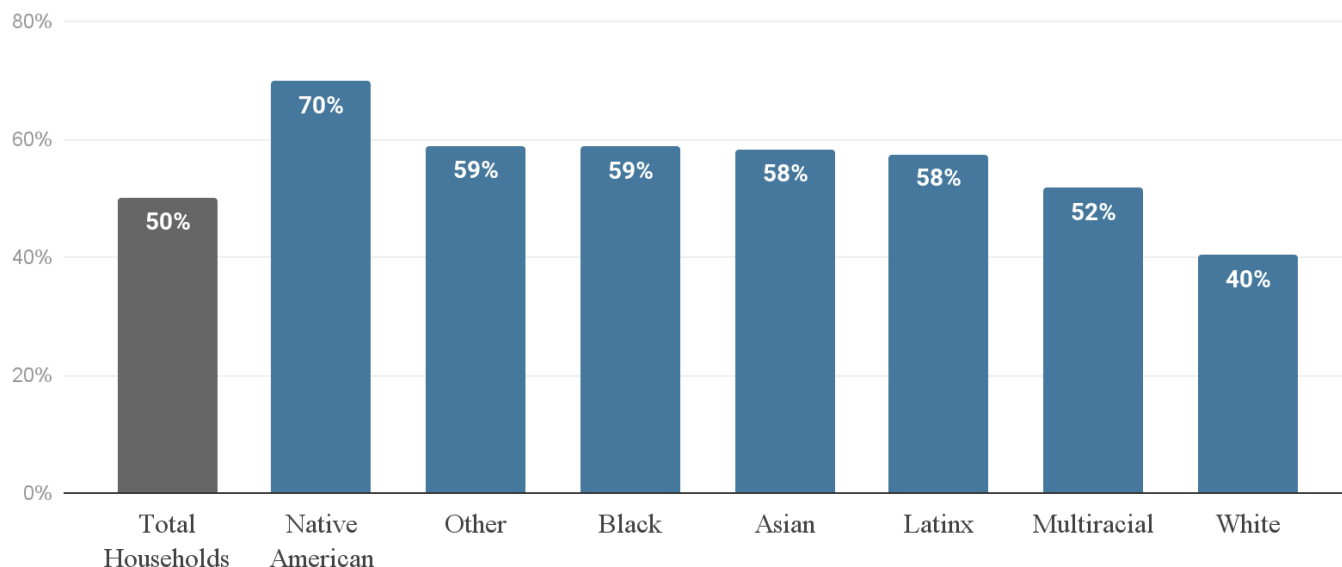
Household Tenure	Total Households	Paying 30-49% of income on housing	Paying 50%+ of income on housing	Total Cost Burdened	Total Cost Burden as a Percent of Tenure	Total Cost Burden as a Percent of Total Burdened	Total Severely Burdened as a Percent of Tenure
Renter	177,652	36,361	52,820	89,181	50%	77%	30%
Owner	95,536	13,785	12,974	26,759	28%	23%	14%
Total	273,188	50,146	65,794	115,940	42%	100%	24%

Source: 2016-2020 American Community Survey, PUMS Data; MOH analysis

White non-Latinx households make up the largest number of renters experiencing housing cost burdens in terms of raw numbers (31,543). However, when we look at cost burden as a percentage of total households of each race/ethnicity, rent burden is highest among Native American (70 percent), Black (59 percent), Asian (58 percent), and Latinx (58 percent) households.

Housing Cost Burden: Renters

Percent of total renters in each race/ethnicity paying more than 30% of their income on rent

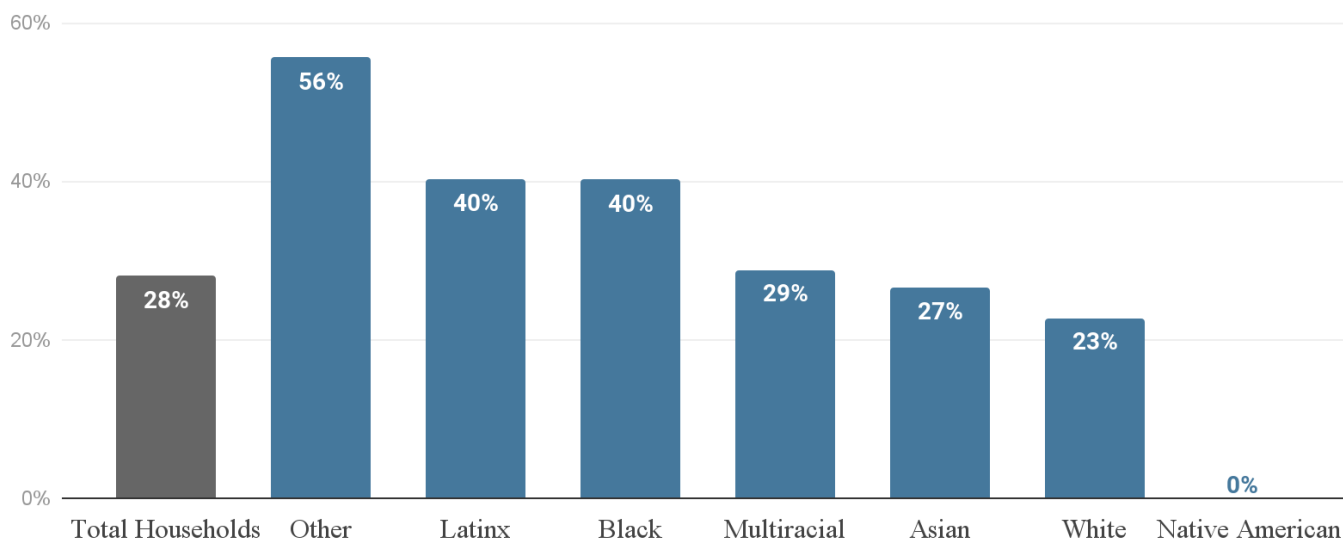


Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.
Asian includes Pacific Islander. All Races listed are non-Hispanic/Latinx

Housing cost burden for homeowners is highest among Other races (56 percent) (it is speculated that these are largely Latinx and other ethnicities that don't feel represented by the Census' racial categories), Latinx (40 percent), and Black (40 percent) homeowners.

Housing Cost Burden: Owners

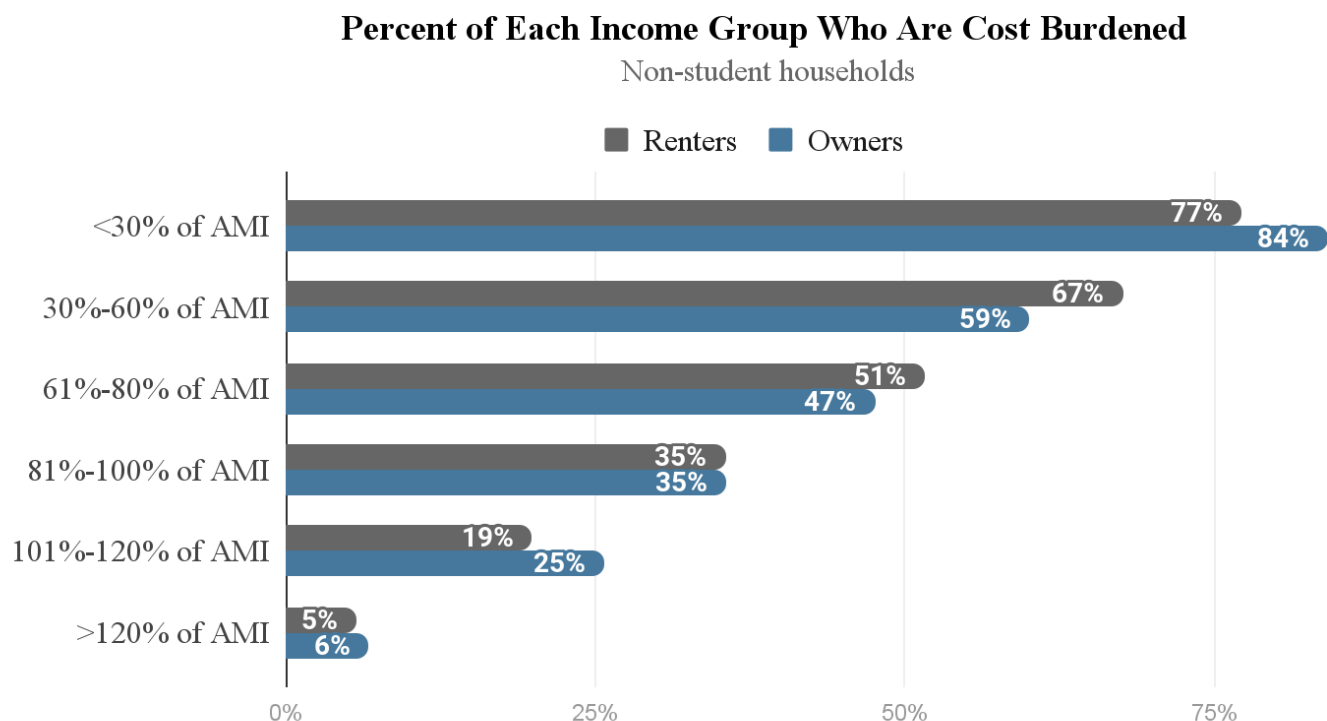
Percent of total owners in each race/ethnicity paying more than 30% of their income on rent



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.
Asian includes Pacific Islander. All Races listed are non-Hispanic/Latinx

Looking at cost burden by income category, lower-income households are significantly more likely to be cost burdened than higher income households. Seventy seven percent of non-student renter households making less than 30 percent of AMI (under \$36,250 for a 3-person household) are cost or rent burdened, as are 67 percent of households between 30-60 percent of AMI, and 51 percent of households between 61-80 percent of AMI. Rent burden remains high even in higher income ranges, with 35 percent of households making between 81-100 percent of AMI (\$96,650 for a 2-person household) facing cost burden.

For ownership households, cost burden is also highest among lower-income households; however, 25 percent of households making between 101 to 120 percent of AMI (between \$95,651 and \$116,000 for a 2-person household) are cost burdened.



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.
Non-student households only. Household income adjusted for inflation to 2020 dollars.

Rent Burden by Area Median Income (AMI): Non-student Renter Households

AMI	All Non-Student Renter Households	Rent Burdened Households	Percent of AMI	Percent of Total
<30% of AMI	56,747	43,477	77%	58%
30%-60% of AMI	28,412	19,031	67%	25%
61%-80% of AMI	9,191	4,686	51%	6%
81%-100% of AMI	12,098	4,220	35%	6%
101%-120% of AMI	9,886	1,907	19%	3%
>120% of AMI	37,263	1,895	5%	3%
Total	153,597	75,216	49%	100%

Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.
Household income adjusted for inflation to 2020 dollars

Cost Burden by Area Median Income (AMI): Non-student Owner Households

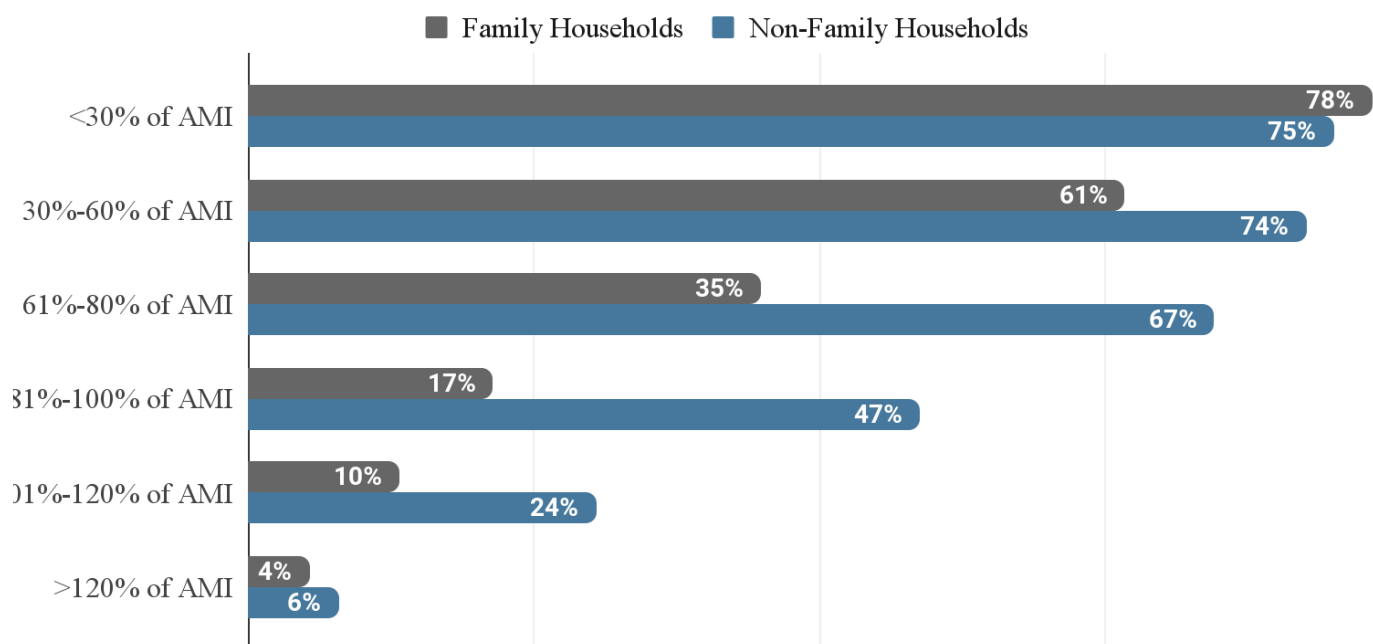
AMI	All Non-Student Owner Households	Cost Burdened Households	Percent of AMI	Percent of Total
<30% of AMI	9,213	7,700	84%	29%
30%-60% of AMI	13,055	7,765	59%	29%
61%-80% of AMI	5,351	2,512	47%	9%
81%-100% of AMI	10,091	3,529	35%	13%
101%-120% of AMI	9,074	2,279	25%	9%
>120% of AMI	46,602	2,843	6%	11%
Total	93,386	26,628	29%	100%

Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.
Household income adjusted for inflation to 2020 dollars

When we look at rent burden by general household type, non-family households are slightly more likely to be rent burdened (50 percent) than family households (48 percent). For families, rent burden is worst among those making less than 30 percent of AMI (78 percent of all families in that income group are burdened), and between 30 to 60 percent of AMI (61 percent are burdened), then decreases by 26 percentage points in the next income group. For non-family renters, rent burden remains high even for the 81 to 100 percent of AMI income group, where nearly half (47 percent) of households are burdened.

