

# Boston Housing Facts and Resources

## Basic Facts

Total number of housing units in Boston: 301,702 (2020 Decennial Census)

Occupied units: 91.5% (276,057)

Vacant units: 8.5% (25,645)

Rental vacancy rate: less than 3%

Owner-occupied units in Boston: 96,502 (35.3%) (2016-2020 ACS 5 yr. est)

Renter-occupied units in Boston: 176,686 (64.7%) (2016-2020 ACS 5 yr. est)

Over 50% of Boston housing units were built in 1939 or earlier.

The percentage of owner-occupied housing increased from 33% in 2012 to 35.3% in 2020.

BPDA Board Approved Projects in 2021 — Number of new Residential Units: 6,555

Number of new On-site Income Restricted Housing Units: 2,366

In Boston, the median owner-occupied home value was \$581,000 in 2020, up from \$395,000 in 2010 — an increase of \$186,000.

In Greater Boston in April 2022, the median price for a single-family home hit \$845,000, and the median price for a condo rose to \$716,500, according to the Greater Boston Association of Realtors.

In Massachusetts, prices of single-family homes increased 28% between 2019 and 2021. (Kara Miller, *Boston Globe*, 12 May 2022).

Over 40% of renters pay more than 35% of their household income for gross rent.

## Boston Housing Authority (BHA)

Administrator of the BHA - Kate Bennett

<http://www.bostonhousing.org/en/About-BHA.aspx>

(617) 988-4000

“In total, BHA currently owns and/or oversees approximately **12,623 rental units of public housing** in Boston and houses more than **25,000 people** under the public housing program. BHA owns 63 housing developments. Of the 63 developments, 36 are designated as elderly/disabled developments and 27 are designated as family developments. Three of the 27 family developments have elderly/disabled housing on site and one of the elderly developments has designated units for families.

In addition to housing developments, BHA administers approximately **11,469 rental assistance vouchers**, otherwise known as **Tenant-Based Section 8 vouchers**, that allow families to rent in the private market and apply a subsidy to their rent. A similar state program assists an **additional 700 households**. With this assistance, residents are able to pay approximately 30-40 percent of their income toward rent, and BHA pays the remainder. BHA helps provide housing to approximately **29,000 people under these programs**. In addition, BHA provides subsidies to

more than 2,100 households under its Section 8 Project-Based Voucher and Moderate Rehabilitation programs as well.”

Overall, the BHA is involved in assisting almost 60,000 people.

## **Finding Affordable Housing**

City of Boston website listing new and existing affordable housing units

This website also has the link to sign up for the **MetroList** (<https://www.boston.gov/metrolist>) through which you can receive up-to-date information on new housing opportunities as well as housing programs and events. Some other resources for finding housing include the following Boston City webpages:

<http://www.bostonplans.org/housing/finding-housing>

<http://www.bostonplans.org/housing/finding-housing/more-housing-resources>

## **Resources**

**The 2021 Greater Boston Housing Report Card (The Boston Foundation)** Recommends:

- \*Build on recent legislative momentum around zoning and housing production by legalizing small-scale multifamily housing and expanding the mandate for multifamily zoning in MBTA communities.
- \*Improve the quality and frequency of transit service, both to better serve transit-dependent populations and to better support new or planned housing development.
- \*Advance housing equity by making local inclusionary zoning policies more universal and more effective and by advancing state and local policies that limit displacement.
- \*Advance building techniques and strategies with great potential to reduce housing production costs.

<https://www.tbf.org/news-and-insights/reports/2021/jun/greater-boston-housing-report-card-2021>

**HOUSING A CHANGING CITY: BOSTON 2030 (This was Mayor Walsh’s Housing Plan.)**

<https://www.boston.gov/departments/neighborhood-development/housing-changing-city-boston-2030>

### **Housing Boston 2030: 2018 Update**

By 2018, the original 2014 Housing plan was revised to account for the greater population growth that was being projected by 2018 and thus a need for even more new housing.

[https://docs.google.com/document/d/1WRWTkvId7\\_hAKiKz-F8-J\\_HCq5mCrWKxBUeFOVgwaM/edit](https://docs.google.com/document/d/1WRWTkvId7_hAKiKz-F8-J_HCq5mCrWKxBUeFOVgwaM/edit)

### **2020 Annual Report for HOUSING BOSTON 2030**

3,300 new housing units were permitted in 2020, which included 1,023 income-restricted units.

<https://www.boston.gov/sites/default/files/file/2021/06/Annual%20Report%202020.pdf>

### **Student Housing**

In 2019, 40,933 students were living on campus or in university-provided housing, 9,917 lived off campus in their family home, and 36,288 lived off campus and not at home.

