

# Where is Affordable Housing Most Prevalent?

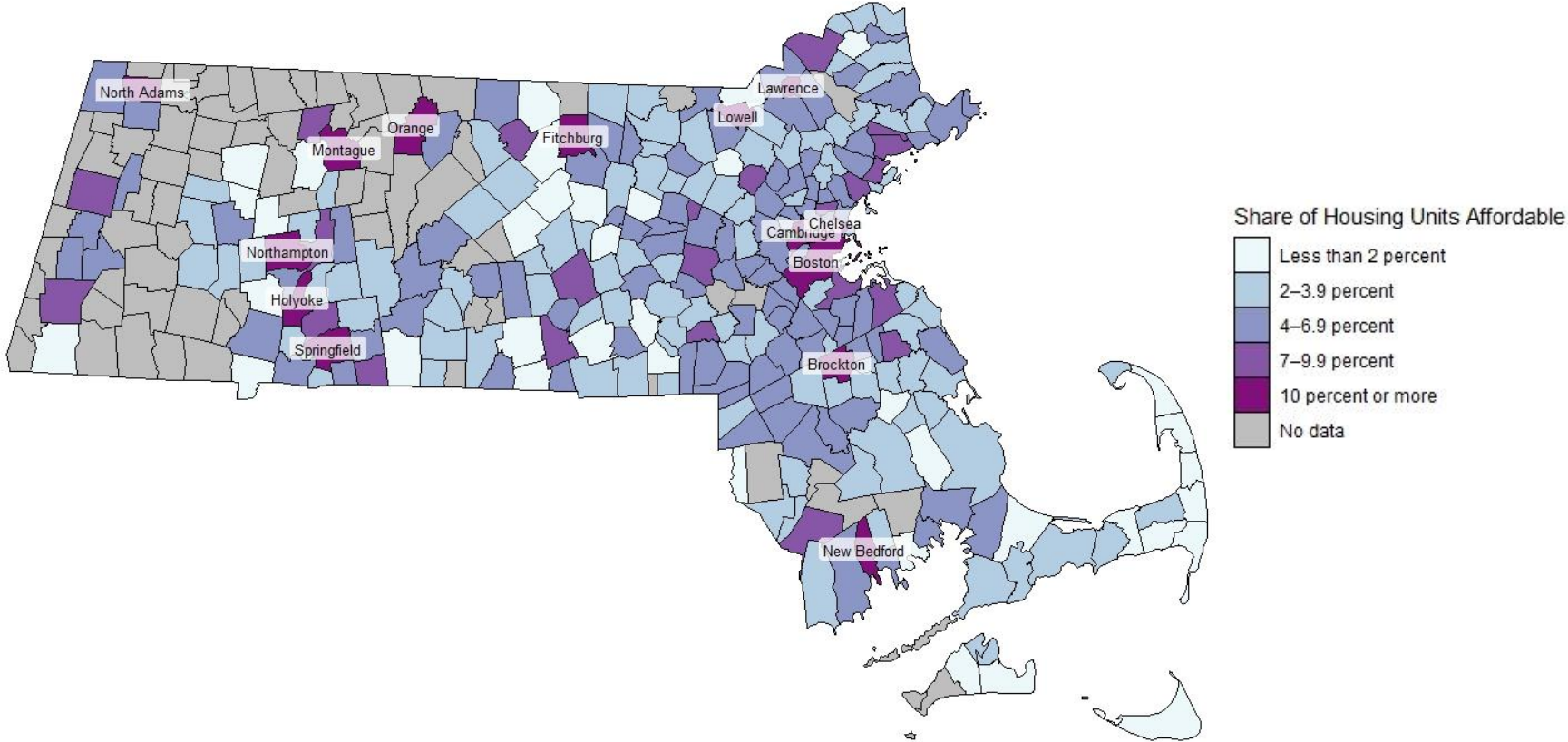
Chris Herbert

Mass Housing Navigator

Data Reveal Day

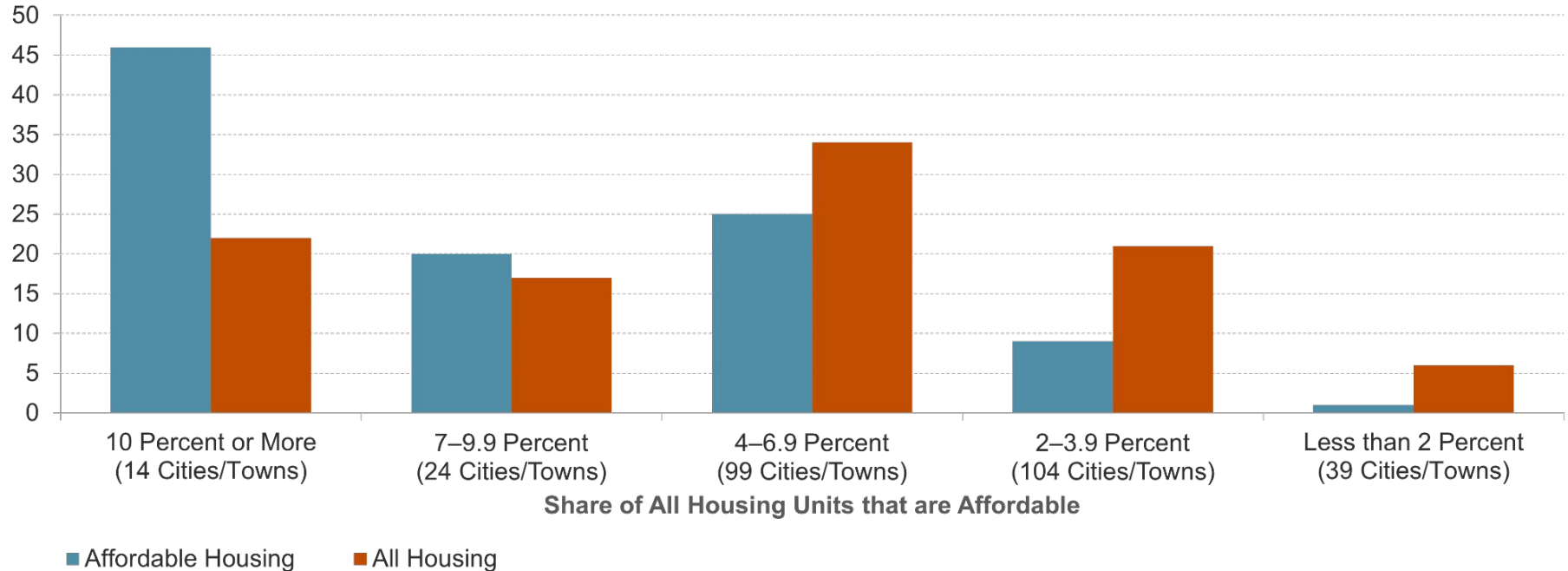
January 30, 2024