Cost Burden: Family and Non-Family Renters

Percent of each family type in each income group (e.g. 78% of all families <30% of AMI are burdened)



Rent Burden by Area Median Income & Household Type: Non-student Renter Households

Area Median Income	Family Households			Nonfamily Households		
	Total Family Households	Total Cost Burdened	Percent of Income Group who are Burdened	Total Nonfamily Households	Total Cost Burdened	Percent of Income Group who are Burdened
<30% of AMI	24,012	18,768	78%	32,735	24,709	75%
30%-60% of AMI	14,723	8,963	61%	13,689	10,068	74%
61%-80% of AMI	4,675	1,654	35%	4,516	3,032	67%
81%-100% of AMI	4,712	785	17%	7,386	3,435	47%
101%-120% of AMI	3,265	329	10%	6,621	1,578	24%
>120% of AMI	13,673	515	4%	23,590	1,380	6%
Total	65,060	31,014	48%	88,537	44,202	50%

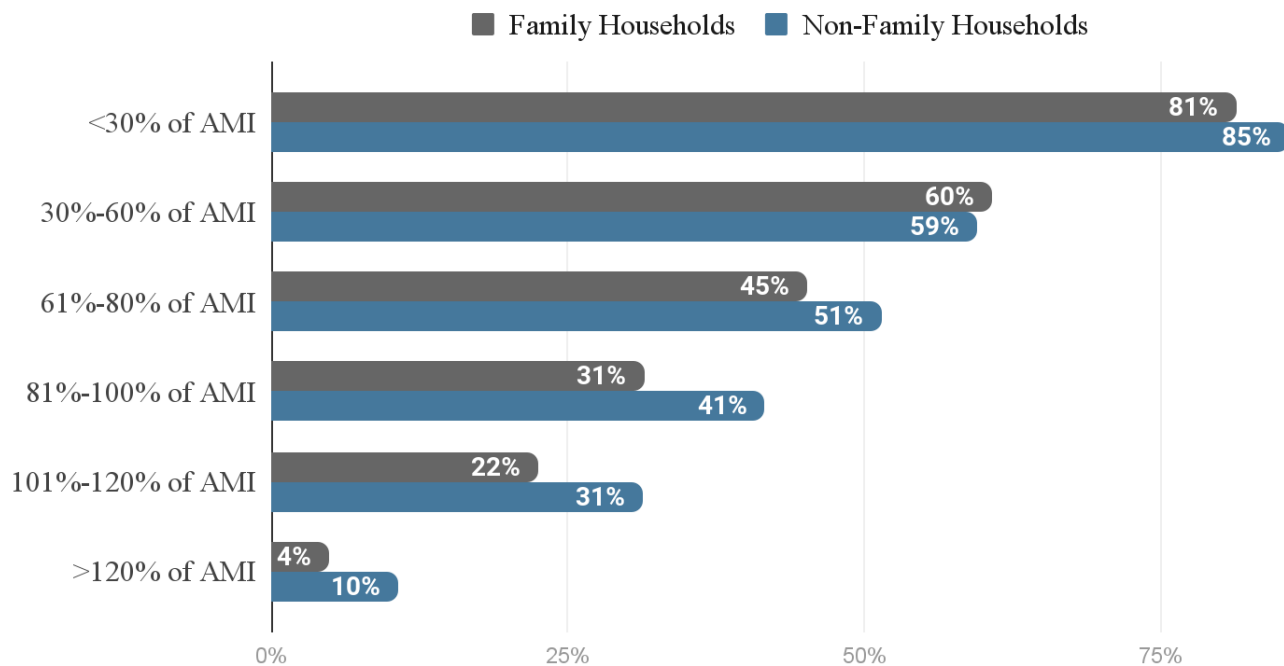
Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.
Household income adjusted for inflation to 2020 dollars

For owners, non-family households are also more likely to be cost burdened (38 percent) than family households (22 percent). For families, cost burden is worst among those making less than 30 percent of AMI (81 percent of all families in that income group are burdened),

and between 30 to 60 percent of AMI (60 percent are burdened). This pattern is replicated for non-family owners, except cost burden remains high even for the 101 to 120 percent of AMI income group, where nearly a third (31 percent) of households are burdened.

Cost Burden: Family and Non-Family Owners

Percent of each family type in each income group (e.g. 81% of all families <30% of AMI are burdened)

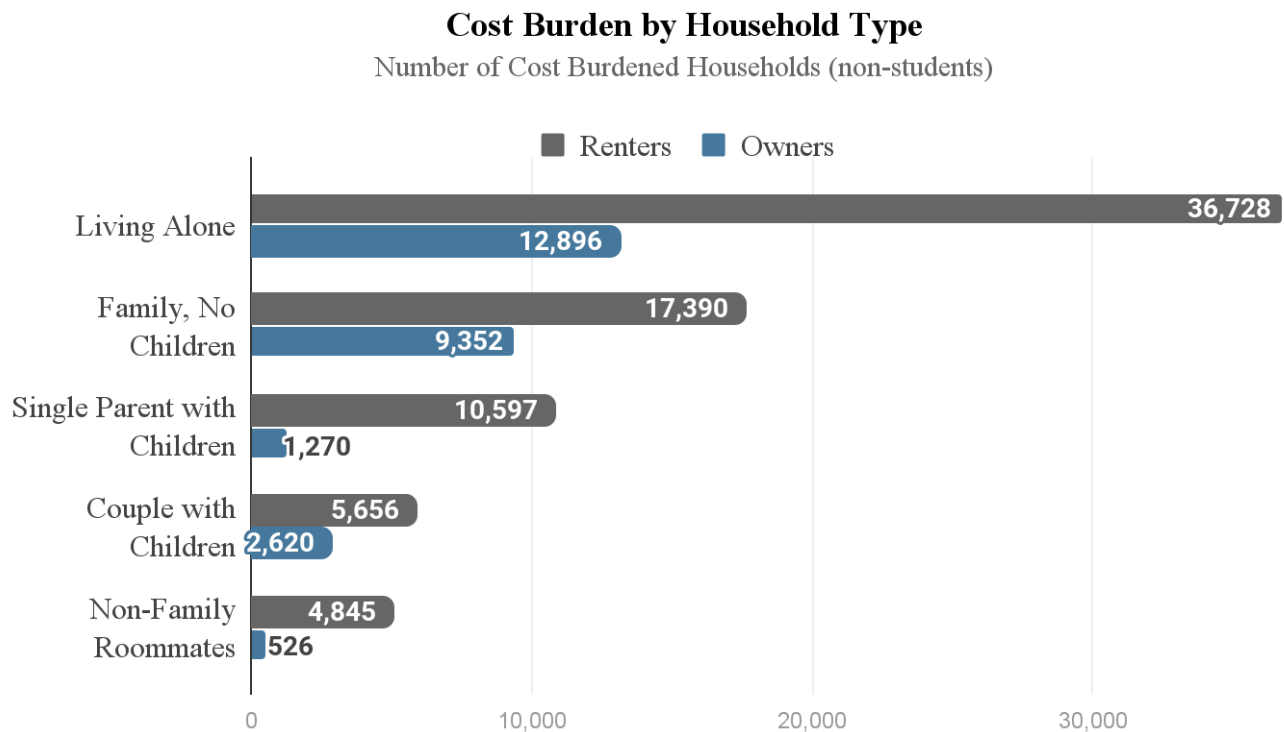


Cost Burden by Area Median Income & Household Type: Non-student Owner Households

Area Median Income	Family Households			Nonfamily Households		
	Total Family Households	Total Cost Burdened	Percent of Income Group who are Burdened	Total Nonfamily Households	Total Cost Burdened	Percent of Income Group who are Burdened
<30% of AMI	3,275	2,643	81%	5,938	5,057	85%
30%-60% of AMI	6,435	3,868	60%	6,620	3,897	59%
61%-80% of AMI	3,313	1,477	45%	2,038	1,035	51%
81%-100% of AMI	5,958	1,835	31%	4,133	1,694	41%
101%-120% of AMI	5,758	1,262	22%	3,316	1,017	31%
>120% of AMI	31,649	1,336	4%	14,953	1,507	10%
Total	56,388	12,421	22%	36,998	14,207	38%

Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis. Household income adjusted for inflation to 2020 dollars

If we break out household type into more detailed categories, we can see that people living alone have the most cost burdened renter households by sheer number (36,728). While there are fewer overall owner households who are cost burdened, the household type with the largest number of cost burdened owners are also those living alone (12,896).

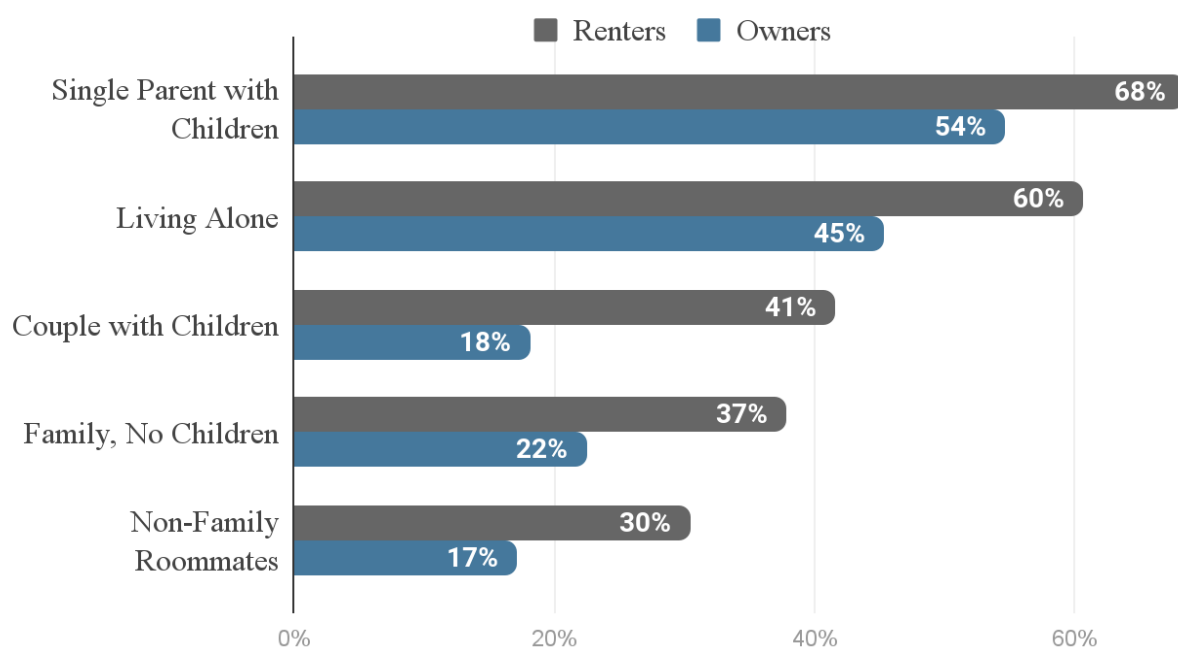


Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis. Household income adjusted for inflation to 2020 dollars

However, when we look at rent burden as a percentage of each household type, single parents with children have the highest rent burden rate (69 percent); in other words, of all renters who are single parents with children, 69 percent are rent burdened. People living alone have the second highest rate (60 percent). This pattern is replicated for owner households as well, for whom 54 percent of all single parents and 45 percent of people living alone are housing cost burdened.

Cost Burden by Household Type

As a percent of each household type; non-students



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis. Household income adjusted for inflation to 2020 dollars

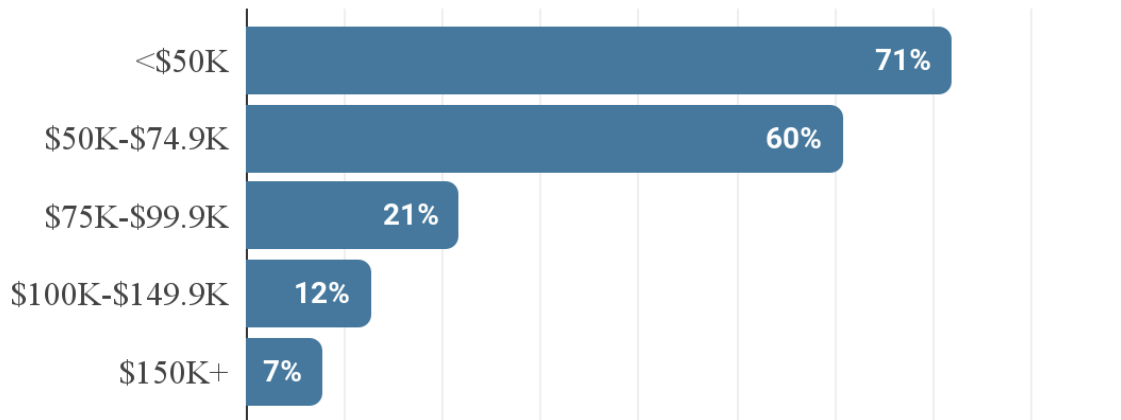
In Boston, 31,512 renter households report the presence of a disability, 64 percent of which (20,074 households) also face a rent burden. Of these 20,074 renter households reporting a disability, 90 percent are low-income (making less than \$50,000 per year). Of all these renter households making less than \$50,000, 71 percent are rent burdened; of all those making \$50,000 to \$74,999, 60 percent are burdened.

Rent Burden by Income and Disability: Renters

Household Income	Total Renters with a Disability	Total Cost Burdened	Percent of Income Group Who are Cost Burdened	Income Group as Percent of All Those Housing Cost Burdened
<\$50K	25,488	18,103	71%	90%
\$50K-\$74.9K	2,449	1,466	60%	7%
\$75K-\$99.9K	1,503	313	21%	2%
\$100K-\$149.9K	1,003	118	12%	1%
\$150K+	1,069	74	7%	0%
Total	31,512	20,074	64%	100%

Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis. Household income adjusted for inflation to 2020 dollars

Percentage of Each Income Group Who Are Cost Burdened: Renters with a Disability



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis. Household income adjusted for inflation to 2020 dollars

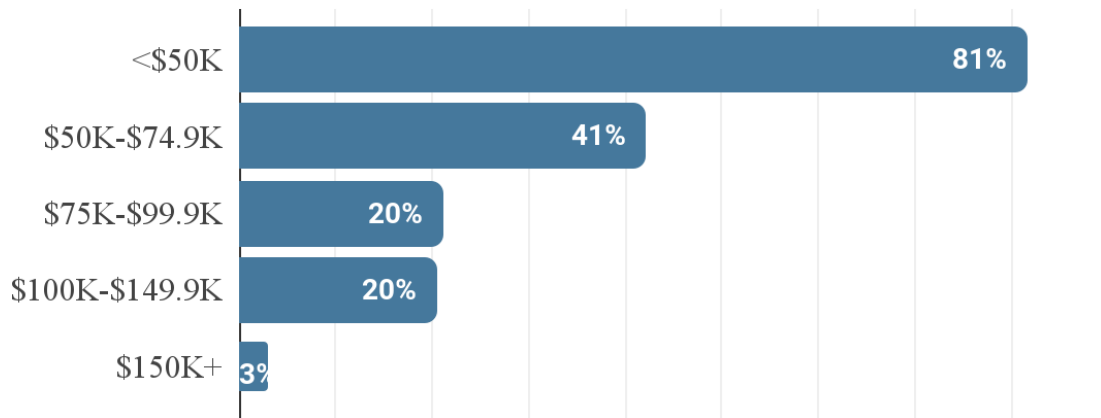
An additional 11,059 owner households report the presence of a disability, 43 percent of which also face housing cost burden. Of these 11,059 owner households reporting a disability, 74 percent are low-income (making less than \$50,000 per year). Of all these owner households making less than \$50,000, 81 percent are rent burdened.

Cost Burden by Income and Disability: Owners

Household Income	Total Owners with a Disability	Total Cost Burdened	Percent of Income Group Who are Cost Burdened	Income Group as Percent of All Those Housing Cost Burdened
<\$50K	4,351	3,512	81%	74%
\$50K-\$74.9K	1,455	600	41%	13%
\$75K-\$99.9K	1,258	255	20%	5%
\$100K-\$149.9K	1,628	319	20%	7%
\$150K+	2,367	69	3%	1%
Total	11,059	4,755	43%	100%

Source: American Community Survey,, 2016-2020 5-Year Estimates, PUMS, MOH analysis.

Percentage of Each Income Group Who are Cost Burdened: Owners with a Disability



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.

Half (50 percent) of seniors (age 65 or over) in Boston are housing cost burdened. Senior renters have a higher rate of rent burden (63 percent) than senior homeowners (36 percent). Cost burden at each income group looks nearly the same For both renters and owners, with cost burden highest for those making less than \$50,000.

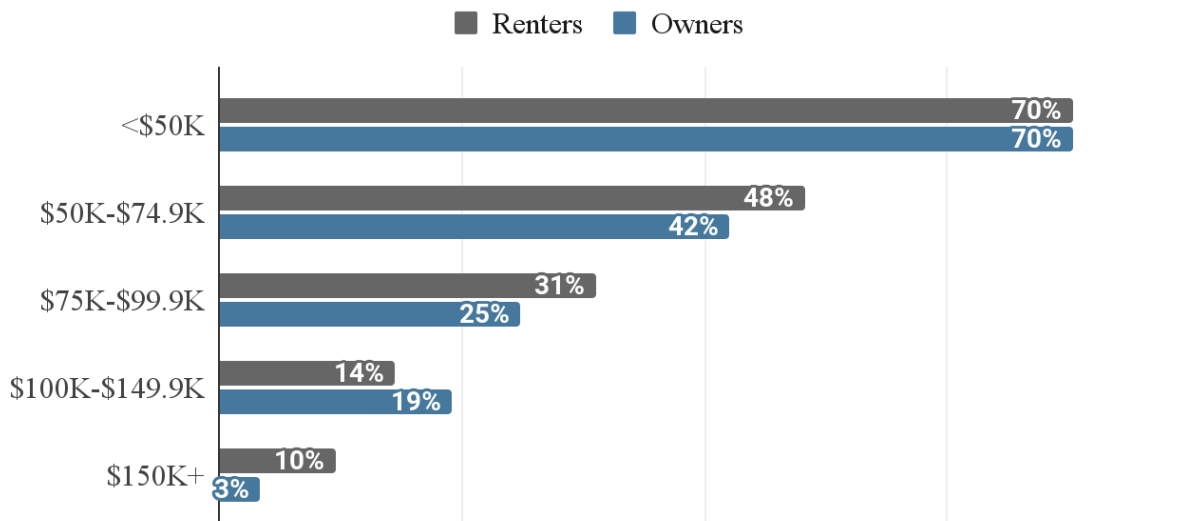
Housing Cost Burden of Senior (age 65+) Households by Income

Household Income	Renter Households			Ownership Households		
	Total Senior Renter Households	Total Cost Burdened	Percent of Income Group Who are Burdened	Total Senior Owner Households	Total Cost Burdened	Percent of Income Group Who are Burdened
<\$50K	22,146	15,584	70%	8,187	5,758	70%
\$50K-\$74.9K	1,988	959	48%	3,852	1,620	42%
\$75K-\$99.9K	1,210	375	31%	2,980	739	25%
\$100K-\$149.9K	782	113	14%	4,185	803	19%
\$150K+	1,050	100	10%	5,936	198	3%
Total	27,176	17,131	63%	25,140	9,118	36%

Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.

Household income adjusted for inflation to 2020 dollars

Percentage of Seniors in Each Income Group Who Are Burdened



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.

Overcrowding

According to American Community Survey estimates, 3.3 percent (8,936 households) of all Boston households are living in overcrowded housing conditions, defined as more than one person per room in a household. Overcrowding is more common among renter households (four percent) than owner households (1.8 percent). 1.4 percent of all Boston households are severely overcrowded, with more than 1.5 persons per room in a household. Of all renters, 1.9 percent are severely overcrowded, and of all owners, 0.6 percent are severely overcrowded.

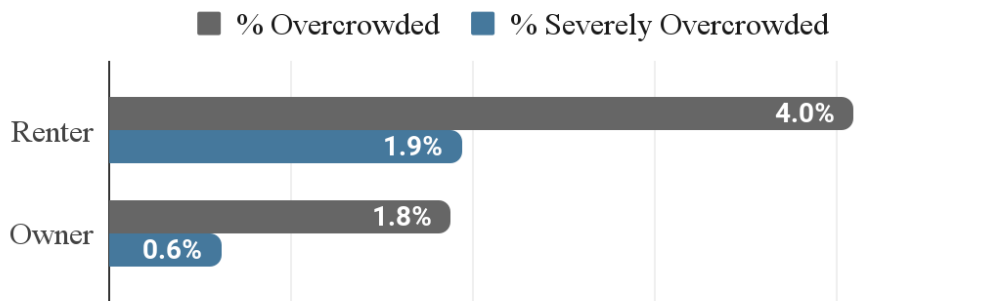
Overcrowded* Households by Tenure

Tenure	Total Households	Overcrowded	Percent Overcrowded	Severely Overcrowded	Percent Severely Overcrowded
Renter	177,652	7,187	4.0%	3,360	1.9%
Owner	95,536	1,749	1.8%	547	0.6%
Total	273,188	8,936	3.3%	3,907	1.4%

Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis. *Overcrowded = more than 1.0 person per room in a household; Severely Overcrowded = more than 1.5 persons per room

Percentage of Households Who Are Overcrowded

Overcrowded and Severe Overcrowded Households by Tenure



Source: American Community Survey, 2016-2020 5-Year Estimates, PUMS, MOH analysis.

Though the percentage of households who are overcrowded is relatively small in Boston, we still see disparities among those who are overcrowded. The greatest share of overcrowded households are Hispanic/Latinx (27 percent), followed by Black (27 percent) households and White non-Latinx (23 percent) households. When we look at overcrowding as a percent of total households in each race/ethnicity, Native American households have the highest percentage (15.4 percent), followed by Asian households (6.1 percent).

Overcrowded Households by Race/Ethnicity

Race/Ethnicity	Total Households	Overcrowded Households	Overcrowded as a Percent of Race/Ethnicity	Race/Ethnicity as a Percent of Overcrowded Households
Hispanic/Latinx	46,674	2,451	5.3%	27%
Black, non-Latinx	54,370	2,438	4.5%	27%
White, non-Latinx	137,975	2,068	1.5%	23%
Asian/Pacific Islander, non-Latinx	25,719	1,576	6.1%	18%
Two or More Race, non-Latinx	6,098	232	3.8%	2.6%
Other, non-Latinx	1,858	95	5.1%	1.1%
Native American, non-Latinx	494	76	15.4%	0.9%
Total	273,188	8,936	3.3%	100%

Source: 2016-2020 American Community Survey, PUMS Data; MOH analysis

Of all overcrowded households, 65 percent speak a language other than English at home. Of all households who speak English at home, 1.8 percent are overcrowded, while six percent of all households who speak a language other than English at home are overcrowded.

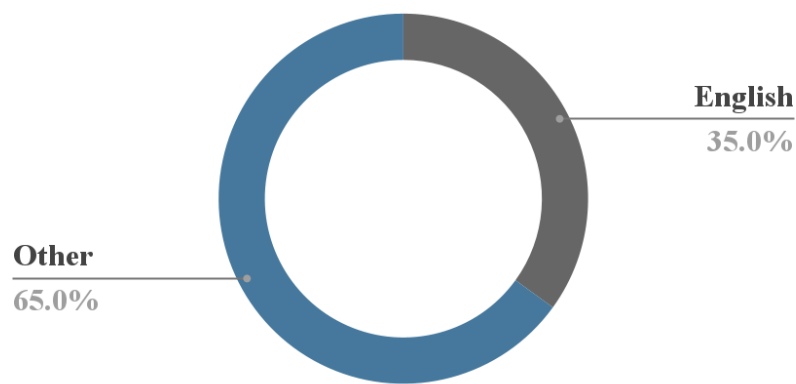
Overcrowded Households by Language Spoken at Home

Language Spoken at Home	Overcrowded Households	Overcrowded as a Percent of Language Spoken	Language Spoken as a Percent Overcrowded Households
English	3,127	1.8%	35%
Other Language	5,809	6.0%	65%
Total	8,936	3.3%	100%

Source: 2016–2020 American Community Survey, PUMS Data; MOH analysis

Overcrowded Households by Language Spoke at Home

As a percentage of total overcrowded households



Source: 2016–2020 American Community Survey, PUMS Data; MOH analysis

Of all overcrowded households, 51 percent have children and 49 percent do not. Seventy-nine percent of the overcrowded households with children are married or cohabiting couples, compared to only 21 percent of single-headed families. The vast majority (84 percent) of overcrowded households with no children are families (couples, or related adults), compared to only 16 percent who are non-family households (unrelated roommates).

Overcrowded Households by Household Type

Household Type	Total Households	Overcrowded Households	Overcrowded as a Percent of Household Type	Household Type as a Percent of Overcrowded Households
Total:	273,188	8,936	3.3%	100%
Households w/Children	50,328	4,576	9.1%	51%
Married/Cohabiting couple family	30,373	3,602	11.9%	79%
Single-headed family	19,955	974	4.9%	21%
Households with no Children	222,860	4,360	2.0%	49%
Family households:	95,723	3,668	3.8%	84%
Married/Cohabiting couple family	69,015	2,791	4.0%	76%
Single-headed family	26,708	877	3.3%	24%
Non-family households:	127,137	692	0.5%	16%
Householder living alone	98,710	0	0%	0%
Householder not living alone	28,427	692	2.4%	100%

Source: 2016–2020 American Community Survey, PUMS Data; MOH analysis

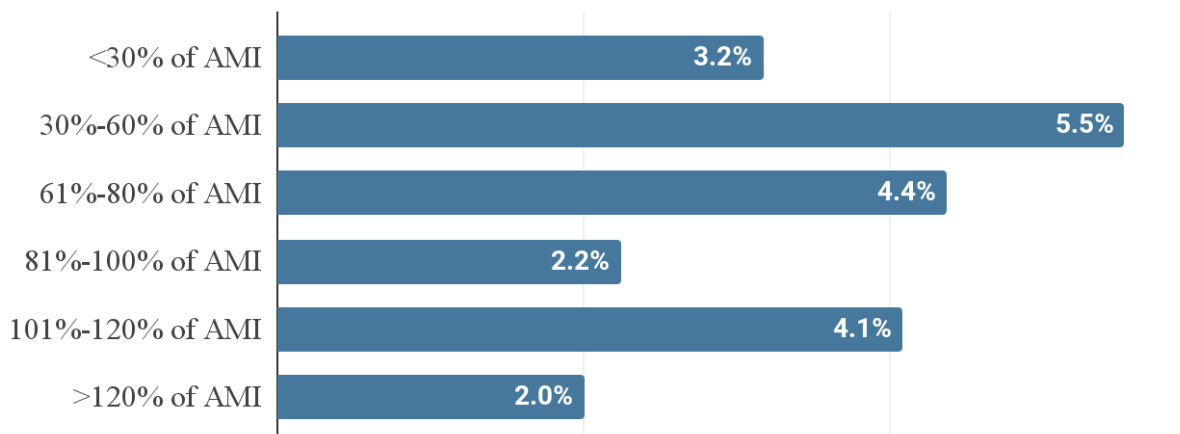
Most overcrowded households are also lower-income, with 33 percent making less than 30 percent of AMI.

Overcrowded Households by Area Median Income (AMI)

Income	Total Households	Overcrowded Households	Overcrowded as a Percent of Income Range	Income Range as a Percent of Overcrowded Households
<\$50K	103,245	2,988	2.9%	33%
\$50K–\$74.9K	32,734	1,651	5.0%	18%
\$75K–\$99.9K	29,565	1,115	3.8%	12%
\$100K–\$149.9K	42,637	1,467	3.4%	16%
\$150K+	65,007	1,715	2.6%	19%
Total Households	273,188	8,936	3.3%	100%

Source: 2016–2020 American Community Survey, PUMS Data; MOH analysis
Income figures are adjusted for inflation to 2020 dollars

Percentage of Each Income Group That is Overcrowded



Source: American Community Survey 2016-2020 5-Year Estimates, PUMS, MOH analysis.

Public Housing Wait Lists

The Boston Housing Authority manages wait lists for its family and elderly/disabled public housing units. These wait lists reveal the need for housing among Boston's extremely low-income residents. While eligibility for vouchers is restricted to 50 percent of AMI, and 80 percent of AMI for public housing, the median income of BHA residents is less than 20 percent of AMI. As of February, 2022, the BHA had almost 39,000 total applicants for family programs, of whom almost 7,000 were high-priority applicants.⁵ In addition, there were more than 13,000 applicants for elderly/disabled programs, of whom almost 3,000 were high-priority,

⁵ Priority one applicants include individuals and households with any of the following circumstances:

Displaced Due to Disaster, such as a flood or fire

Displaced Due to Domestic Violence/ Dating Violence/Sexual Assault/ or Stalking

Displaced due to Being a Victim of Hate Crime

Displaced due Avoidance of Reprisal/Witness Protection

Displaced due to Court Ordered no Fault Eviction

Condemnation of House/Apartment (e.g. your housing has been declared unfit for habitation by an agency of government through no fault of your own) or a displacement due to other government action

For Disabled Persons only, Inaccessibility of a Critical Element of their current Dwelling Unit

Displaced due to Being Cost Burdened in Boston

Homelessness

Graduates of Project-Based Voucher Units Who Have Fulfilled Supportive Service Goals

BHA Wait List, Family Programs

Number of Bedrooms	All Applicants	Priority One Applicants			Wheelchair Applicants	
		Elderly	Non-Elderly	Total Priority One	Emergency/ Administrative Transfer	Applicants
1 Bedroom	19,568	553	3,764	4,317	25	17
2 Bedrooms	11,670	117	1,258	1,375	21	14
3 Bedrooms	5,942	34	836	870	14	6
4 Bedrooms	1,193	16	185	201	5	5
5+ Bedrooms	232	4	23	27	1	1
Total	38,605	724	6,066	6,790	66	43

BHA Wait List, Elderly/Disabled Programs

Number of Bedrooms	All Applicants	Priority One Applicants			Wheelchair Applicants	
		Elderly	Non-Elderly	Total Priority One	Emergency/ Administrative Transfer	Applicants
1 Bedroom	11,612	684	1,972	2,656	43	29
2 Bedrooms	1,757	141	194	335	10	11
Total	13,369	825	2,166	2,991	53	40

Homelessness

According to Homelessness Management Information System (HMIS) data (Point in Time counts, February 2022), 4,319 persons making up 2,407 households experienced homelessness in Boston. Nearly all of these persons (97 percent) were sheltered, and only 119 (three percent) were unsheltered. Of the 2,407 households, 929 (39 percent) are households with at least one adult and one child. An additional 87 youth experiencing homelessness are unaccompanied by an adult.

Boston Point-in-Time Homelessness Count, February 2022

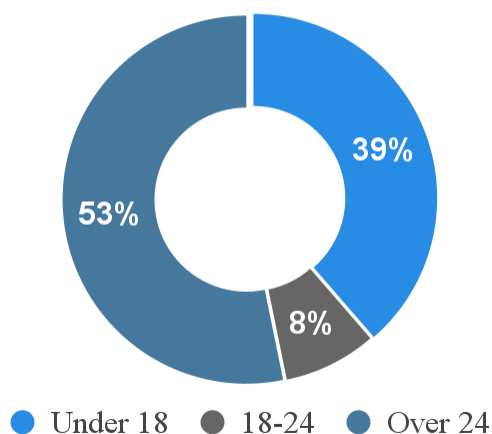
Shelter Status	Individuals	Persons in Families	Total
Unsheltered	119 persons	0 persons	119 persons/households
Sheltered	1,359 persons	2,841 persons 929 households	4,200 persons 2,288 households
Total	1,478 persons	2,841 persons 929 households	4,319 person 2,407 households

Source: Point in Time count, February 2022, HMIS

By age, 39 percent of persons experiencing homelessness are children under the age of 18, eight percent are young adults between ages 18 to 24, and over half (53 percent) are adults over the age of 24.

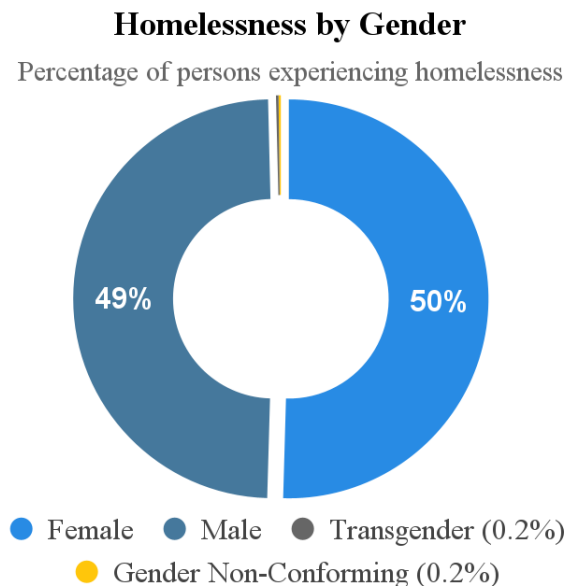
Homelessness by Age

Percentage of persons experiencing homelessness



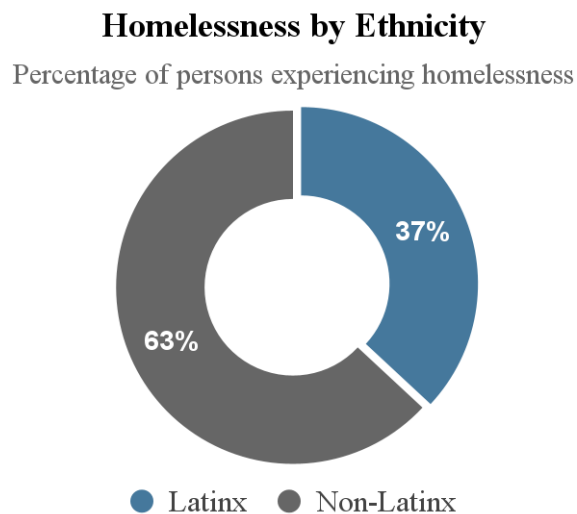
Source: Point in Time count, February 2022, HMIS

Most persons experiencing homelessness identify as either female (50 percent) or male (49 percent), with 0.2 percent identifying as transgender and 0.2 percent identifying as gender non-conforming.



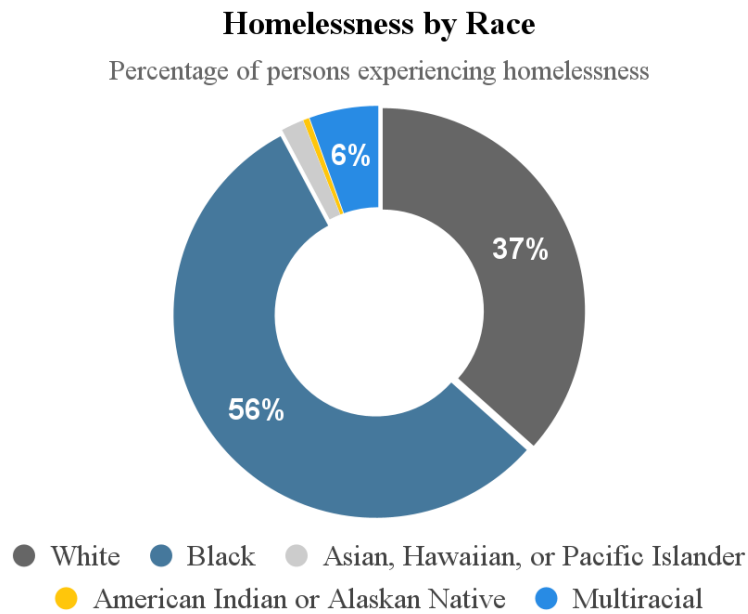
Source: Point in Time count, February 2022, HMIS

When looking at the ethnicity of people experiencing homelessness, 37 percent are Latinx and 63% are non-Latinx.