**5,245** new beds were completed or were in the process of being built by 2020.

---

## Quarterly Housing Progress reports on Housing a Changing City: Boston 2030

<https://www.boston.gov/departments/neighborhood-development/housing-changing-city-boston-2030>

---

### City of Boston Department of Neighborhood Development

26 Court St., 8th & 9th Floors

Boston, MA 02108-2501

Email: [Neighborhooddevelopment.dnd@cityofboston.gov](mailto:Neighborhooddevelopment.dnd@cityofboston.gov)

Phone: 617-635-3880

Website: <https://www.boston.gov/departments/neighborhood-development>

The Department of Neighborhood Development works with communities to improve Boston's neighborhoods through investing public resources. Its main jobs are to create housing options, support tenants, foster homeownership, end homelessness, and manage the City's real estate.

### Imagine Boston 2030 Housing Goals

**General goal:** \*Reduce housing cost burden for Bostonians

Decrease portion of low- and middle-income households that are severely housing-cost burdened.

#### Housing Initiatives

Initiatives to encourage housing production, increase affordable housing options, and reduce displacement. The city seeks to:

- \*Work to increase overall housing supply
- \*Deploy a suite of tools to support the preservation of affordable housing citywide.
- \*Pursue policies that encourage the production and maintenance of deed restricted low-, moderate-, and middle-income housing.
- \*Aspire to higher levels of affordability in geographies where this is feasible.
- \*Stabilize housing and reduce displacement. (The City established the Office of Housing Stability to prevent evictions, foreclosures, and displacement.)
- \*Partner with neighboring municipalities to identify and consider regional solutions to housing challenges.
- \*Support homeownership by: › Assisting moderate- and middle-income Bostonians to purchase and maintain their first home through a variety of homebuyer and homeowner programs including prioritizing pathways to homeownership for tenants.

### Community Preservation Act: <https://www.boston.gov/community-preservation>

A significant amount of money is now available from this tax supplement.

Director: Thadine Brown

Phone: 617-635-0545

Email: [THADINE.BROWN@BOSTON.GOV](mailto:THADINE.BROWN@BOSTON.GOV)

Churches may apply for Community Preservation Funds (with some limitations)

Examples: Charles St. AME, Roxbury Presbyterian, and Second Church in Dorchester.

Grants will be made available for three types of initiatives or projects:

1. Affordable housing
2. Historic preservation

### 3. Parks, outdoor recreation, and open spaces

#### **The Mayor's Housing Innovation Lab**

It seeks to increase housing affordability by testing innovative housing models and accelerating the pace of innovation in the housing sector.

Phone: 617-635-0259

Website: [HOUSINGILAB@BOSTON.GOV](mailto:HOUSINGILAB@BOSTON.GOV)

26 Court St., 11th Floor

Boston, MA 02108-2501

#### **Projects of the Housing Innovation Lab**

1. **Plugin House Initiative:** The Plugin House demonstrates the possibilities of backyard homes and smaller living to provide housing affordable to all.
2. **Housing with Public Assets:** Could building housing on top of, or next to, city buildings, such as libraries and community centers, benefit our communities?
3. **Intergenerational Homeshare Pilot:** We're offering affordable housing to graduate students while helping local homeowners and communities. This plan aims to encourage age-friendly development in the City. We're also exploring different housing options in communities through a "Homeshare" network. This network matches older homeowners with extra rooms to rent to people who need to rent a room. This uses the Nesterly housing app: <https://www.nesterly.io/>.
4. **Additional Dwelling Unit Pilot:** This pilot program seeks to streamline the process for homeowners looking to create an additional unit. This 18-month pilot program allows owner occupants in East Boston, Mattapan, and Jamaica Plain to carve out space within their homes to create smaller, independent units, known as Additional Dwelling Units (ADUs). The program aims to help homeowners take advantage of the existing space in their homes, which can help people age in place and prevent displacement.
5. **Urban Housing Unit Roadshow:** Through our interactive exhibit, we heard from the Boston community about what they think about compact-size living units. The Urban Housing Unit was a compact apartment on wheels. The Housing Innovation Lab took it from downtown Boston to Roslindale, Mattapan, Dorchester, Roxbury, and East Boston. The 385 square-foot, one-bedroom unit was modular and fully furnished. Evidence shows that smaller, modular units can be built much cheaper than traditional housing.
6. **Housing Innovation Competition:** The Lab asked development teams to propose innovative compact living designs. The goal of the competition was to show that small, affordable family units are feasible. The competition took place from November 2016 to June 2017. This wasn't just an ideas competition. The subjects of the competition were five city-owned properties in the Garrison Trotter neighborhood in Roxbury. The winning proposals in the competition would be built there.
7. **Density Bonus Pilot program:** This pilot initiative allowed developers in the program to increase the height or floor area of their units. In exchange, they would restrict the income on a percentage of their residential units. The City created new density bonus zoning for the Strategic Planning Areas of PLAN: JP/Rox and PLAN: Dot Ave. This seeks to increase the number of affordable housing units.
8. **Simplifying the Homebuying Process:** After research with recent first-time homebuyers, the Housing Innovation Lab developed a framework to better support first-time buyers through the complex process. This framework keeps in mind the unique

paths different individuals take in buying a house. The results were put into use by the Boston Home Center.