# Affordable Rentals Are a Larger Share of the Stock in a Small Number of Cities, but Are Distributed Across the State



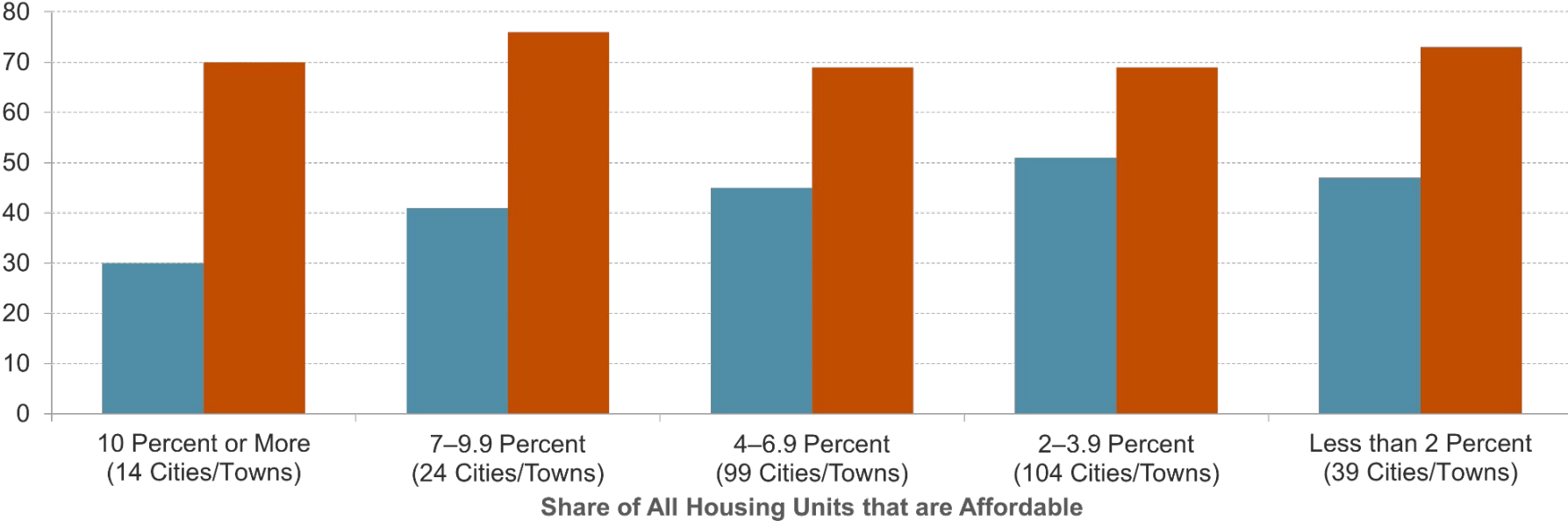
# Nearly Half of All Affordable Rentals Are in Just 14 Communities

Share of Housing Units in Housing Navigator Communities (Percent)



# Public Housing Is a Larger Share of Affordable Units in Towns with Sparse Options, but Rent Based on Income Shares Are Similar Across Towns

Share of Affordable Housing (Percent)



■ Public Housing      ■ Rent Based on Income

# Communities Where Affordable Housing Is More Prevalent Have Lower Median Incomes, Lower Homeownership Rates, and Higher Shares of People of Color

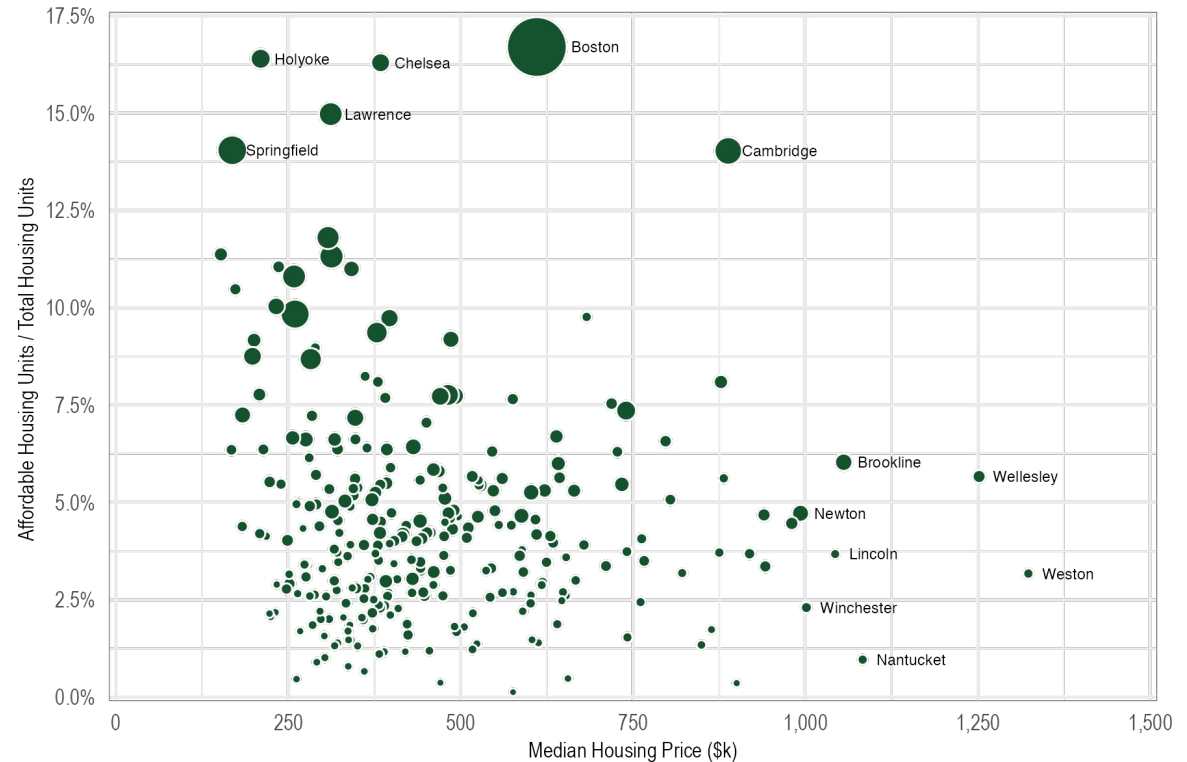
Share of All Housing Units that are Affordable	Median Household Income (Dollars)	Homeownership Rate (Percent)	Share People of Color (Percent)
10 Percent or More (14 Cities/Towns)	62,802	47	46
7–9.9 Percent (24 Cities/Towns)	92,054	63	24
4–6.9 Percent (99 Cities/Towns)	106,297	72	19
2–3.9 Percent (104 Cities/Towns)	113,659	81	13
Less than 2 Percent (39 Cities/Towns)	106,055	85	9



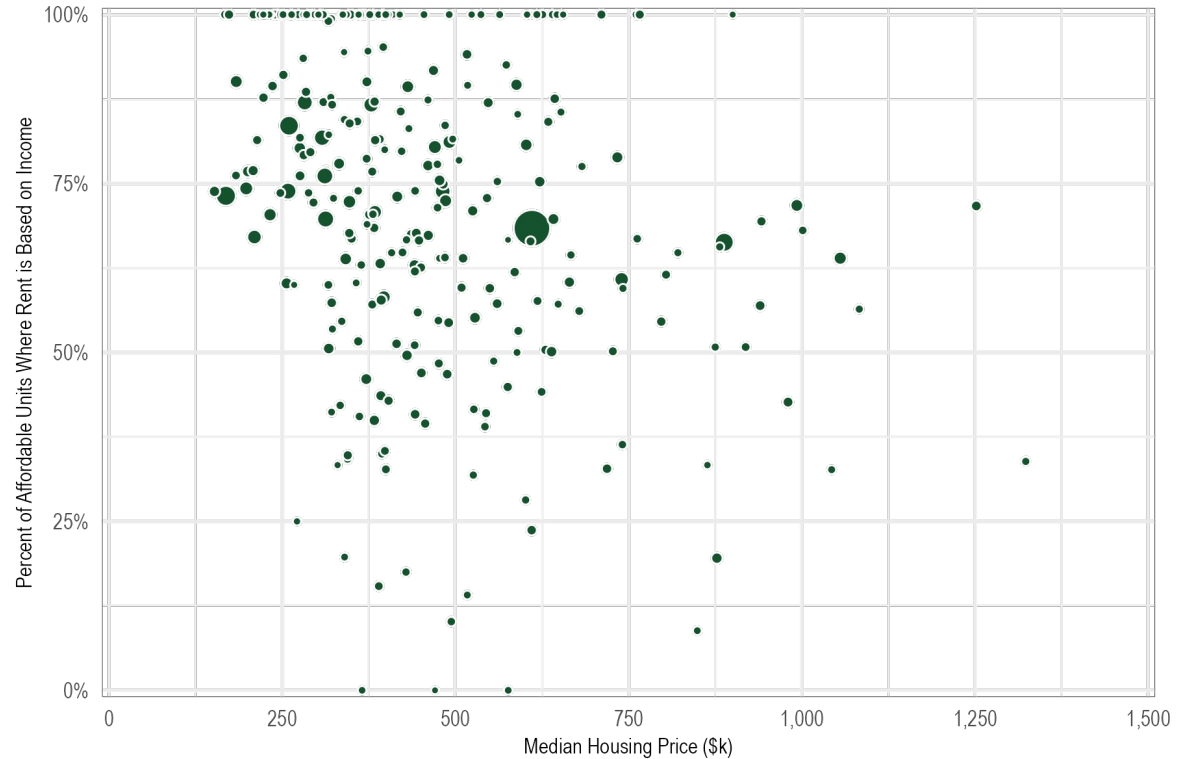
# Affordable Housing: Variation & Scarcity

Katherine Levine Einstein & Maxwell Palmer  
Boston University, Department of Political Science

The most expensive towns have the smaller shares of affordable housing.



**The most  
expensive  
towns have  
less  
affordable  
housing.**

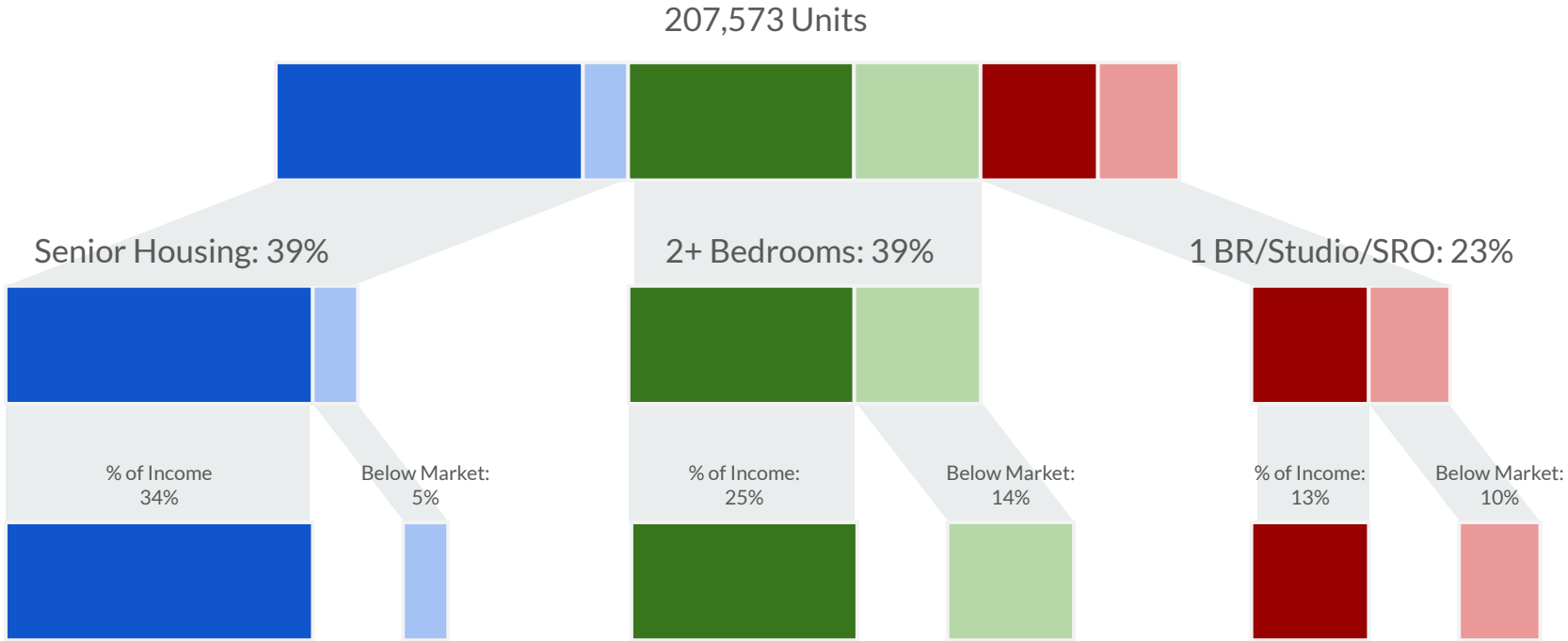




Half of the most affordable type of units are reserved for seniors.

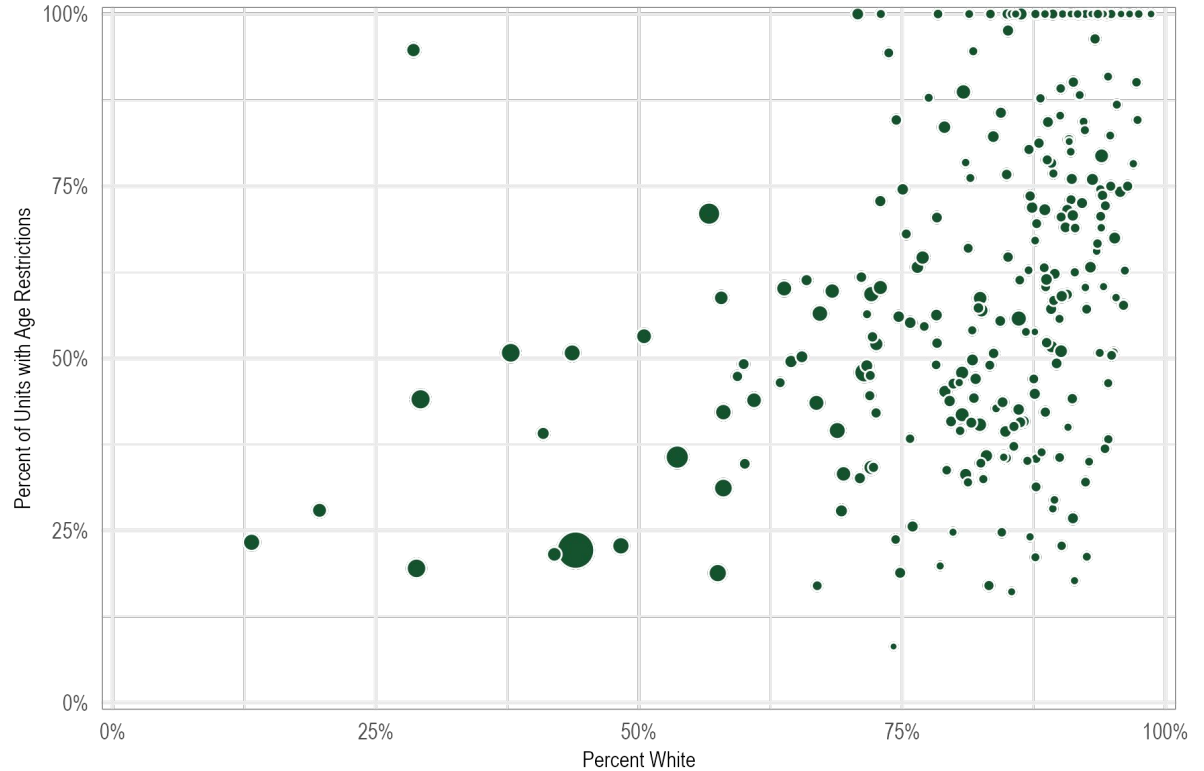


# Only a small minority of affordable units are 1 BR/Studio/SRO available for non-seniors.





**White cities and towns significantly more likely to allocate affordable housing to seniors.**



# **Affordable Housing Supply and the Subsidized Housing Inventory**

Aja Kennedy, Boston Indicators

Data Analysis by: Bailey Werner, Housing Navigator

Housing Navigator Data Reveal Day

January 30, 2024

# What is the Subsidized Housing Inventory?

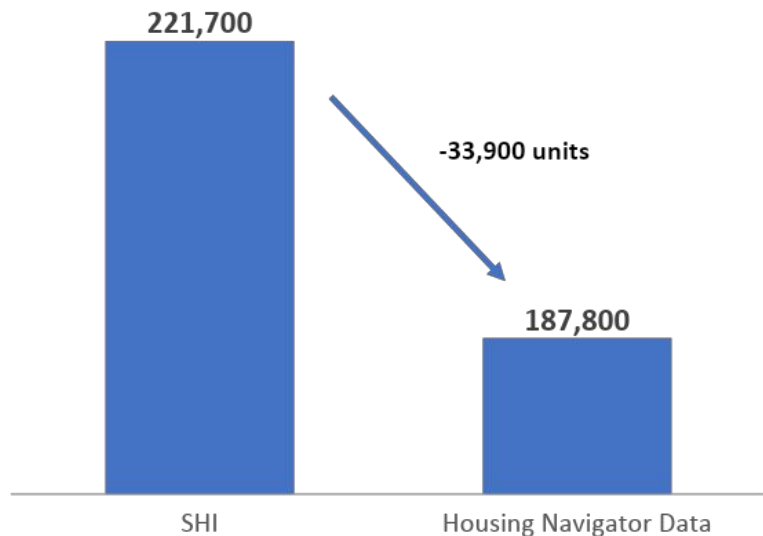
- State's official count of the share of a municipality's housing units that are subsidized.
- Which units are included in SHI?
  - In owner occupied developments, income restricted units ONLY
  - In rental developments, all units are counted towards the 10% threshold for buildings where at least 25% of units are under 80% AMI OR at least 25% of units are under 50% AMI
- What is SHI's relevance to Chapter 40B?
  - Chapter 40B aims to make at least 10 percent of every community's housing affordable.

# Topline Findings

281 of 351 municipalities statewide are covered by Housing Navigator. Using data only for those communities...

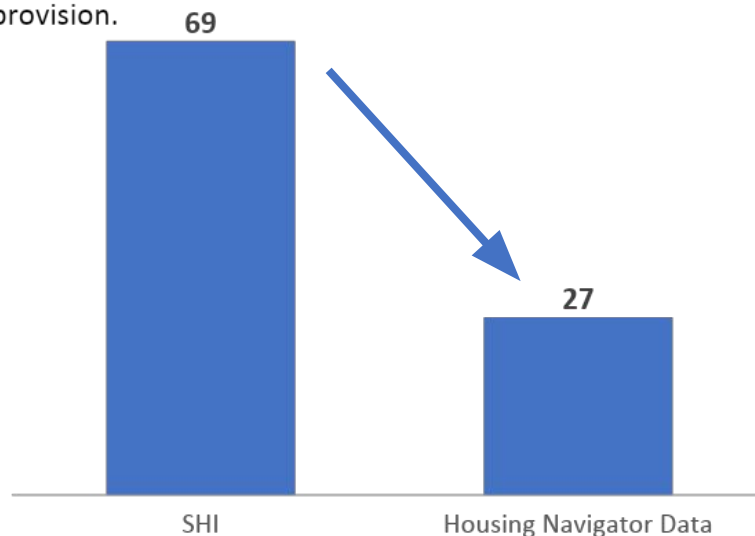
**SHI's approach overcounts actual affordable housing provision in Massachusetts by over 33,000 units.**

Estimated units of subsidized housing, Massachusetts.



**More than half of all towns above 10% using SHI fall below that 10% using HN's more accurate estimates.**

Number of municipalities above 10% subsidized housing provision.



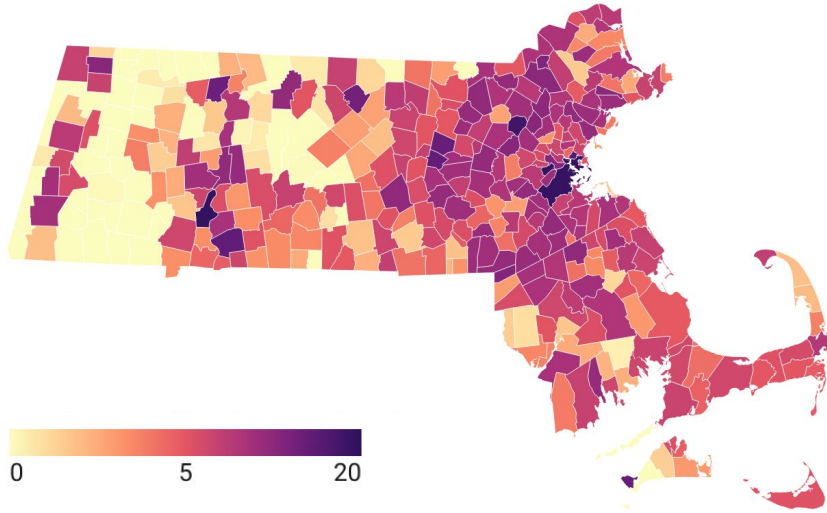
*Note: Estimates exclude the City of Boston.*

# Official v. Adjusted SHI

SHI Percentage by Municipality.

## Official SHI

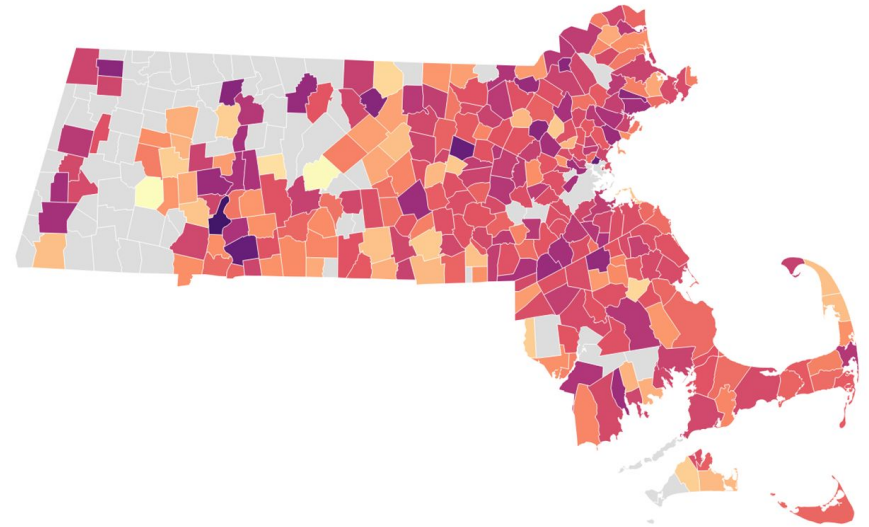
June 2023



Source: Executive Office of Housing and Liveable Communities, Accessed via MAPC DataCommon • Map data: MassGIS

## Adjusted SHI

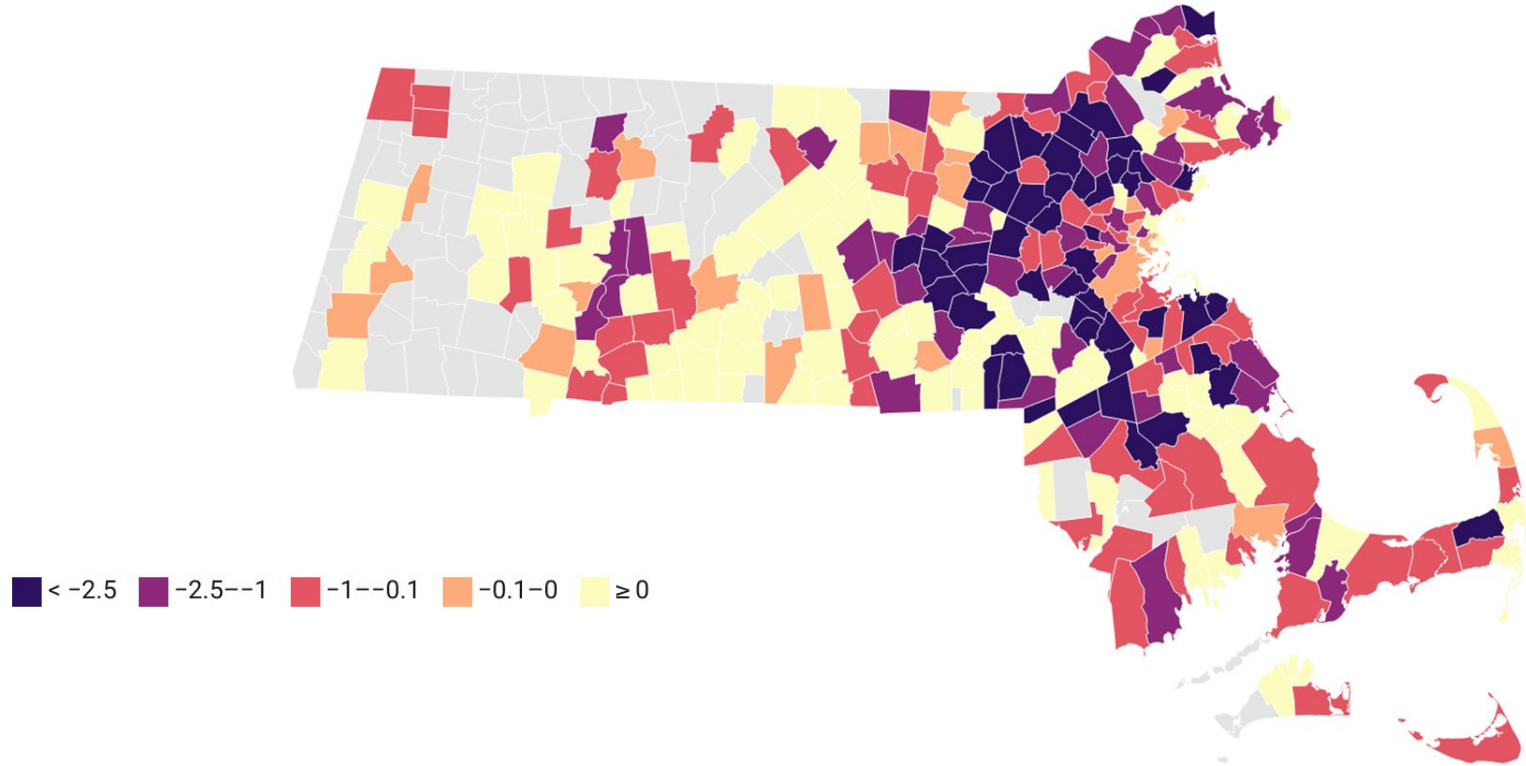
Percentage of housing stock that is below-market rate, 80% AMI



Source: Housing Navigator • Map data: MassGIS

# SHI most overstates below market rate housing provision in suburbs near Boston.

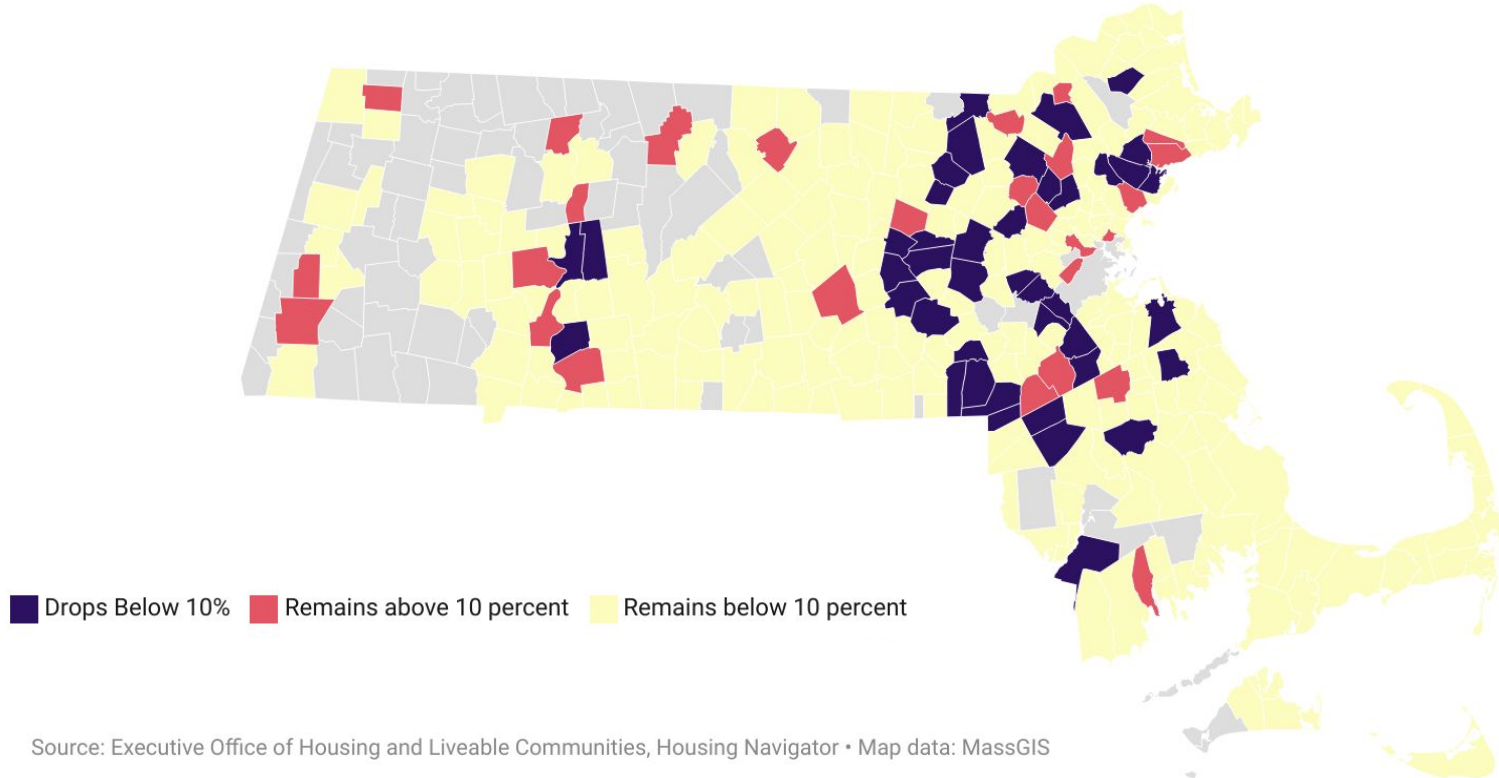
Difference between SHI percentage and adjusted SHI percentage





# SHI most overstates below market rate housing provision in suburbs near Boston.

Municipalities which drop below 10% threshold under “adjusted” SHI.



Source: Executive Office of Housing and Liveable Communities, Housing Navigator • Map data: MassGIS

How could we better incentivize the creation of affordable housing?