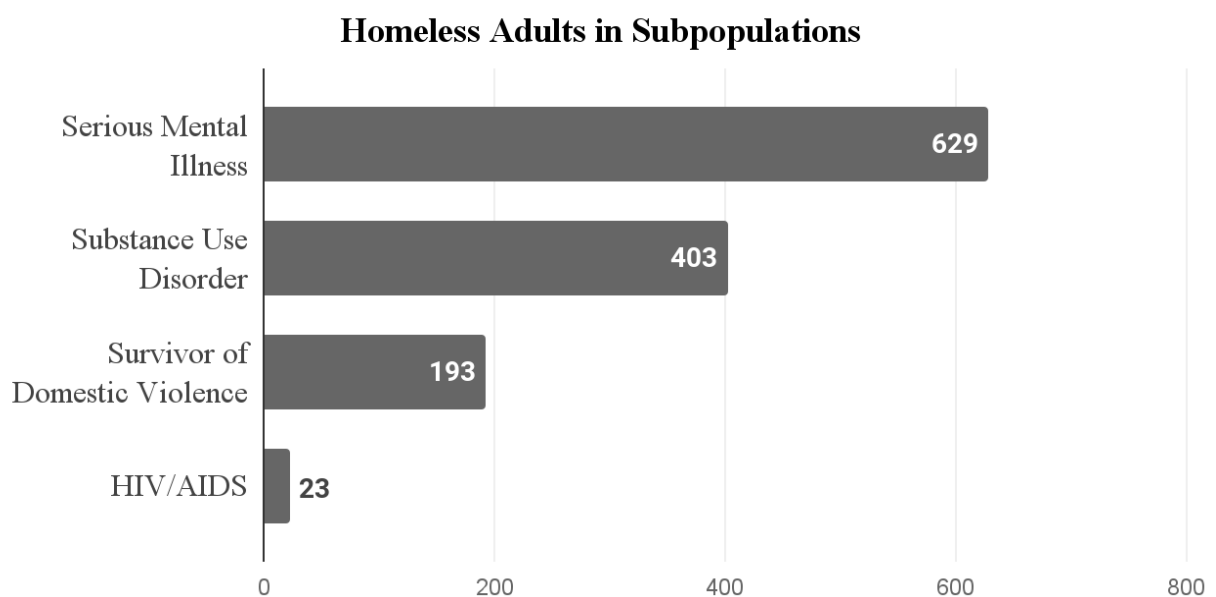
Source: Point in Time count, February 2022, HMIS

In terms of race, over half (56%) of the population experiencing homelessness is Black, followed by 37% White, and 6% multiracial.



Source: Point in Time count, February 2022, HMIS

Certain subpopulations are prevalent in the data on homelessness. 629 adults have a serious mental illness, 403 have a substance use disorder, 193 are survivors of domestic abuse, and 23 have HIV/AIDS.



Source: Point in Time count, February 2022, HMIS

Housing Production

High housing costs are directly linked to a lack of supply, and for several decades Greater Boston has failed to produce the housing needed to meet the growing demand.⁶ One of the greatest challenges is that housing production is unevenly distributed across the region, as 51 percent of the housing production from 2010 to 2020 was in just 15 cities and towns, and of the 147 cities and towns in Greater Boston, 55 produced fewer than 50 units of multi-family housing over the decade. Of these, 19 did not produce any multi-family housing at all.⁷

Boston, however, is leading the way on new market-rate and income-restricted housing. Over the last five years (2017 to 2021), 20,121 units have been added to Boston's housing inventory, and 8,688 units are in construction. Of the units completed, 71 percent are in multi-family rental buildings, 27 percent are in multi-family condominiums, and less than two percent are in one-, two-, and three-family houses.

Units Completed, by Property Type, 2017-2021

Property Type	Units Completed	Percentage
1-Family	208	1.0%
2-Family	120	0.6%
3-Family	12	0.1%
Condo	5,519	27.4%
Rental	14,262	70.9%
Total Units	20,121	100.0%

Source: Mayor's Office of Housing Permitting Data

Production by Tenure

The majority of units completed since 2017 have been rental units (71 percent), and 29 percent have been ownership units.

⁶ For a discussion of Greater Boston's housing production problems, see *The Greater Boston Housing Report Card 2019: Supply, Demand and the Challenge of Local Control*, The Boston Foundation. Accessed 3/3/2022 at <https://www.tbf.org/-/media/tbf/reports-and-covers/2019/gbhrc2019.pdf>

⁷ Appendix 16

https://www.tbf.org/-/media/tbf/reports-and-covers/2021/gbhrc2021_concappendix.pdf?la=en&hash=195664AEB1E1C14024D4CD0288920D9B1206E17F

Units Completed by Tenure, 2017-2021

Tenure	Units Completed	Percentage
Rental	14,283	71%
Owner	5,861	29%
Total	20,144	100%

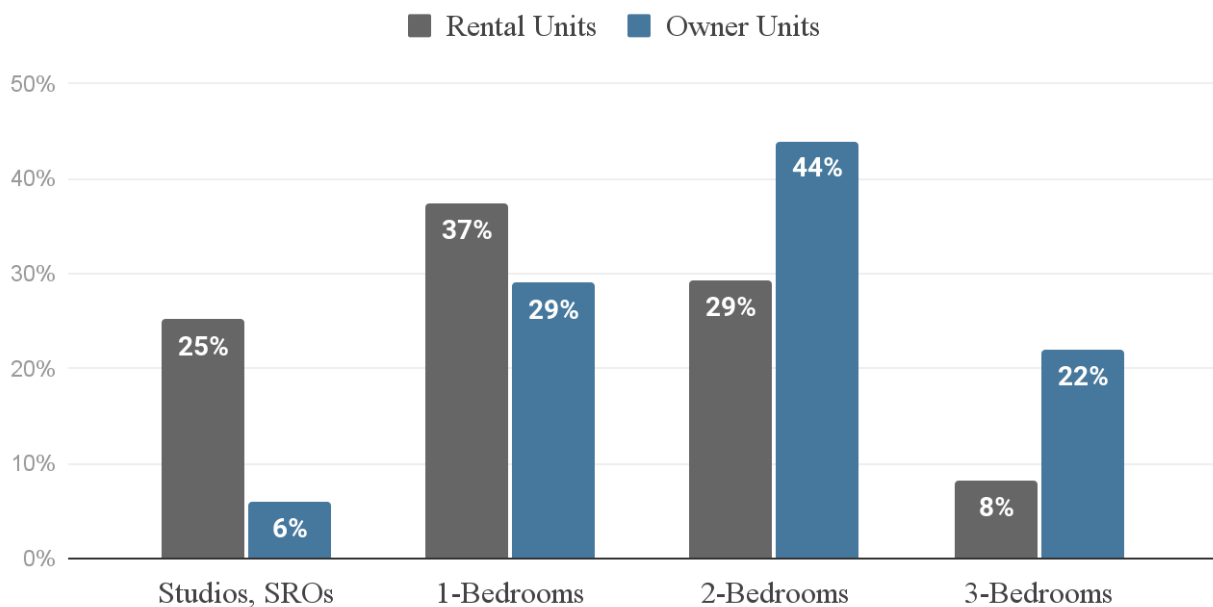
Source: Mayor's Office of Housing Permitting Data. Excludes negative production such as demolitions and unit-reducing alterations

Production by Bedroom Type

Thirty-eight percent of the rental units completed between 2017-2021 were one-bedroom units, 29 percent were two-bedroom units, 25 percent were studios or SROs (single room occupancy), and eight percent had three or more bedrooms. For ownership units, 44 percent were two-bedroom units, 29 percent were one-bedroom units, 22 percent had three or more bedrooms, and six percent were studios and SROs.

Units Completed & In Construction by Bedroom Type & Tenure, 2017-2021

As a percent of total rental units and total owner units



Completed Units by Bedroom Type and Tenure, 2017-2021

Bedroom Type	Rental Units	Percent of Rental Units	Owner Units	Percent of Owner Units
Studios, SROs	3,595	25%	328	6%
1-Bedrooms	5,340	37%	1,708	29%
2-Bedrooms	4,182	29%	2,557	44%
3-Bedrooms	1,166	8%	1,268	22%
Total	14,283	100%	5,861	100%

Source: Mayor's Office of Housing Permitting Data. Excludes negative production such as demolitions and unit-reducing alterations

Production by Neighborhood

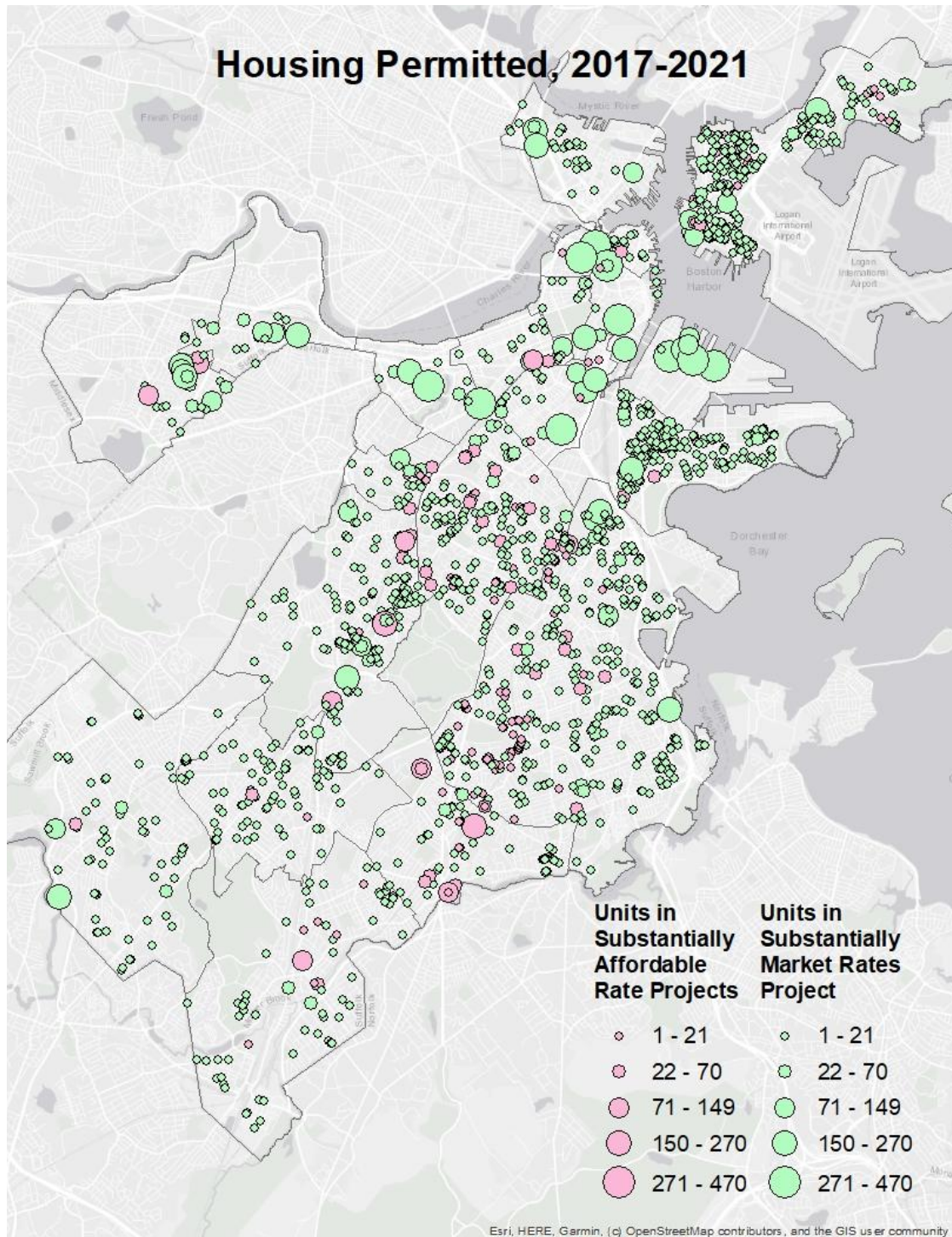
New housing units have been completed across the city from 2017 to 2021, although there has been a concentration of larger, substantially market-rate developments in central Boston neighborhoods such as the South Boston Waterfront, the South End, the Fenway, and the Downtown neighborhoods (see map), while East Boston and South Boston have seen the greatest concentration of smaller market rate developments. Substantially affordable/income-restricted projects (projects where at least 40 percent of the units are income-restricted) can also be found across the city, though some of the largest recent projects have been located in Jamaica Plain (near Egleston Square) and in Mattapan.

In total, the largest increase in housing units has occurred in Dorchester (2,505 units), followed by Brighton (2,370 units) and East Boston (2,084 units). The largest increases in income-restricted units were in Dorchester (737 units), Jamaica Plain (653 units), Mattapan (567 units, including the conversion of 207 existing units from market rate to income-restricted), and Brighton (563 units).

Change in Housing Units, by Neighborhood, 2017-2021

Neighborhood	Net Change in Market Rate Units	Net Change in Income-Restricted Units	Total Change in Units	Percent Income Restricted
Allston	562	82	644	12.7%
Back Bay	36	138	174	79.3%
Bay Village	120	23	143	16.1%
Beacon Hill	28	0	28	0.0%
Brighton	1,807	563	2,370	23.8%
Charlestown	443	62	505	12.3%
Chinatown	32	14	46	30.4%
Dorchester	1,768	737	2,505	29.4%
Downtown	999	151	1,150	13.1%
East Boston	1,758	326	2,084	15.6%
Fenway	707	101	808	12.5%
Hyde Park	111	49	160	30.6%
Jamaica Plain	870	653	1,523	42.9%
Mattapan	-47	567	520	109.0%
Mission Hill	217	109	326	33.4%
North End	15	23	38	60.5%
Roslindale	154	33	187	17.6%
Roxbury	642	489	1,131	43.2%
South Boston	810	208	1,018	20.4%
South Boston Waterfront	1,847	119	1,966	6.1%
South End	1,135	165	1,300	12.7%
West End	876	34	910	3.7%
West Roxbury	486	59	545	10.8%
Total	15,376	4,705	20,081	23.4%

Source: Mayor's Office of Housing; Permitting Data. All data represents net change in the number of units. A reduction in the number of units can occur because of a demolition, combining of units within a structure, the loss of an income-restriction, or the conversion of a unit from market rate to income-restricted, through the Acquisition Opportunity Program.