### **The Boston Home Center**

26 Court St., 9th Floor

Boston, MA 02108

Website:

<https://www.boston.gov/departments/neighborhood-development/boston-home-center>

Phone: 617-635-4663

The Boston Home Center is the City's one-stop shop for homebuyers and homeowners. The Boston Home Center helps Boston residents purchase, improve, and keep their homes. We offer training, financial help and counseling to first-time homebuyers, guidance and funding for homeowners for home improvements, and counseling to help families avoid foreclosure. The Home Center also markets homes developed for income-eligible, first-time homebuyers. The website also has information on current home-buying lottery drawings for income-eligible families.

---

### **Boston Neighborhood Community Land Trust**

550 Dudley St.

Roxbury, MA 02119

(617) 237-6015

Meridith Levy, executive director: [mlevy@bnclt.org](mailto:mlevy@bnclt.org)

Website: <https://www.bnclt.org/>

#### **Mission**

“Boston Neighborhood Community Land Trust works to combat displacement and racial injustice by creating permanently affordable, community-controlled housing in the Boston area, with a specific geographic focus on Roxbury, Dorchester, and Mattapan. BNCLT builds neighborhood stability, housing equity, and community strength among low- and moderate-income residents most at risk of displacement; and through the collective strength of partners working toward a shared, equitable, and just future.”

### **Massachusetts Affordable Housing Alliance (MAHA)**

1803 Dorchester Ave.

Dorchester MA 02124

Phone 617-822-9100

<https://mahahome.org/>

Symone Crawford, Executive Director

MAHA's mission is to educate and mobilize to increase affordable homeownership opportunities, break down barriers facing first-time and first-generation homebuyers, and close the racial-wealth and homeownership gaps.

### **The Massachusetts Housing Partnership (MHP)**

Website: <https://www.mhp.net/>

160 Federal St.

Boston, MA 02110

Phone 617-330-9955; Toll-Free 877-MHP-FUND

A statewide public nonprofit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

See also the MHP One Mortgage Program: <https://www.mhp.net/one-mortgage>

## **Massachusetts Area Planning Council (MAPC)**

60 Temple Place

Boston, MA 02111

Phone: 617-933-0700

The Metropolitan Area Planning Council (MAPC) is the regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston. Its mission is to promote smart growth and regional collaboration. Its regional plan, MetroFuture, guides its work as it engages the public in responsible stewardship of the region's future.

MAPC recently released a new long-range regional plan for Greater Boston, called **MetroCommon 2050**, see: <https://www.mapc.org/get-involved/metrocommon-2050/>

The housing chapter of this plan recommends these goals:

### **Homes for Everyone**

- Ensure that people of all races and income levels have equal access to affordable housing through homeownership and rental opportunities.
- Ensure adequate protections against displacement for communities and residents of color, low-income communities, and renters.
- Accelerate the production of diverse housing types, particularly deed-restricted affordable housing, throughout the region.

The Planning Council produced an influential report on projected population and housing trends:

Reardon, Tim, and Meghna Hari. **“Population and Housing Demand Projections for MetroBoston,” 2014.**

<https://www.mapc.org/learn/projections/>

“To help the region and its communities plan for a changing and uncertain future, MAPC has prepared projections of population change, household growth, and housing demand for Metro Boston and its municipalities. . . . More than 400,000 new housing units — mostly multifamily, and mostly in urban areas — will be needed by the year 2040 if the region is to keep growing its economic base.”

## **Boston's Inclusionary Development Policy (IDP)**

This city policy requires that developers of buildings with 10 or more units seeking zoning relief or building on City of Boston-owned land set aside a percentage of their units as affordable to moderate- to middle-income households. The IDP leverages resources from the strong private housing market to build or finance affordable housing. Any proposed residential development of 10 or more units that is either (1) financed by the city, (2) on property owned by the city or BPDA/BRA, or (3) that requires zoning relief **must designate 13% of the total number of units on-site as affordable units.**

The developer may meet the requirement under certain conditions with special approvals by a financial contribution to the IDP Fund. Another alternative allows the developer to

create new affordable units separate from but within the vicinity (within one-half mile) of the project in an amount equal to or greater than 18% of the total number of units. The term that units will remain affordable is generally 30 years with the city's right to extend that another 20 years. The policy contains various details defining affordability and financial details for three zones of the city (Zone A: downtown; Zone B: middle zone; and Zone C: outer neighborhoods). In general, affordability is calculated on percentages of income compared to the **Area Median Income (AMI)**.