Source: MOH permitting data. Substantially affordable projects are those projects where at least 40 percent of the units are income-restricted. Substantially market rate projects have fewer than 40 percent to the units as income-restricted.

Production by Affordability

Of all new housing units completed from 2017 to 2021, 21 percent were income-restricted; the rate of income-restricted housing was higher for rental units (26 percent) than for owner units (9 percent).

Net New Housing Units Completed by Income Affordability, 2017-2021

Income Affordability	Rental	Percent of Rental	Owner	Percent of Owner	Total	Percent of Total
Income-Restricted						
Less than 30% of AMI	519	4%	0	0%	537	3%
31% to 60% of AMI	1,069	8%	6	0.1%	1092	6%
61% to 80% of AMI	1,406	10%	271	5%	1680	9%
80% to 100% AMI	181	1%	197	4%	390	2%
100% to 120% of AMI	175	1%	16	0.3%	191	1%
Over 120% AMI	144	1%	0	0%	144	0.7%
Total Income-Restricted	3,494	26%	490	9%	4,034	21%
Market-Rate						
61% to 80% of AMI	452	3.3%	17	0.3%	469	2%
80% to 100% AMI	1,410	10.4%	86	1.5%	1526	8%
100% to 120% of AMI	2,295	16.9%	282	5.0%	2577	13%
Over 120% of AMI	5,964	43.8%	4,783	84.5%	10,667	55%
Total Market-Rate	10,121	74.3%	5,168	91.3%	15,239	79%
Total Units	13,615	100%	5,658	100%	19,273	100%

Source: Mayor's Office of Housing; Permitting Data

In addition to the production of income-restricted units, it is important to highlight the other approach to meeting the need of extremely low-income households: housing vouchers. Since 2017, the Boston Housing Authority has seen an increase of 2,436 vouchers they administer, through a range of programs, including the new City-funded voucher program and a range of federal programs including Project Based Vouchers, a number of specialty HUD programs for the disabled, VASH vouchers for veterans, and Emergency Housing Vouchers funded under the 2021 American Rescue Plan Act.

While 21 percent of new production is income-restricted, market rate units are generally priced for higher income households: as the table shows, an estimated 56 percent of new

production is affordable to households making more than 120 percent of AMI, while smaller shares of the market are affordable to lower-income households making under 60 percent of AMI.

The table below also shows the predicted share of production available to each racial/ethnic group based on prices. White households make up 50.9 percent of all households, but 63.8 percent of new production is accessible to them; conversely Black households account for 20.4 percent of all households but can access 14.4 percent of new production, and Latinx households account for 17.2 percent of households but can access only 11.2 percent of new production. Asian households, and Multicultural, Other race, or Native American households access to new production more closely aligns with their share of all households.

The table also shows the racial/ethnic distribution of households across each income level. There are higher percentages of households of color in the lower income categories (e.g. 29.5 percent of households with incomes at or below 30 percent of AMI are Latinx and 28.8 percent are Black) than in the higher income categories (only 7.2 percent of households making over 120 percent of AMI are Latinx and 8.4 percent are Black). While few households are in the highest income category, over half of new production (56.3 percent) is affordable to households with incomes in that highest bracket.

Income Distribution of New Production and Income Distribution Across Race/Ethnicity

Income Category	Percent of New Production	Percent of Households in Each Income Category					
		White	Black	Latinx	Asian	Multiracial ; Other	Total HHs
<=30% of AMI	2.8%	27.3%	28.8%	29.5%	11.4%	3.0%	100%
31-60% of AMI	5.8%	36.6%	32.2%	21.7%	6.9%	2.6%	100%
61%-80% of AMI	10.9%	44.4%	26.9%	16.2%	8.0%	4.6%	100%
80%-100% AMI	9.8%	54.2%	19.1%	16.1%	7.6%	2.9%	100%
100%-120% of AMI	14.4%	61.8%	14.7%	11.6%	7.5%	4.4%	100%
> 120% of AMI	56.3%	74.3%	8.4%	7.2%	7.6%	2.4%	100%
Share of Households	-	50.9%	20.4%	17.2%	8.5%	2.9%	100%
Predicted Share of Production	-	63.8%	14.4%	11.2%	7.7%	3.0%	-

Source: 2016-2020 American Community Survey, 5-Year Estimates, PUMS. "Multiracial; Other" includes Two or More Races, Other, and Native Indian and Alaskan Natives. Excludes students.

New Production = housing units completed 2017-2021

The table below is similar, but shows the income distribution as a percent of the total households in each race/ethnicity. For example, of all White households, 49.7 percent have incomes over 120 percent of AMI, while only 14.2 percent of Latinx and 14.1 percent of Black households are in that income bracket. This is another way of looking at income by race/ethnicity, and emphasizes the disparities between White households (only 14.2 percent of which have incomes at or below 30 percent of AMI) and households of color (37.6 percent of Black households, 45.5 percent of Latinx households, and 35.8 percent of Asian households have incomes at or below 30 percent of AMI).

Income Distribution of New Production and Income Distribution Within Race/Ethnicity

Income Category	Percent of New Production	Percent of Households in Each Income Category				
		White	Black	Latinx	Asian	Multiracial; Other
<=30% of AMI	2.8%	14.2%	37.6%	45.5%	35.8%	27.1%
31-60% of AMI	5.8%	12.1%	26.6%	21.2%	13.6%	15.0%
61%-80% of AMI	10.9%	5.1%	7.8%	5.5%	5.5%	9.2%
80%-100% AMI	9.8%	9.6%	8.4%	8.4%	8.0%	8.8%
100%-120% of AMI	14.4%	9.3%	5.5%	5.2%	6.8%	11.5%
> 120% of AMI	56.3%	49.7%	14.1%	14.2%	30.4%	28.3%
Total Households	-	100%	100%	100%	100%	100%
Share of All Households	-	50.9%	20.4%	17.2%	8.5%	2.9%
Predicted Share of Production	-	63.8%	14.4%	11.2%	7.7%	3.0%

Source: 2016-2020 American Community Survey, 5-Year Estimates, PUMS. "Multiracial; Other" includes Two or More Races, Other, and Native Indian and Alaskan Natives. Excludes students. New Production = housing units completed 2017-2021

Housing Production for Boston's Older Residents

From 2017 to 2021, 346 rental units were completed in projects built specifically for older Bostonians, 90 percent of which (294 units) were income-restricted. There are an additional 251 income-restricted units for older residents in construction.⁸ Given that there are more than 9,000 senior households with incomes of less than \$50,000 who are severely rent burdened, and 825 seniors on the Boston Housing Authority priority one wait list, Boston will need to continue its efforts to construct income-restricted senior housing.

⁸ Source: Mayor's Office of Housing; Permitting Data

Housing Instability

Housing instability can take many forms. It can occur when people are paying high percentages of their income towards housing costs, when people have rental arrears and are facing eviction, when renters get upended from their homes due to their apartment buildings being converted into a condominiums, and when homes are at risk for foreclosure, among many other circumstances. Residents who experience housing instability are at particular risk for residential displacement, as they are less likely to be able to afford any increases in their housing cost. This section uses available data to measure and describe housing instability in Boston.

Severe Housing Cost Burden

The Housing Needs section of this report provided data on households paying more than 30 percent of their income to rent and are considered housing cost burdened. While this is a measure of how housing is unaffordable, in order to get a more clear sense of which renters are most at risk for housing instability, it is useful to look at who is severely housing cost burdened, meaning they are paying more than 50 percent of their income to rent.

In total, 24 percent of Boston's households are severely cost burdened, totaling 65,794 households. Renters are more than twice as likely to be severely cost burdened (30 percent) compared to homeowners (14 percent).

Severely Cost Burdened Households by Tenure

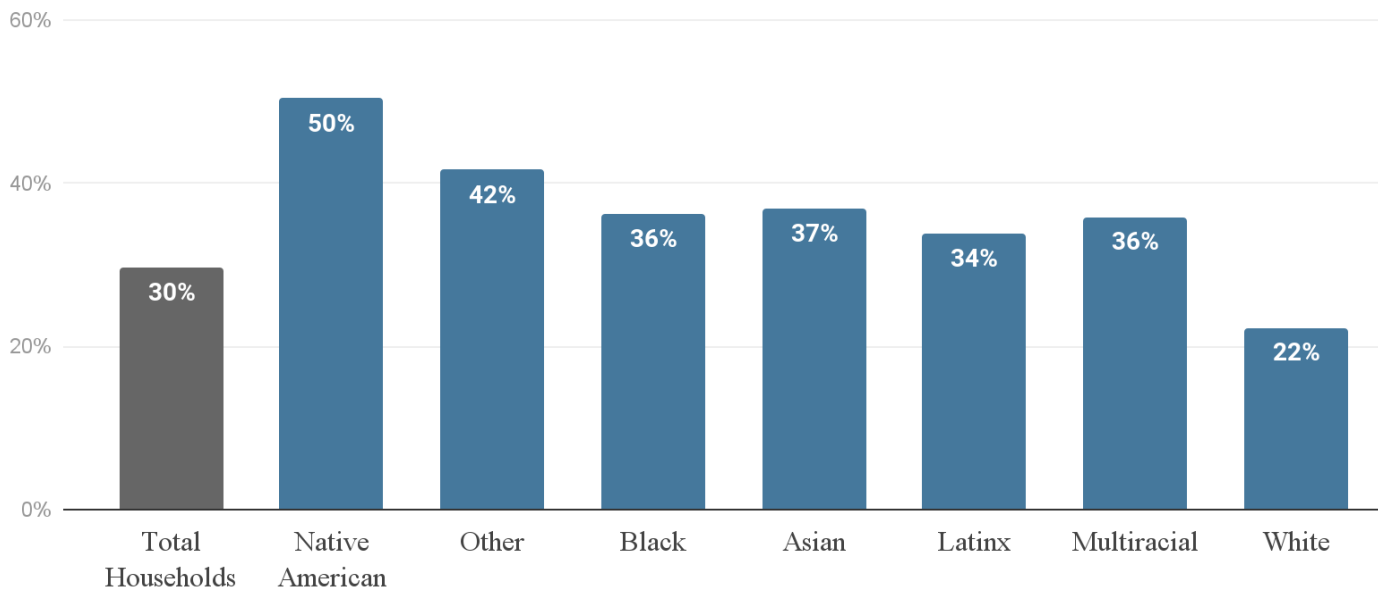
Tenure	Total Households	Severely Cost Burdened Households	Total Severely Burdened as a Percent of Tenure
Renter Households	177,652	52,820	30%
Homeowner Households	95,536	12,974	14%
Total Households	273,188	65,794	24%

Source: 2016-2020 American Community Survey, 5-Year Estimates, PUMS.

When we look at severe rent burden by race/ethnicity, White renter households have much lower rates of severe burden (22 percent) than the citywide rate (30 percent) and all BIPOC populations. Native American households have the highest rate of severe rent burden (50 percent), followed by households in the Other category (42 percent), Asian (37 percent), Black (36 percent), Multiracial (36 percent), and Latinx (34 percent) households.

Severe Housing Cost Burden: Renters

Percent of total renters in each race/ethnicity paying more than 50% of their income on rent

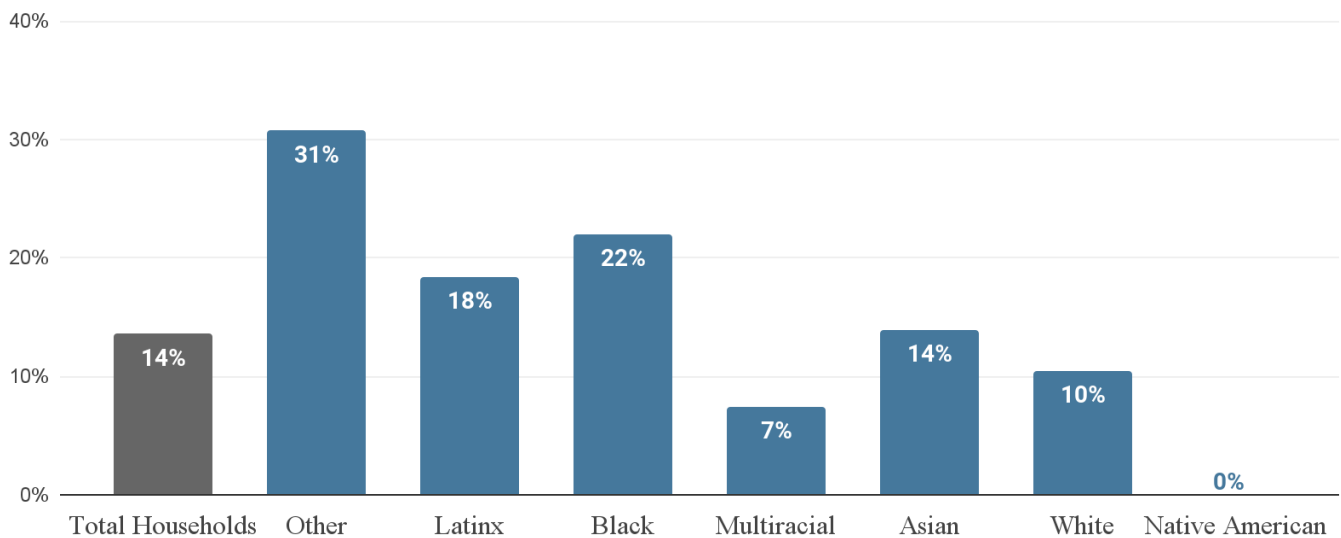


Source: 2016-2020 American Community Survey, 5-Year Estimates, PUMS. Asian includes Pacific Islanders.

For homeowners, the lowest rates of severe cost burden are among Multiracial (seven percent) and White (10 percent) households. The severe burden rate for Asian homeowners is the same as the citywide average (14 percent). The severe burden rate is highest for homeowners in the Other category (31 percent), Blacks (22 percent), and Latinx (18 percent) households.

Severe Housing Cost Burden: Owners

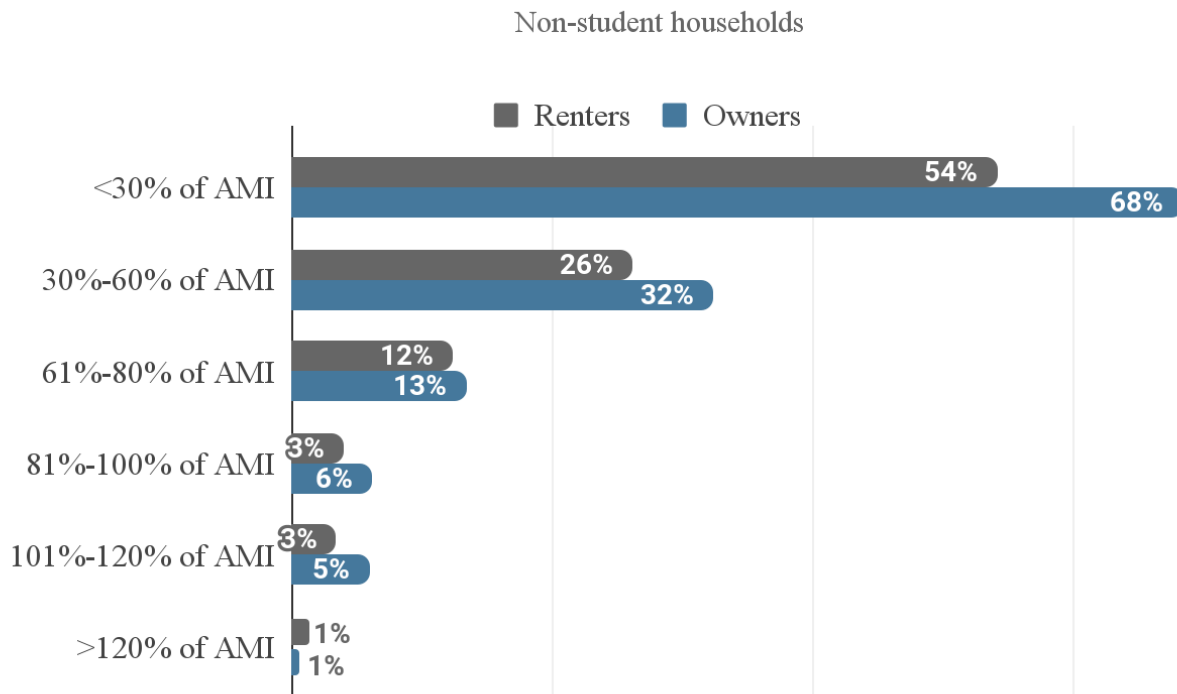
Percent of total owners in each race/ethnicity paying more than 50% of their income on rent



Source: 2016-2020 American Community Survey, 5-Year Estimates, PUMS. Asian includes Pacific Islanders.

Unsurprisingly, both renters and owners with the lowest incomes have the most severe cost burden. Fifty four percent of renters and 68 percent of homeowners making less than 30 percent of AMI (approximately \$32,000 for a two-person household in 2020) are severely cost burdened. When looking at cost burden by income we exclude students since, in general, students are only temporarily low-income and/or cost burdened while in school.

Percent of Each Income Group Who Are Severely Cost Burdened

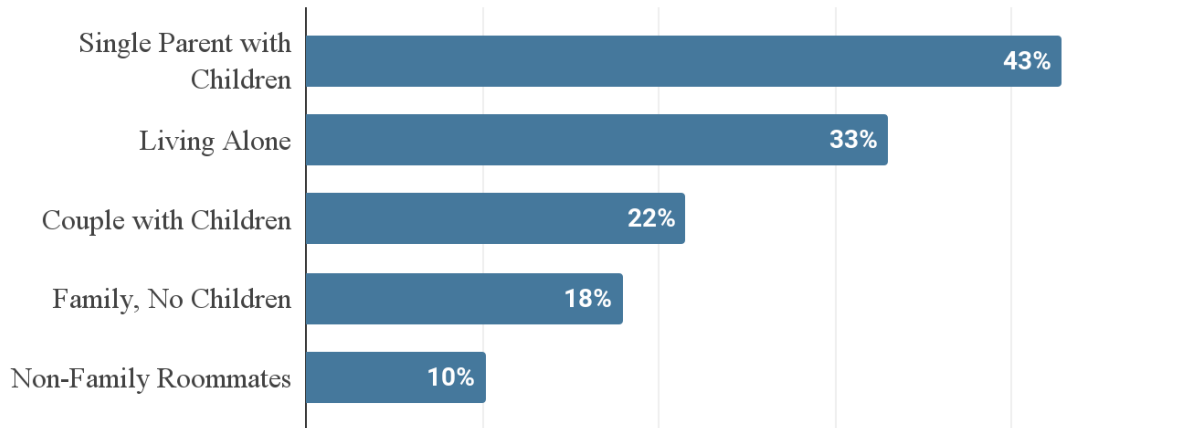


Source: 2016-2020 American Community Survey, 5-Year Estimates, PUMS.

Renters who are single parents with children have the highest rate of severe rent burden (43 percent) of all renter household types, and represent 6,689 households. The second highest rate is for individuals living alone (33 percent), who represent 20,167 households.

Severe Rent Burden by Household Type

As a percent of each household type (non-students)



Source: 2016-2020 American Community Survey, 5-Year Estimates, PUMS. Excludes students..

The Rental Relief Fund

While housing cost burden is a broad measure of housing instability, data from the Rental Relief Fund (RRF) tell a more timely story of housing instability. The RRF was launched in April 2020 to address the economic crises created by the COVID-19 Pandemic. Through March 24, 2022 the RRF has supported 3,381 households,⁹ with an average award of \$5,116 per household. Of these households, 66 percent of the applicants identify as female. In addition, 46 percent of RRF recipients were Black or African American, and 25 percent were Latino, revealing that the levels of distress are significantly higher for BIPOC households than for White households.

Rental Relief Fund Recipients, by Race/Ethnicity

Race/Ethnicity	Number	Percentage*
Black/African American	1,563	46.2%
Latino	841	24.9%
White	650	19.2%
Multi-Racial	139	4.1%
Asian	129	3.8%
Middle Eastern/West Asian or North African	50	1.5%
American Indian, Alaskan Native, or Indigenous	46	1.4%
Other Race	23	0.7%
Native Hawaiian or Pacific Islander	8	0.2%
No Data or Declined to Answer	175	5.2%
Total	3,381	100%

*Applicants could select more than one race, and therefore the percentages add up to more than 100 percent.

Evictions

Between 2015 and 2017, there were, on average, just less than 5,000 petition filings in Boston each year, resulting in 2,000 eviction executions.¹⁰ Eviction moratoria and rental relief have made a difference in evictions over the past two years.

⁹ The State has had a rental relief program as well, which, through April 15, 2022 has served 13,730 Boston households. We do not have demographic data for these households.

¹⁰City of Boston Department of Neighborhood Development (DND) (2019). "Action Plan to Reduce Evictions in Boston." Page 7. Accessed on May 3, 2022 at https://www.boston.gov/sites/default/files/file/2020/01/An_Action_Plan_to_Reduce_Evictions_in_Boston_report%29%20200109_1.pdf.

From November 2020 through March 2022, there were 1,794 eviction filings, for an annual rate of 1,435. While this is far fewer than pre-pandemic, it is still worryingly high. Sixty percent of these filings were in just two neighborhoods: Dorchester and Roxbury. East Boston and Hyde Park followed, with seven percent of filings in each neighborhood.

Eviction Filings by Neighborhood, November 2020 to March 2022

Neighborhood	Number	Percentage
Dorchester	660	39.8%
Roxbury	336	20.3%
East Boston	120	7.2%
Hyde Park	120	7.2%
South End	87	5.2%
Downtown	54	3.3%
South Boston Waterfront	51	3.1%
Fenway	45	2.7%
Jamaica Plain	30	1.8%
Mission Hill	28	1.7%
Back Bay	24	1.4%
South Boston	24	1.4%
Chinatown	13	0.8%
North End	14	0.8%
Beacon Hill	12	0.7%
West End	10	0.6%
Allston	8	0.5%
Bay Village	7	0.4%
Brighton	6	0.4%
Mattapan	6	0.4%
Charlestown	2	0.1%
West Roxbury	2	0.1%
Total*	1,659	100.0%

*Based on a 92 percent geocoded rate.

Source: Boston Housing Court eviction filings, November 2020 to March 2022. MOH analysis.

Sixty eight percent of the filings were for non-payment of rent, and 23 percent were for cause, which means that the tenant violated the terms of the lease agreement or undertook

an illegal activity in the unit or on the property. In comparison, in 2017, 78 percent of filings were for non-payment of rent, and 14 percent were for cause.¹¹ This difference may be, in part, explained by the availability of rental relief funds in 2020 to 2022.

Reason for Filing Eviction, November 2020 to March 2022

Reason	Number	Percentage
Cause	416	23%
No Fault	133	7%
Non-Payment	1,211	68%
Other/Mixed	32	2%
Unknown	2	0%
Total	1,794	100%

Source: Boston Housing Court eviction filings, November 2020 to March 2022. MOH analysis.

Eviction data does not provide demographic data, including race and ethnicity. As a result, in order to understand the disparate impact of eviction on BIPOC households, data must be analyzed looking at the correlation between evictions and the geographic concentration of BIPOC households. In 2021, CityLife/Vida Urbana (CLVU) released a report on evictions. CLVU found that for eviction filings from February 2020 to February 2021, “In Boston’s census tracts where the majority of renters are Black, the average eviction filing rate is 3.8 times higher than the average filing rate in tracts where the majority of renters are white.”¹²

Another approach is to look at how eviction patterns overlap with environmental justice populations. A block group is defined as an environment justice block group if it meets one or more of the following criteria: (i) the annual median household income is not more than 65 percent of the statewide annual median household income; (ii) BIPOC individuals comprise 40 percent or more of the population; (iii) 25 percent or more of households lack English language proficiency; or (iv) BIPOC individuals comprise 25 percent or more of the population and the annual median household income of the municipality in which the neighborhood is located does not exceed 150 percent of the statewide annual median household income. In Boston, 72 percent of block groups, containing 66 percent of Boston’s population are considered environmental justice block groups.

¹¹ DND (2019). Page 8

¹² CityLife/Vida Urbana (2021). “Evictions in Boston’s Communities of Color: The First Year of The Pandemic.” Page 3. Accessed May 3, 2022 at https://d3n8a8pro7vhmx.cloudfront.net/clvu/pages/2779/attachments/original/1618424939/COVID-19_eviction_report_April_2021.pdf?1618424939.

From November 2020 to March 2022, 91 percent of eviction filings were in environmental justice block groups, and 21 percent of filings were in census tracts that met all three of the environmental justice criteria. This data highlights not only the concentration of eviction filings not only in BIPOC neighborhoods, but also in low-income neighborhoods where a high percentage of residents speak a language other than English.

Eviction Filings in Environmental Justice Block Groups

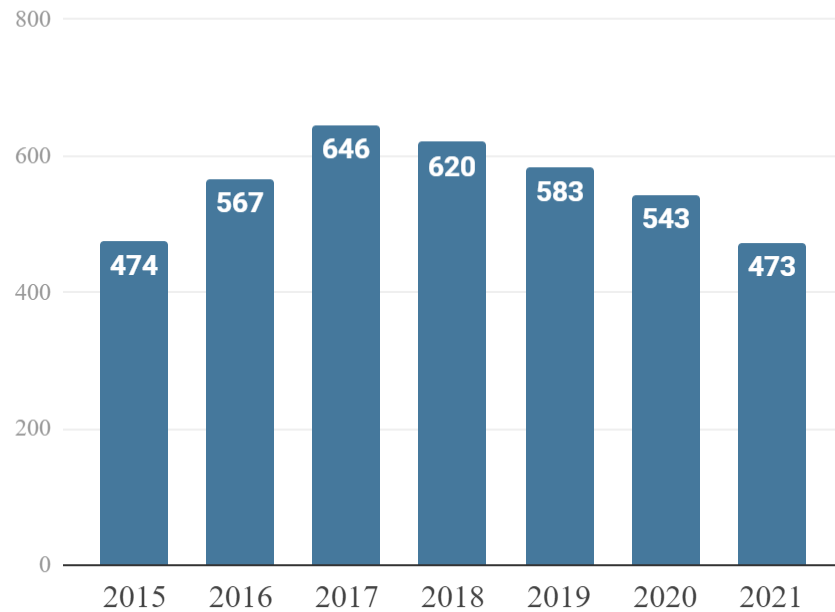
Environmental Justice Criteria Met	Number	Percentage
Income only	6	0.4%
BIPOC Population	500	30.1%
BIPOC Population and English Isolation	112	6.8%
BIPOC Population and Income	544	32.8%
BIPOC Population, Income and English Isolation	345	20.8%
Total Meeting at Least One Criteria	1,507	90.8%
Does Not Meet any Criteria	152	9.2%
Total Geocoded Records	1,659	

Source: Boston Housing Court eviction filings, November 2020 to March 2022. MOH analysis. Based on a 92 percent geocoding match rate.

Condominium Conversions

While condominiums represent a less expensive form of housing than single-family homes and meet an important need within Boston's homeownership market, the conversion of existing multi-family buildings from rental units to condominiums represents a loss of much needed, and often family-sized, rental stock. In addition, at the time of the conversion, tenants are asked to vacate the unit, through either informal evictions (a tenant does not challenge a notice to quit or accepts "cash for keys") or formal evictions. Therefore, condominium conversions contribute to housing instability. Between 2015 and 2021, 1,471 buildings and 3,906 units were converted into condominiums. In 2021 alone, 473 units were converted and 2021 tied with 2015 for the lowest number since data collection began. The number of converted units has been decreasing steadily since 2017. Between 2020 and 2021, the number of converted units decreased by 13 percent.

Total Units Converted to Condos, by Year



Source: MOH analysis of Master Deeds and Assessing data

Between 2015 and 2021, the neighborhoods with the most converted units were Dorchester (781 units) and East Boston (687 units), followed by South Boston (473 units) and Jamaica Plain (430 units)

Rental Units Converted to Condominiums, by Neighborhood, 2015 to 2021

Neighborhood	Total 2015-2021	2021	Neighborhood Share of Total (2015-2021)
Dorchester	781	93	20.0%
East Boston	687	88	17.6%
South Boston	473	53	12.1%
Jamaica Plain	430	84	11.0%
Roslindale	296	32	7.8%
South End	263	27	6%
Roxbury	188	16	3%
Charlestown	171	30	6%
Back Bay	96	0	2.5%
Hyde Park	93	16	2.4%
Brighton	86	15	2.2%
Beacon Hill	72	8	1.8%
West Roxbury	66	2	1.7%
North End	64	3	1.6%
S Bos Waterfront	38	0	1.0%
Mattapan	37	2	0.9%
Bay Village	31	0	0.8%
Allston	24	1	0.6%
Chinatown	3	3	0.1%
Downtown	3	0	0.1%
Mission Hill	3	0	0.1%
Fenway	2	0	0.1%
CITYWIDE	3,906	473	100%

Source: MOH analysis of Master Deeds and Assessing data

In 2021, the City of Boston updated its condominium and cooperative conversion ordinance, providing additional protections to tenants. The City, due to state law, is prohibited from extending these protections to properties with less than four units. As a result, 90 percent of the buildings converted to condominiums were in one- to three-unit properties, and 78 percent of the units converted were in one- to three-unit properties. Eleven percent of units were in four- to six-unit properties, and only seven percent were in larger properties.

Condominium Conversions by Building Type, 2015 to 2021

Building Type	Buildings	Percent of Buildings	Units	Percent of Units
One-Family*	184	12.5%	184	4.7%
Two- or Three-Family	1,139	77.4%	2,879	73.7%
Four to Six Units	92	6.3%	417	10.7%
Seven+ Units	29	2.0%	267	6.8%
Mixed-Use	27	1.8%	159	4.1%
Total	1,471	100%	3,906	100%

*The conversion of a one-family to a condominium may entail the subdivision of the house into more than one unit, an addition to the property, or the demolition of the house and construction of a larger building.

Source: Condominium Master Deeds filed at the Suffolk Registrar of Deeds, collected and analyzed by the Mayor's Office of Housing.

Foreclosures

Foreclosures create housing instability for both homeowners and renters. For owner-occupant homeowners, it results in both the loss of their home and a long term loss in wealth. During a foreclosure, renters are also forced to leave their homes, and after the foreclosure, owner-occupied properties usually are sold at auction to investor owners or sit empty and owned by the lender, further destabilizing neighborhoods. Due to the fall out from the subprime lending bubble and the Great Recession there were 9,466 foreclosure petitions (the legal initiation of a foreclosure), and 3,776 foreclosure deeds (completed foreclosures) in Boston from 2006 to 2010. Since the recovery from that recession, foreclosures have declined, falling to 300 petitions and 40 foreclosure deeds in 2019, the year prior to the COVID-19 Pandemic. Pandemic era governmental policies have reduced foreclosure activity further, as there were only seven owner-occupied homes that were foreclosed on in 2021. As these policies are relaxed, however, it is expected that foreclosures will increase.

Foreclosures, 2011 to 2021

Year	Foreclosure Petitions	Foreclosure Deeds	Owner- Occupied Foreclosed Homes	Estimated Number of Rental Units
2011	732	525	196	549
2012	890	308	103	363
2013	232	94	35	102
2014	322	102	34	101
2015	500	134	54	127
2016	533	164	57	183
2017	418	139	58	136
2018	336	103	35	115
2019	300	40	15	42
2020	92	32	8	38
2021	93	17	7	27

Source: Suffolk County Registry of Deeds, collected and analyzed by the Mayor's Office of Housing.

Displacement Risk

While it's difficult to precisely measure residential displacement due to insufficient data, the map below estimates levels of displacement risk across the city based on 17 indicators of displacement. Neighborhoods with the highest displacement risk are East Boston, Chinatown, and parts of Dorchester. Parts of Hyde Park, Mattapan, and Roxbury show risk as well. Income-restricted housing is one of the best protections against displacement; neighborhoods with a high percentage of income-restricted units, like the South End and Roxbury, therefore have lower risks of displacement than they might otherwise see.

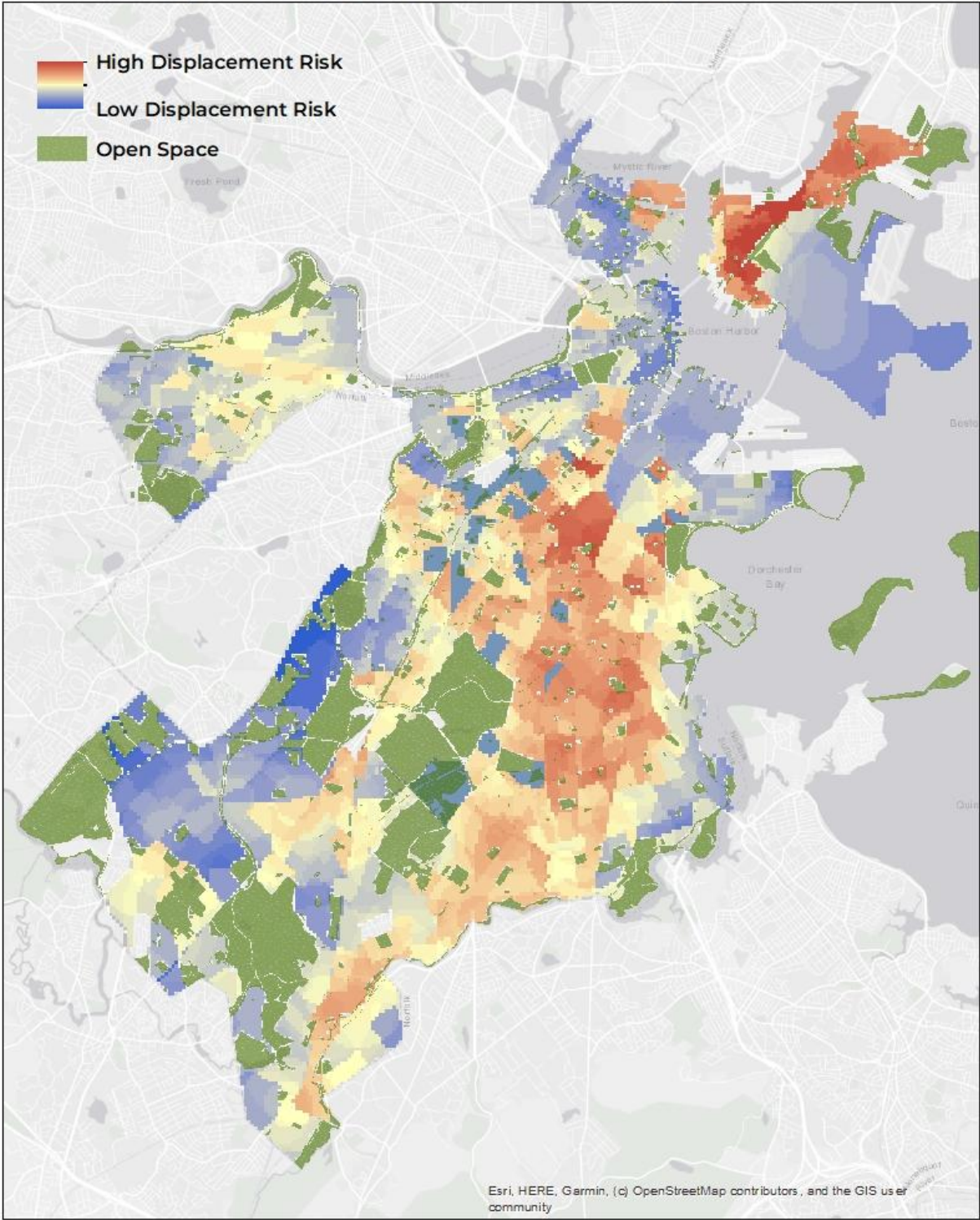
Indicators Used in Displacement-Risk Index¹³

Demographic Factors	Amenities	Market Changes
Race/ethnicity Renter tenancy Housing cost burden Educational attainment Presence of college students English fluency	Access to rapid transit Proximity to high-income area	Low income-restricted housing Rent appreciation Commercial Development Potential Development Sites Condo Conversions Property appreciation

¹³ More information on the indicators can be found here:

<https://www.boston.gov/sites/default/files/file/2021/03/Boston%20Displacement%20Risk%20Map%202020%20Summary%20Sheet.pdf>

Displacement-Risk Map



Student Housing

Each fall, Boston's colleges and universities are required to provide data on their students' places of residence, both on- and off-campus. Using this data, the Mayor's Office of Housing publishes an annual student housing report. For detailed information of Boston's housing market see this year's report. This section provides highlights from this data.

In the fall of 2021, there were 153,220 undergraduate and graduate degree students enrolled in Boston based programs. Of these, 83,391 lived in the city of Boston. While 47 percent live on-campus, 13 percent of students live at home ("commuter" students), and 41 percent live off-campus in Boston's rental market. Traditionally, colleges and universities only house their undergraduates on campus. Indeed, 63 percent of undergraduates live on campus, compared to only ten percent of graduate students.

Students By Housing Type And Degree Level, Living In Boston, 2021

Living Arrangement	Undergraduates	Graduates	Total	Percent of Grand Total
On-Campus or University-Provided Housing	36,660	2,486	39,146	46.9%
Off-Campus (Living-at-home)	4,135	6,298	10,433	12.5%
Off-Campus (Not-at-home)	17,788	16,024	33,812	40.5%
Total	58,583	24,808	83,391	100.0%

Source: MOH, Student Housing Report, 2021.

<https://www.boston.gov/sites/default/files/file/2022/08/Student%20Housing%20Report%2C%202021.pdf>

From 2017 to 2021, 1,419 new dorm beds were completed, and 2,762 beds are in the pipeline. While undergraduate enrollment is down one percent from 2013 (the first year student data was collected), graduate enrollment is up 18 percent. There are now 33,812 graduate and undergraduate students living off-campus in Boston's neighborhoods, highlighting the need for universities to provide more on-campus housing

Dorm Production Pipeline, as of January 1, 2022

Status	Number of Beds
Currently Under or Soon to be in Construction	1,100
In Large Project Review	800
Pipeline (Future Commitments)	2,523
Planned Demolitions	-1661
Net New Dorm Beds	2,762

Source: MOH Permitting Data