For details on the AMI, see:

<http://www.bostonplans.org/housing/income,-asset,-and-price-limits>

2021 Income & Price Limits										100% AMI	110% AMI
HH Size	30% AMI	40% AMI	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI		
1	\$25,400	\$33,850	\$42,300	\$50,750	\$54,950	\$59,200	\$63,450	\$67,700	\$76,100	\$84,600	\$93,050
2	\$29,000	\$38,650	\$48,350	\$58,000	\$62,800	\$67,650	\$72,500	\$77,350	\$87,000	\$96,650	\$106,350
3	\$32,650	\$43,500	\$54,400	\$65,250	\$70,650	\$76,100	\$81,550	\$87,000	\$97,850	\$108,750	\$119,650
4	\$36,250	\$48,300	\$60,400	\$72,500	\$78,500	\$84,550	\$90,600	\$96,650	\$108,700	\$120,800	\$132,900
5	\$39,150	\$52,200	\$65,250	\$78,300	\$84,800	\$91,350	\$97,850	\$104,400	\$117,400	\$130,500	\$143,550
6	\$42,050	\$56,050	\$70,100	\$84,100	\$91,100	\$98,100	\$105,100	\$112,150	\$126,100	\$140,150	\$154,200

Over the life of the program, developers have directly created 2,599 income-restricted units, and IDP funds have created 1,414 income-restricted units. Thus, the IDP policy has resulted in 4,013 income-restricted housing units in Boston. If the restricted units have higher percentages of the AMI, they may still not be affordable to some lower-income residents.

### **Habitat for Humanity, Greater Boston**

240 Commercial St., 4th Floor

Boston, Massachusetts 02109

Phone: (617) 423-2223

President and CEO: James Kostaras

Email: [volunteers@habitatboston.org](mailto:volunteers@habitatboston.org)

Website: <http://www.habitatboston.org/>

Retail Outlet: **ReStore (Habitat's Donation and Home Improvement Outlet store)**

1580 VFW Parkway

West Roxbury, MA, 02132

Phone: 617-327-1170

Email: [ReStore@habitatboston.org](mailto:ReStore@habitatboston.org)

A faith-based, charitable nonprofit organization dedicated to building simple low-cost homes by forming partnerships with low-income families in need of decent and affordable housing. Habitat for Humanity believes homeownership is a vital step to help families break the cycle of poverty and contributes to pride in families and communities.

**Mission Statement:** Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Habitat for Humanity Greater Boston builds strength, stability, and self-reliance through shelter. They bring people together to build homes, communities, and hope by revitalizing neighborhoods, building sustainable and affordable housing solutions, and empowering families through successful homeownership.

Through volunteer labor and tax-deductible donations of money, land, and materials, Habitat Greater Boston builds simple, decent houses. Families are selected based on their level of need, willingness to partner, and ability to repay a mortgage. They complete 300 hours of sweat equity by helping to construct their future home or working in other capacities alongside staff, volunteers, and sponsors. They also participate in homeowner education classes, like financial management and estate planning. Qualified families purchase Habitat homes with no down payment and pay an interest-free mortgage to Habitat, which enables them to afford owning their own home.

Habitat's ReStore Outlet receives donations and either uses them in the homes they build or resells them at 50-70% off retail to the general public. These items include building and construction materials, home furnishings, and appliances, etc. Sales help fund new homes.

Habitat Greater Boston is a participant in the **Neighborhood Revitalization Program**. They are taking a holistic approach to creating change in our neighborhoods that have the greatest need for stability. This means joining residents, nonprofits, businesses and local government to discover what is needed most in a neighborhood, and helping to implement a shared vision of revitalization. Our focus neighborhood is **Codman Square in Dorchester**. They have partnered with the Codman Square Neighborhood Council to identify important ways to improve the neighborhood and surrounding areas.

Habitat has mobilized volunteers and future homeowners to build homes in Dorchester, Roxbury, Roslindale, South Boston, Mission Hill, and other communities. Although they only work on a few projects each year, they keep building year after year, resulting in many homes being built over the last 25 years with and for low-income families.

### **Additional Resources**

- Dorchester Not For Sale: <https://www.facebook.com/DotNot4Sale>
- Dudley Square Neighborhood Initiative: <https://www.dsni.org/>
- Greater Boston Interfaith Organization: [www.gbio.org/](http://www.gbio.org/)
- Office of Housing Stability:  
<https://www.boston.gov/departments/neighborhood-development/office-housing-stability>
- Reclaim Roxbury: <http://reclaimroxbury.weeramuni.net/>
- City Life/Vida Urbana: <http://www.clvu.org/>
- BMA Ten Point (Black Ministerial Alliance / Ten Point Coalition):  
<https://www.bmatenpoint.org/>



- Massachusetts Affordable Housing Trust Fund:

<https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf>