Housing Navigator Massachusetts

MAPC

Data
Opens Doors

Measuring the Affordable Housing Gap in Massachusetts

April 2025

A Housing Navigator MA Research Series

Introduction

Massachusetts's undersupply of affordable rental housing has real-world, human consequences: multiple families packed into a 2-bedroom apartment, homelessness, older adults struggling up the stairs to a third-floor apartment, long commutes, and people leaving the state for places with less expensive housing. The lack of affordable rental options is leaving our state at a disadvantage, and we risk losing workers, young and older adults, families, and so many more.

In a housing crisis of this scale where so many are in need – and we have lagged in producing new housing for so long - we can rush to build, build, build. While our crisis absolutely demands this, the information presented in this report can help ensure we build *right*. The time, energy, and funds spent building each home are considerable. Missteps are costly. We also live with what we produce for decades. There is no "one size fits all" when it comes to housing, particularly affordable housing, so understanding household preferences and needs now and into the future is critical to building the right kind of homes.

Let's get this right.

This report addresses the urgency of creating housing tailored to the needs of Massachusetts residents – now and in the future. Throughout, we assess what we need in light of who we are and what we have. We explore the "match" between households and housing, in other words, the degree to which our affordable housing inventory aligns with the needs of our low-income residents. In so doing, we learn how to better meet the needs of "unmatched" households, or low-income households who do not live in an affordable housing unit. Our assessment of housing need is based on relevant household compositions taken from the U.S. Census Bureau's decennial census and American Community Survey (ACS) augmented with U.S. Department of Housing and Urban Development (HUD) data on specific issues. We base our understanding of existing housing supply on Housing Navigator MA's inventory of income-restricted affordable rental housing.[1] Housing Navigator MA's dataset makes detailed information about affordable housing available for the first time.

We are releasing this report at a time of unprecedented federal policy changes and loss of federal-level funding and staff focused on affordable housing development, administration, and preservation. In this environment, the policy recommendations included at the end of this report focus on actions that can be taken at the state and local levels, specifically informed by the findings of this research.

Report Contents

Our state is diverse in terms of population as well as the distribution and characteristics of our housing stock. In this report, we present statewide findings, policy recommendations, and actions for the many stakeholders involved in increasing affordable housing supply. The report is organized into the following sections:

- Definitions, Summary of Findings, and Data Limitations

- Expanded Statewide Findings by Income, Household Size and Age-Restriction Match, and Future Need

- Policy Recommendations

- Suggestions for Data Development and Future Research

- Methodology & Key Assumptions

- Appendix A: Technical Documentation

- Appendix B: Share of Age-Restricted Housing by Municipality (Table)

Guide for Readers

Our goal is to reach a broad audience of readers, and we have done our best to present our work clearly and concisely. At the same time, the specificity of the subject matter and complexity of the analysis may make the report feel dense. Tools for readers include:

- Explainers and glossaries are spread throughout. For more information about affordable housing programs and financing, view the Housing Toolbox for Massachusetts Communities.

- Findings are both stated in text and shown in charts and graphs.

- An interactive storymap version of the report and findings is available online: https://mapc.ma/affordable-gap-story-map

- The methodology section describes our analytical approach in moderate detail. For those with deeper interest in the methods behind the findings, see Appendix A: Technical Documentation.

Tapley Court, Springfield. Photo credit: Callie McDonald

Key Definitions

Area Median Income (AMI): The median family income within a given metropolitan area as determined by the U.S. Department of Housing and Urban Development (HUD). It is adjusted based on family size. AMI is used to determine household eligibility for most housing assistance programs.

Low-Income (LI) Household (LI): Household with an income at or below 80% of AMI.

We have grouped Low-Income (LI) Households into three categories, based on HUD income limits:

- **Extremely Low Income (ELI)**: 30% AMI or less;

- **Very Low Income (VLI)**: greater than 30% and up to 50% AMI; and

- **Moderately Low Income (MLI)**: greater than 50% and up to 80% AMI).

Massachusetts's housing inventory falls into three broad categories for how rent is determined:

- **Income-Restricted, Rent Based on Income (RBI) Units**: In RBI units, rent is scaled to a percentage of household income. Typically, 30% of a household's income will determine the rent. The rent will go up if you get a raise, and it will go down if, for example, you are laid off. Seventy-one percent of the units in the Housing Navigator MA inventory are RBI.

- **Income-Restricted, Fixed Below Market Rent (FBMR) Units**: In FBMR units, rent is fixed and typically calculated as 30% of the maximum eligible income for the unit, such as 80% of the Area Median Income (AMI). The rent does not adjust if your income goes up or down, though it may increase if income eligibility limits increase in subsequent years. Twenty-nine percent of the units in Housing Navigator MA's inventory are FBMR.

- **Market Rate Units**: In Market Rate units, the rent is set by the building owner/landlord based on market demand without consideration of a household's income. This study does not include analysis of market rate units.

Affordable Housing means different things to different people. In this report, "affordable housing" to describes a unit for which occupancy is restricted to households earning below a certain income and rent cannot exceed a certain amount. The maximum income levels and rent amounts for an affordable unit are typically defined in a legally-binding deed restriction.

Any low-income household not served by an affordable unit we call **"Unstably Housed."** We use the term unstably housed because low-income households relying on market rate units, even naturally occurring affordable housing, are especially susceptible to cost-burden and eviction if they can't afford rent increases; they may also choose or be forced into overcrowded and unsafe living conditions to be able to afford the rent.

Summary of Findings

Funding for affordable housing subsidy is limited, and the demand for it is vast. There is such a diversity of households in need of affordable housing that it is almost always true that "if you build it, they will come." However, every decision about what kind of housing is built reflects a trade-off of the housing that is *not* built. Our seven key findings can help ground decision-making in data, while recognizing that some of these dynamics will play out differently in the local community context.

#1 Massachusetts only has enough affordable housing for 32% of our low-income households. In other words, 441,000 of our 652,000 low-income renter households lack access to an affordable housing unit.

The affordability gap is largest for the lowest income households. There are 194,000 Extremely Low-Income Households (those earning less than 30% AMI) that do not have access to an affordable unit. **#2**

#3 Very Low-Income households – those earning between 30% and 50% AMI – are the most likely to be unstably housed. Eighty-one percent of Very Low-Income households, representing 134,000 households, do not have access to an affordable unit.

While households of all sizes need more affordable housing, small households (one person or two-person couples) face the largest gap in supply relative to need. There are as many as six small low-income households for every small affordable unit. **#4**

#5 The gap for small households is spread across all age groups. Roughly half of one- and two-person couple households are headed by someone under 60 years old and are thus not eligible for age-restricted units.

Older adults and households with children have similar levels of need. Both types of households - small households eligible for age-restricted units and mid-sized households with children - face an affordability gap of 2-3 households per suitable unit. **#6**

#7 The supply of age-restricted housing is unevenly distributed. A quarter of Massachusetts municipalities have age restrictions on 75% or more of their affordable housing supply.

Notes on Limitations

Matching household needs to existing affordable homes is complex. Under any circumstances, a "fit" spans across many criteria – location, household size, costs, need for age-restricted housing, or accessibility. When thinking through implications for our state's low-income population and policy, defining the gap quickly gets complicated. There are many nuances of "household" – a term itself laden with assumptions – that cannot be taken into account in our matching. In addition to decades of underproduction, our housing crisis – so severe it extends to almost every income band in the state – is a product of racist policies and practices, deeply held and often unsubstantiated beliefs about poverty, and the commodification of housing. Barriers to accessing affordable housing lie in stigma, discrimination, and exclusionary politics as well as competition for limited supply. Thus, truly addressing the problem will necessitate redressing these issues in addition to producing more housing units.

To understand with more precision how well Massachusetts' affordable rental housing serves those who need it, perhaps our strongest recommendation is for participatory research to further study and understand the precise needs, and equally, the desires and challenges of the 652,000 Massachusetts households whose housing choices can be drastically affected by housing policy.

We are hopeful that this research will support more data-driven housing production and preservation, and we look forward to further exploration and continuing to work towards addressing our state's housing needs.

Accessibility

Accessibility for a range of mobility and other disability-related needs is a critical housing criterion for many. One in four Massachusetts residents have a disability. Unfortunately, accurate, detailed data on this population, their varied housing needs, and the existing accessible housing inventory is limited. While many age-restricted properties also open units to people with disabilities, those units are not necessarily accessible, and we do not have comprehensive statewide data on the universe of units that meet accessibility requirements. Housing Navigator MA has worked with a pool of owners to identify a unit-level accessible inventory that covers about 52% of units in the state, but it is not comprehensive. That dataset needs to be completed so that people with disabilities, their advocates, and the state understand the universe of affordable accessible housing.[2] While we cannot analyze accessibility gaps for this report, we urge better data collection and analysis to understand more fully the needs of this population.
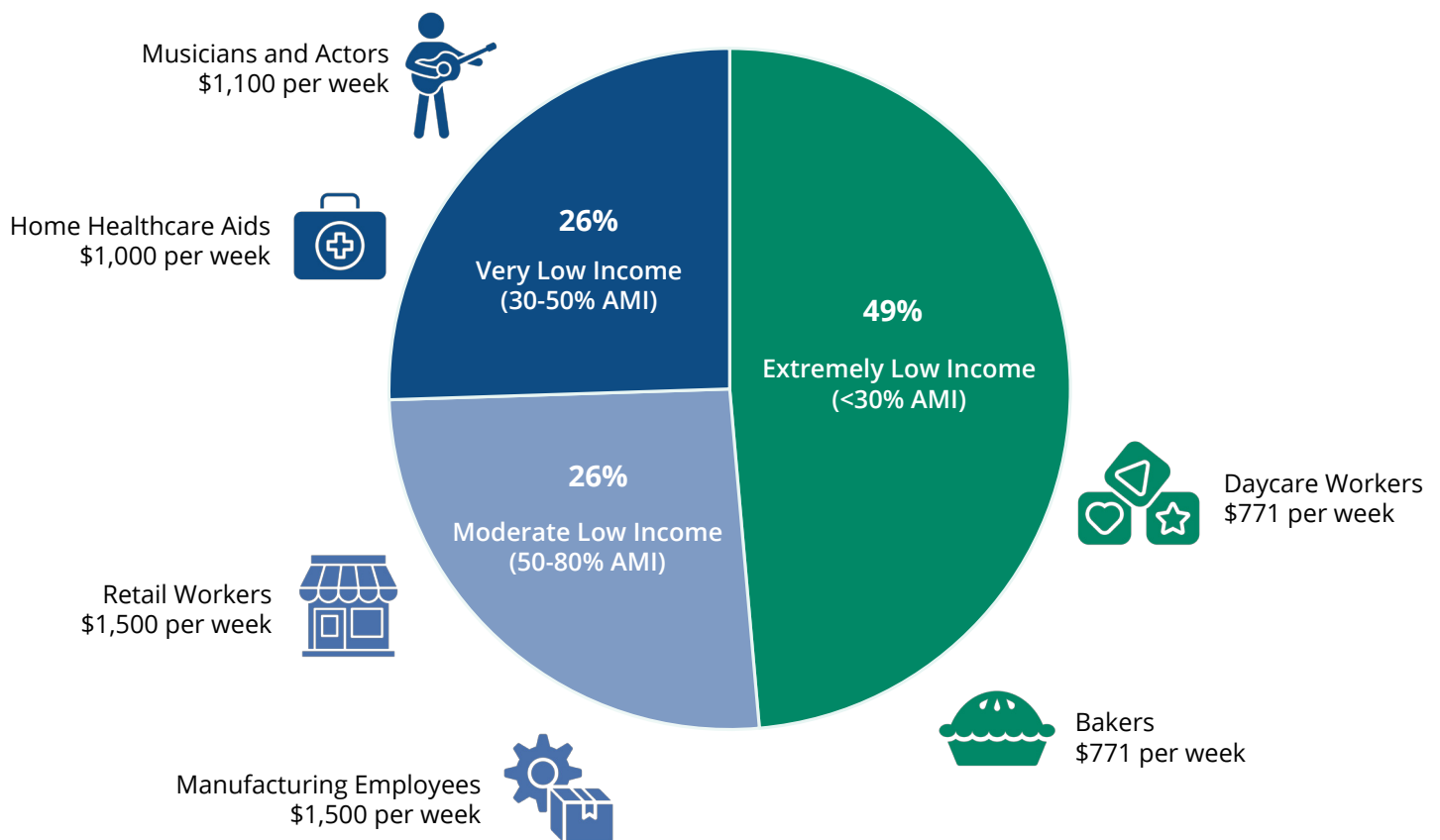
Findings

Massachusetts is among the states with the highest median incomes, highest rents, and lowest housing vacancy rates, making income-restricted affordable housing a critical resource for low-income households. There are 652,000 renter households in Massachusetts earning less than 80% AMI. The chart below demonstrates the breakdown of these low-income households across the Extremely Low, Very Low, and Moderately Low-Income categories. Even those working full-time at jobs that pay well above minimum wage might fall into any one of the three low-income categories.

This study assesses the affordable housing match for the 652,000 low-income households in Massachusetts. First, there is the affordability or "income match" fit: whether a household can afford the monthly cost of rent given their income. To properly assess income match, it is important to distinguish between different types of affordable units. The dollar amount charged for an affordable unit differs depending on whether the affordable unit's rent is based on the occupants' income (RBI unit) or is fixed below market rent (FBMR unit). In FBMR units, rent may

Figure 1: Low-Income Renter Households by Income Group

Musicians and Actors
$1,100 per week

Home Healthcare Aids
$1,000 per week

26%
Very Low Income
(30-50% AMI)

49%
Extremely Low Income
(<30% AMI)

26%
Moderate Low Income
(50-80% AMI)

Retail Workers
$1,500 per week

Manufacturing Employees
$1,500 per week

Daycare Workers
$771 per week

Bakers
$771 per week

Note: Incomes based on wages found in the MAPC region. Exact wages will vary by Regional Planning Agency geography.
Data Source: Massachusetts Executive Office of Labor and Workforce Development, Employment and Wages (ES-202), 2022.

be set at a level that is affordable to a Moderately Low-Income household but is unaffordable to a Very Low-Income or Extremely Low Income household. We match households to the existing inventory of RBI and FBMR homes to understand how easy it is for each income tier to find a home they are both eligible for and can afford.

Eligibility and Affordability

It's a common question: "If this building is affordable, why is the rent so high?" To answer this question, we must consider two factors: eligibility and affordability.

Eligibility for an affordable unit is based on household income. The programs and policies that create affordable housing come with different income-eligibility requirements; for example, an affordable unit could be restricted to households earning no more than 60% AMI. Households are eligible to live in the affordable unit when they earn less than the set income limit. The Housing Navigator MA dataset includes units with eligibility limits ranging from 30% AMI to 150% AMI. The majority of affordable units are restricted to households earning no more than 80% AMI.

A home is considered **affordable** when a household pays no more than 30% of its income towards housing costs. Because affordability varies based on income, the same unit could be affordable for one family but not for another. Thus, a household could technically be eligible for an affordable unit – meaning that the household earns less than the income limit for the affordable unit – but would not qualify for the unit if the household's income is too low to afford the rent. The mechanism for setting the rent, whether it is based on income (RBI unit), fixed below market rent (FBMR), or market rate, is an important factor in determining whether a unit is affordable for a given household.

In short, not all low-income households can afford to live in any affordable unit. In the case of an FBMR unit, for which the rent is set at a fixed amount based on AMI, a household earning less than that set AMI may struggle to afford that unit. The chart below ties the concepts together.

Imagine a family of two – a parent and a child – with an annual income of $31,500 that is looking for a 2-bedroom apartment. For the two apartments below with income restrictions, the family is eligible in terms of income. However, the resulting rent varies considerably, and this family could not afford Apartment 2 or Apartment 3.

Apartment 1	Apartment 2	Apartment 3
Eligibility: Below 80% AMI	**Eligibility:** Below 60% AMI	**Eligibility:** None, it is not income-restricted
Affordability: Rent Based on Income	**Affordability:** Fixed Below Market Rent	**Affordability:** Market Rent
Rent Paid: $780	**Rent Paid:** $1,479	**Rent Paid:** $2,915

Note: Example derived from a market rate units and area AMIs in Amherst, MA.
Data Source: Housing Navigator MA

Second, there is a **bedroom coun**t fit. A 1-bedroom unit works for a single person or a couple but would be insufficient for a parent with two children. This fit is particularly fundamental given the difficulty and expense of changing physical spaces. The choice of a building's bedroom mix – made in the earliest stages of project design and permitting approvals – has long-term implications.

Finally, there is an **age** fit: 38% of our state's affordable inventory is age-restricted for older adults and, in some cases, people with disabilities. While this has a positive social impact for supporting households often on fixed incomes, it does mean a large share of affordable housing units are not open to everyone. Families with children and young or middle-aged single-person or couple households cannot access these homes. We match eligible households based on age restriction to account for this.

In the following sections, we explore these parameters and present our findings regarding alignment of income, household size, and age restriction:

Income and Affordability Match

Household Size and Bedroom Count Match

Age and Age-Restricted Housing Match

Newbury Village, Newbury. Photo credit: Ariel DiOrio

Income and Affordability *Match*

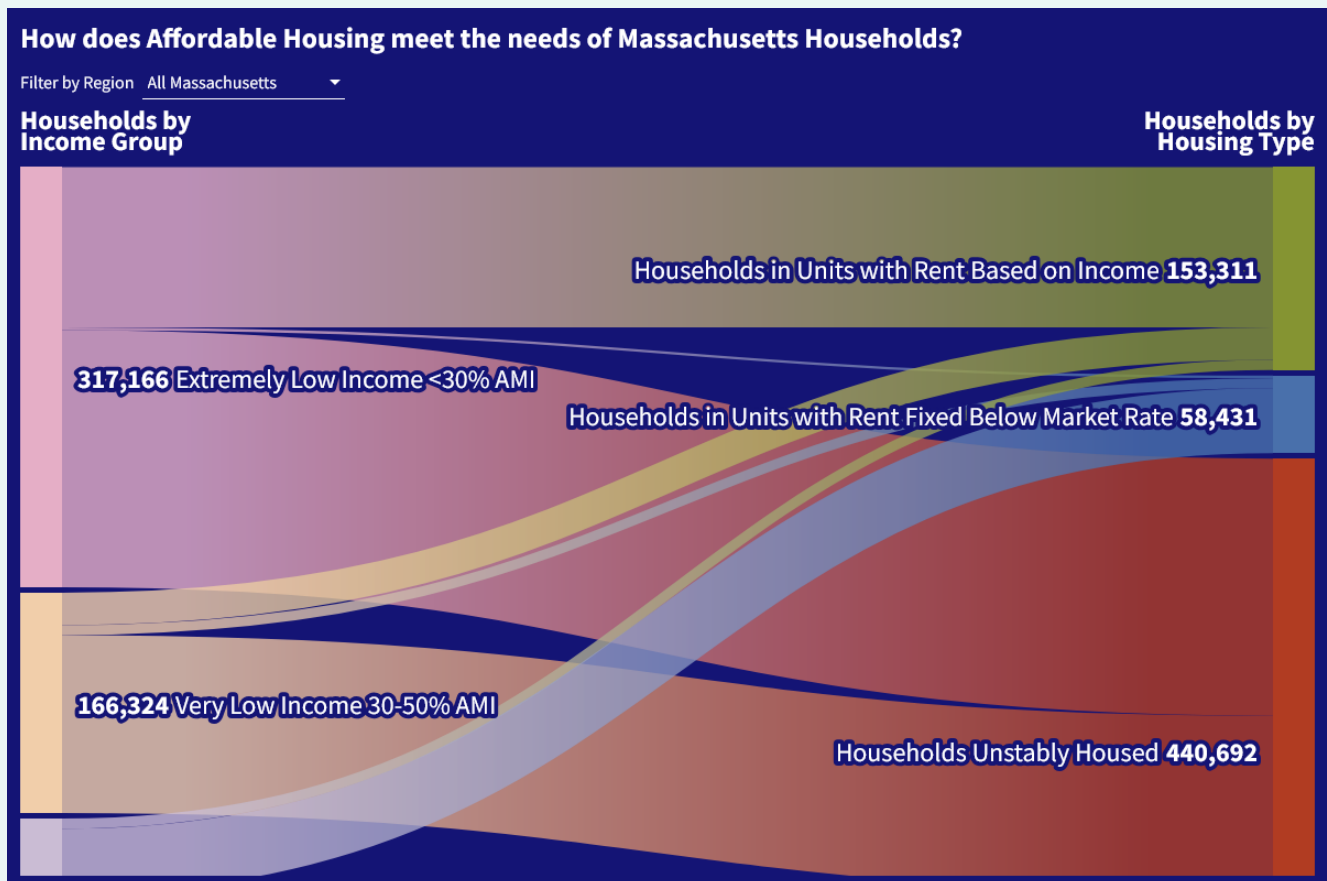**Key findings for this section include:**

#1 Massachusetts only has enough affordable housing for 32% of our low-income households. In other words, 441,000 of our 652,000 low-income renter households lack access to an affordable housing unit.

#2 The affordability gap is largest for the lowest income households. There are 194,000 Extremely Low-Income Households (those earning less than 30% AMI) that do not have access to an affordable unit.

#3 Very Low-Income households – those earning between 30% and 50% AMI – are the most likely to be unstably housed. Eighty-one percent of Very Low-Income households, representing 134,000 households, do not have access to an affordable unit.

How does Affordable Housing meet the needs of Massachusetts Households?

Filter by Region   All Massachusetts ▼

Households by Income Group   **Households by Housing Type**

Households in Units with Rent Based on Income **153,311**

317,166 Extremely Low Income <30% AMI

Households in Units with Rent Fixed Below Market Rate **58,431**

166,324 Very Low Income 30-50% AMI

Households Unstably Housed **440,692**

Data Source: Housing Navigator MA, MAPC

- Visit the **Data Opens Doors storymap** for an interactive verison of this graph.

- See **Methodology Section** for tips on how to read the Sankey Diagram.

Finding #1

Our analysis clearly shows we simply need more affordable housing. **Our entire supply of income-restricted rental housing serves only 32% of the 652,000 low-income renter households in need. That means 441,000 low-income households find their housing in the private market.** While programs such as rental assistance and supportive housing address some of the gap, there are hundreds of thousands of households that likely juggle paying rent with other basic needs.

Rental Vouchers Expand Affordability

Mobile rental vouchers (such as federal Housing Choice Vouchers, commonly referred to as Section 8, and the Massachusetts Rental Voucher Program, MRVP) are an important resource that supplements what a low-income household can afford to spend on rent. Households with access to mobile vouchers are far less likely to be overburdened by housing costs even when they find housing in the private market, and it is important to take vouchers into account when assessing housing need.

The state's current universe of mobile vouchers serves approximately 78,000 households; however, many use their voucher in an already subsidized/income-restricted unit to afford the Fixed Below Market Rent (FBMR). Considering all factors and using research from similar regions, **we find the overall additive effect of mobile vouchers could reduce the unstably housed population by approximately 66,000 households, bringing the total down to 375,000.**[3]

In all regions of Massachusetts, mobile vouchers primarily serve our lowest income households. Based on information from the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), the average annual income is approximately $20,300 for an MRVP recipient and $26,500 for a federal Housing Choice Voucher holder, both well below the Extremely Low-Income threshold.

Finding #2 &3:

At a finer level of detail our research illustrates that housing need is not uniform across income bands. **Of the 441,000 unserved households statewide, most (44%) are Extremely Low-Income.** The remaining unserved households are split roughly evenly between Very Low-Income (30%) and Moderately Low-Income (26%). The lack of affordable options has an outsized impact on Extremely Low-Income households as they face the greatest differential between market rents and what they can afford to pay.

At the same time, because there are so few affordable units serving households earning 30-50% AMI, **proportionately Very Low-Income households are the most underserved by our affordable housing supply.** Statewide, 81% of Very Low-Income households are not served by affordable housing, compared to 61% of Extremely Low-Income households and 66% of Moderately Low-Income households.

Figure 2: Percent Low-Income Renter Households Not Served by Affordable Housing in Massachusetts

- Extremely Low Income
- Very Low Income
- Moderately Low Income

44%
30%
26%
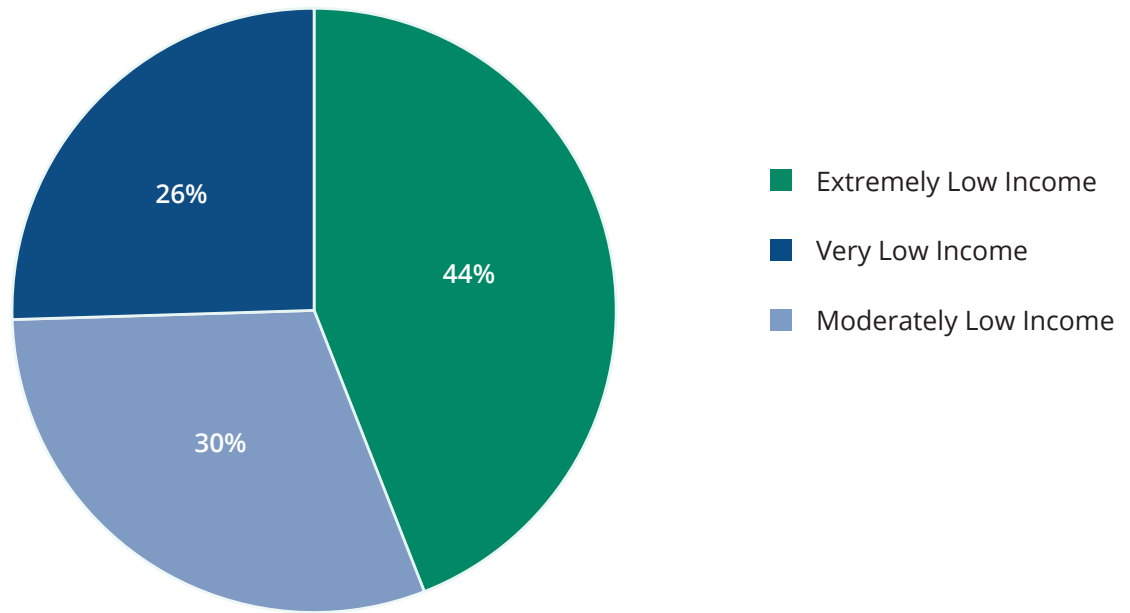
Data Source: ACS PUMS, Housing Navigator

Figure 3: Percent Low-Income Renter Households by Unit Rent Type

- Market Rent/ Unstably Housed
- Rent Based on Income
- Rent Fixed Below Market

Extremely Low Income: 1%, 38%, 61%
Very Low Income: 5%, 15%, 81%
Moderately Low Income: 29%, 5%, 66%
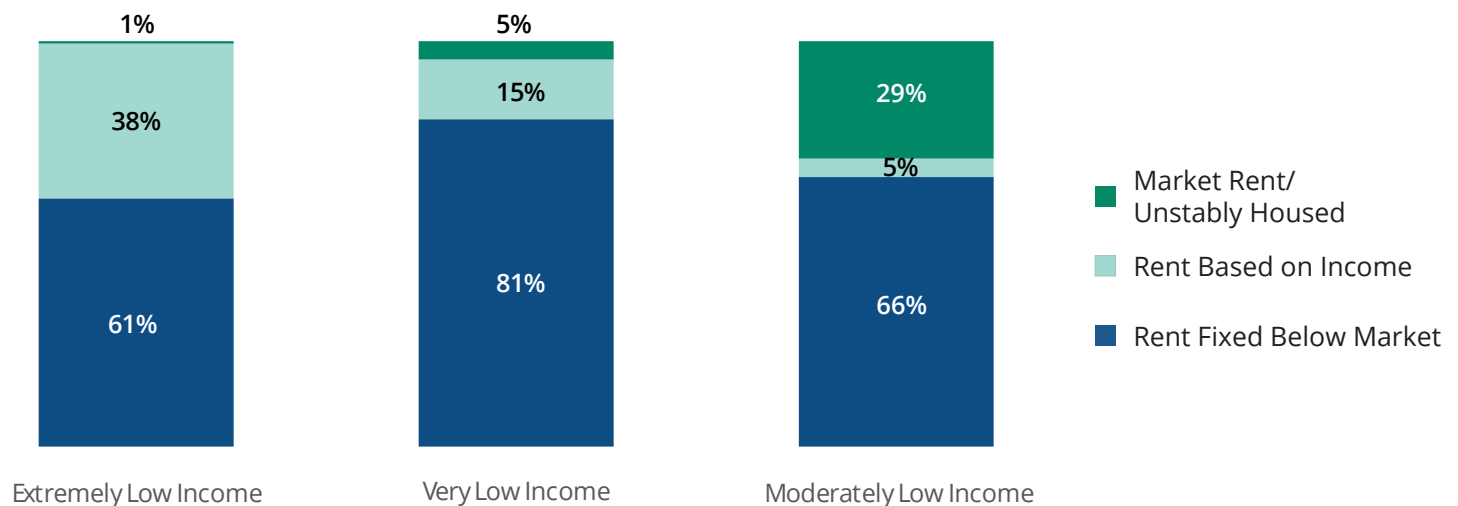
Data Source: ACS PUMS, Housing Navigator MA

Currently several of the state's most active funding and permitting programs for new affordable housing are designed to reach Moderately Low-Income households. For example, affordable units financed through Low Income Housing Tax Credits (LIHTC) must serve households earning a maximum of 60% AMI. Because the rent for a LIHTC unit is determined by a fixed below market rate rent, rather than by the occupants' income, only a narrow band of households – those earning roughly 50% to 60% AMI – can afford the rent without additional assistance such as a mobile voucher. Meanwhile, most affordable units generated through the state's Chapter 40B

program must set rents based on an income of 80% AMI, meaning that these units are affordable to households earning roughly 70-80% AMI.[4] The same is true for many local inclusionary zoning policies.

On the other end of the income spectrum, Extremely Low-Income households occupy most of the affordable units for which rent is determined by income (mainly public housing). Additionally, new affordable housing developments often seek project-based vouchers to pair with LIHTC-financed units, which enables some units in these new developments to be affordable to Extremely Low-Income households. In the case of both public housing units and units supported by project-based vouchers, Very Low-Income households would also typically be eligible for these units. However, few Very-Low Income households occupy these units because state policies prioritize the lowest-income households with the greatest need.

Another factor influencing this finding is growing income inequality in Massachusetts. The state has one of the highest median incomes in the country, which raises AMI; however, as the chart below shows, the income tiers are increasingly stratified. In effect, this pushes up rents based on what higher-income tiers can afford, leaving households in the lower income tiers – facing income stagnation – with rents that are increasingly out of reach. This trend is exacerbated by geographic income disparity across the areas used to determine AMI. The median income for a given region covers all the municipalities within that region, from under-resourced municipalities with primarily low-income residents to wealthy municipalities with a high share of upper-income residents. These upper-income areas increase the overall median income, such that for many municipalities the regional AMI is substantially higher than the local median income. In the lowest-income communities, an affordable unit with rent set at 80% AMI might be unaffordable for the majority of residents.

Figure 4: Massachusetts Average Income Over Time by Household Income Quintiles
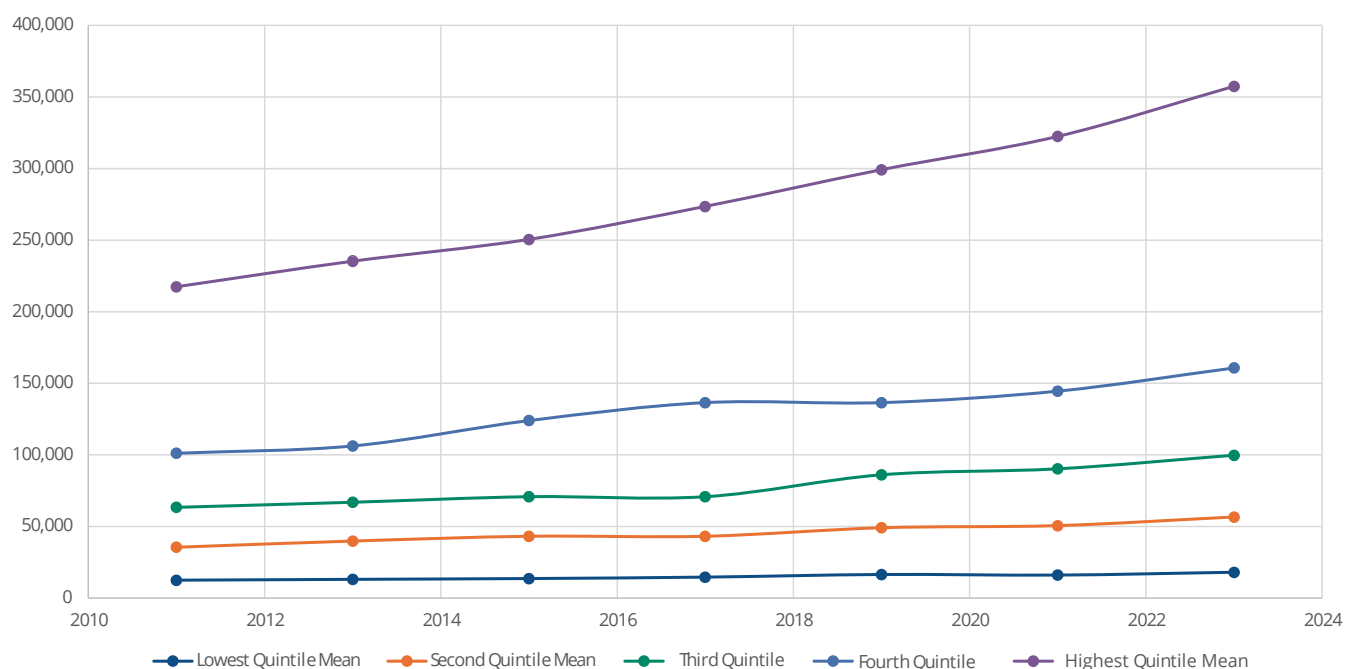
Data Source: American Community Survey, 1-year Estimates, 2011 through 2023.
Note: Incomes not adjusted for inflation.

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4 M.G.L. Ch. 40B, § 20-23, is a Massachusetts State law administered locally by the Board of Appeals in order to create affordable housing. In communities below the 10% statutory minimum, it provides eligible developers the ability to supersede local zoning if 20% to 25% of units are affordable.

Household Size and Bedroom Count Match

Key findings for this section include:

#4 While households of all sizes need more affordable housing, small households (one person and two person couples) face the largest gap in supply relative to need. There are as many as six small low-income households for every small affordable unit.

#5 The gap for small households is spread across all age groups. Roughly half of one- and two-person households are headed by someone under 60 years old and are thus not eligible for age-restricted units.

Finding #4

Local housing debates often center trade-offs around the number of bedrooms in new affordable units – whether the units will be "family" vs. "non-family" housing. Previous research has shown that these debates can be laden with prejudice around the perceived impact of low-income families on municipal services, making it a particularly fraught debate.[5] This tension makes it critically important that we understand the housing needs of all types and sizes of households and how those needs are being met. Accordingly, this section explores the size and type of units in our affordable housing supply and the composition of low-income households seeking those units.

Prospect Hill Apartments, Wakefield. Photo Credit: Callie McDonald

5 See, "Zoning to Exclude Families with Children from Apartments," Exclusionary by Design, Boston Indicators and Amy Dain, https://www.bostonindicators.org/-/media/indicators/boston-indicators-reports/report-files/exclusionarybydesign_report_nov_8.pdf

Occupancy Standards

Much affordable housing, especially public housing, has more stringent "occupancy standards" than housing rented in the private marketplace, meaning that only specific household configurations are eligible to occupy a unit, such as couples and nuclear families. Roommates, for example, are typically not eligible, nor are adult children living with their parents. Eligibility and application processes are intended to prevent **overcrowding** – too many people in a unit based on the number of bedrooms – and **over-housing** – fewer people living in the unit than could occupy the number of bedrooms, such as a single individual in a 3-bedroom unit that could support four people. This generally means that, unlike in market-rate housing, a low-income household seeking affordable housing will not be able to choose a unit larger or smaller than what they qualify for. For example, while it is not unusual for a partnered couple in the private housing market to reside in a two-plus bedroom home, a low-income partnered couple applying for affordable housing will only be eligible for a 1-bedroom home, unless they have a medical or other valid reason for needing two bedrooms.

How big or small or small a household must be to occupy a unit varies by property, and things like age or gender of children, relationship staus of co-heads of household, or space needs stemming from a disability may impact each individual household's needed unit size. As a general rule of thumb, MassHousing guidelines assume 2 persons per bedroom.

Typically, a 5 person family might occupy a 3-bedroom unit with the below arrangement:

Bedroom 1
Household Co-heads

Bedroom 2
Children of the same gender

Bedroom 3
Child

Age-Restrictions

Statewide, 38% of affordable housing units are age-restricted, typically without flexibility for children under 18 to live in the home. As noted, older adult households may qualify for either an age-restricted unit or an appropriately sized unit in a non-age restricted development. On the other hand, small households under the age of 60 do not have the same range of choices because they are not eligible for age-restricted units. Consequently, these two groups are often in competition for the same 1-bedroom units.

Household and Unit Composition Matching

To analyze the unit size gap, we matched the existing bedroom types to the households that could rent them under affordable housing occupancy rules both in terms of unit size and age-restriction. Please refer to the methodology section for more information.

Note that **about 95,000 low-income households are configured in a way that does not fit neatly into affordable housing industry occupancy categories.** This includes roommates and households with adult children or other adult relatives living in the home. We have excluded these "administratively ineligible" households from our unit composition gap since we can't say for sure that they would be eligible for a unit that is the appropriate size for their household as currently configured. It would be valuable to better understand these households' needs, and we have recommended further study on this subject in the section below on future research.

Small households are the majority of low-income households. Fifty-seven percent of low-income households are one person or two-person couples that fit the small household occupancy standard. This number may be even larger if individuals currently living in housing arrangements by necessity (e.g., roommates or adult children living with their parents) would live independently if they could afford to do so.

Small households have the largest gap compared to other household configurations. We find that there are 6.1 small households for every available small non-age-restricted unit, including all small households who are either not eligible for an age-restricted unit or not served by the existing stock of age-restricted units. This ratio would be more pronounced if we had assumed that individuals from the 95,000 administratively ineligible households that we excluded from the analysis could seek affordable 1-bedroom units of their own.

Table 1: Affordable Housing Gap Based on Household Composition

Small Non-Older Adult Households	Small Older Adult Households	Medium Households
177,000 households	196,000 households	146,000 households
48,000 Non-Age Restricted SRO, Studio and 1BR Units	76,000 Age Restricted SRO, Studio and 1BR Units	77,000 Non-Age Restricted 2BR and 3BR Units
3.6 - 6.1 households per available unit	2.5 households per available unit	1.9 households per available unit

Data Source: Housing Navigator MA, US Census Bureau, MAPC

Figure 5: Distribution of Small Units by Age Restriction and Rent Type

Legend: ■ Rent Fixed Below Market Rate   ■ Rent Based on Percent of Income
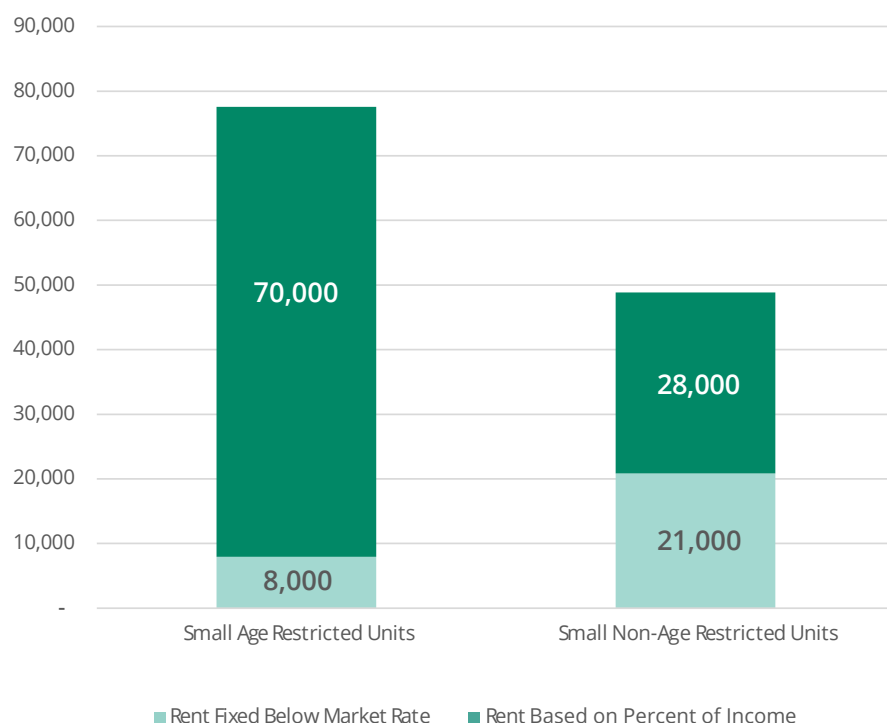
Data Source: Housing Navigator MA

Finding #5

While one might assume the population best served by 1-bedroom homes is largely either single older adults or young people who may just be entering the workforce, we find that small households are spread across age ranges. Half of all small households are headed by a householder under 60 years old; 37% are headed by someone ages 30 to 59, and 14% are headed by someone under 30. This result may not be surprising given that a small household fits many life circumstances: single people before they form families, people who live alone, couples with no children, and older adult households.

The income distribution of these households is also informative, including the breakdown by age group. Overall, 55% of small low-income households are Extremely Low-Income. Small households headed by someone 60 years or older—and most likely to be living on a fixed income—are most likely to be in the Extremely Low-Income group, at 65%, and least likely to be in the Moderately Low-Income group, at 14%. Small households headed by someone ages 30 to 44 are least likely to be in the Extremely Low-Income group, yet still more than a third (37%) of those households are Extremely Low-Income; another 37% of small households in this age group are Moderately Low-Income.

A relatively large share of the non-age restricted small unit supply is in the Fixed Below Market Rent (FBMR) type, meaning that the existing supply of small affordable housing units better matches the demand of Moderately Low-Income households than other unit types where the predominant rent type is rent based on income.

Figure 6: Small Low-Income Renter Households by Age of Householder

Legend:
- Under 30 years old
- 30-44 years old
- 45-59 years old
- 60+ years old

Pie chart values: 52,000; 58,000; 80,000; 186,000
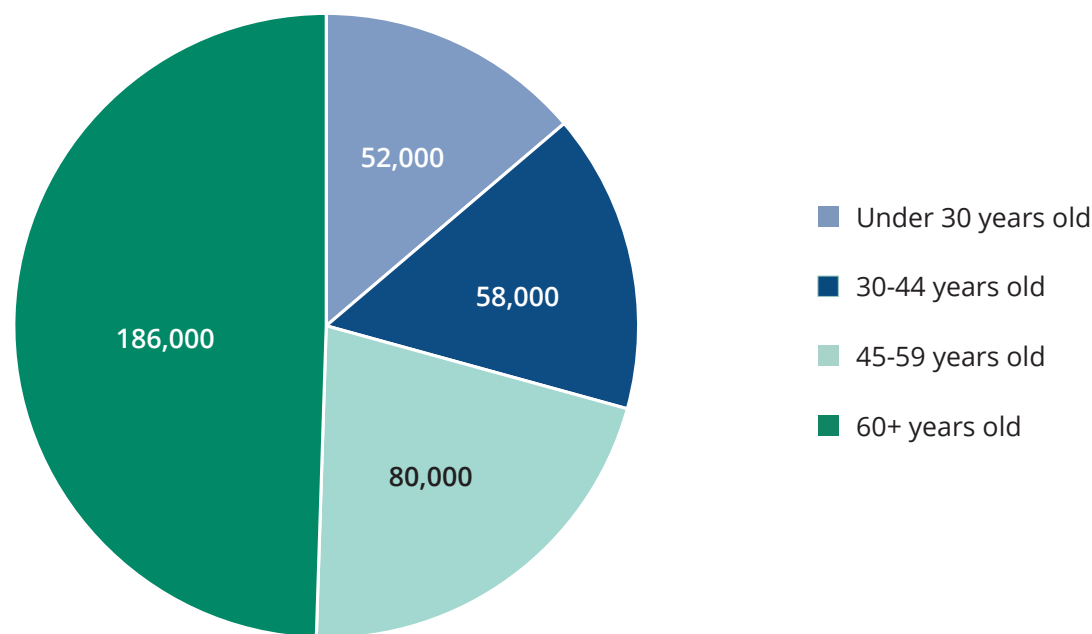
Data Source: ACS PUMS

Figure 7: Small Low-Income Renter Households by Age and Income of Householder

Legend:
- Modertately Low-Income
- Very Low-Income
- Extremely Low-Income
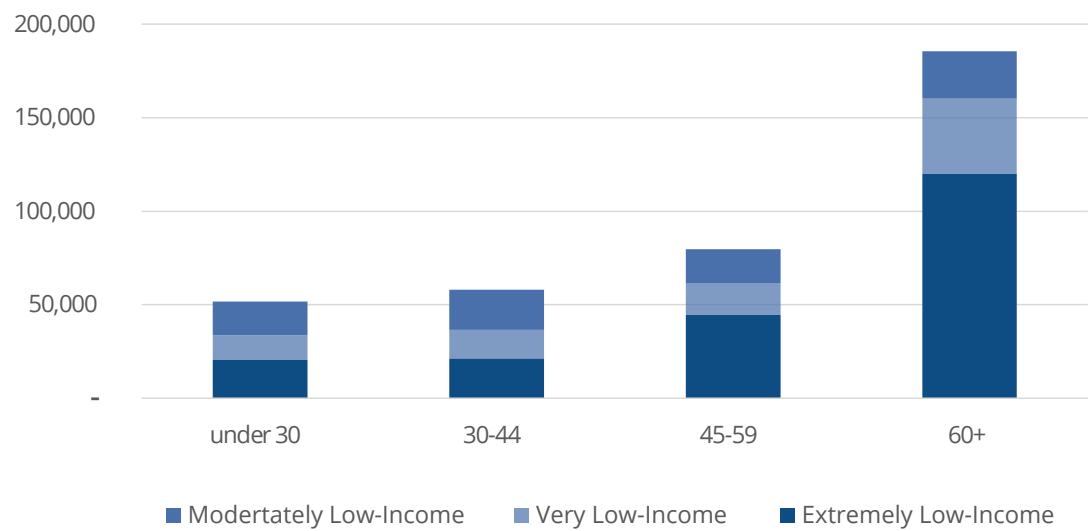
Data Source: ACS PUMS

Age and Age-Restricted Housing Match

Key findings for this section include:

#6 Older adults and households with children have similar levels of need. Both types of households - small households eligible for age-restricted units and mid-sized households with children - face an affordability gap of 2-3 households per suitable unit.

#7 The supply of age-restricted housing is unevenly distributed. A quarter of Massachusetts municipalities have age restrictions on 75% or more of their affordable housing supply.

Applying age-restrictions to affordable housing to better serve older adults has several nuances. In Massachusetts, conversations around age-restricted housing often become highly political and divisive. In many communities where exclusionary zoning has generally prevented multifamily housing, and for some of the same prejudicial reasons—such as to ensure the school-aged population does not increase or to passively perpetuate racial or economic segregation— there is a tendency to favor age-restricted affordable housing.[6] This not only runs afoul of housing laws, but it also limits access to housing options that address the range of household needs in the state. Yet, creating affordable housing for an aging and often vulnerable population has long been a societal goal, and several funding and permitting programs support the creation of age-restricted housing. Many age-restricted developments also provide services for residents with supportive needs, allowing service providers to reach residents at scale in a single building.

Our state's stock of age-restricted housing, much of which is public housing, faces multiple challenges and is at risk of becoming obsolete:

- It is the oldest affordable housing stock. Our state public housing includes developments that date to the 1940s, and given the age of this housing stock, is much less climate resilient and energy efficient compared to buildings built today.
- It has costly, well-documented needs for rehabilitation and modernization.
- It often has poor adaptability for accessibility and other accommodations that let people age in place.

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6 See "Zoning to Exclude Families with Children from Apartments," Exclusionary by Design, Boston Indicators and Amy Dain.

Arbors at Westfield (Assisted Living), Westfield. Photo credit: Callie McDonald

Finding #6

Amid this landscape, we find that the undersupply of housing is similar for older adults and 2- to 4- person households with children. There are 2.5 small low-income renter households headed by someone 60 years or older for every affordable age-restricted unit, and 1.9 medium-sized low-income renter households with children for every affordable 2- to 3-bedroom unit. Both seniors and households with children face challenges that make it important to meet these housing needs. Sixty-five percent of low-income senior households are Extremely Low-Income, often dependent on fixed income sources like Social Security or pensions, with little chance of seeing their income increase over time even as housing costs rise. As noted above, there is a general undersupply of 1-bedroom affordable units, which are sought after by small households of all ages. Households with children also have unique housing needs, as the occupancy standards for over-crowding illustrate, and need units with more bedrooms than are most commonly available in affordable housing. Research shows that stable housing for children is critical to their development and long-term health, as well as the mental health of their parents.[7][8][9][10]

7 "How Housing Instability Affects Children's Health and Development," Urban Institute, December 2024, accessed April 2025, https://housingmatters.urban.org/articles/how-housing-instability-affects-childrens-health-and-development.

8 "How Housing Instability Affects Children," Urban Institute, March 2025, accessed April 2025, https://housingmatters.urban.org/articles/how-housing-instability-affects-children.

9 Suglia, Shakira Franco et al. "Housing quality, housing instability, and maternal mental health." Journal of urban health : bulletin of the New York Academy of Medicine vol. 88,6 (2011): 1105-16. doi:10.1007/s11524-011-9587-0

10 Marçal, Katherine. "Housing Hardship and Maternal Mental Health among Renter Households with Young Children." Psychiatry Research, vol. 331, Jan. 2024, p. 115677, https://doi.org/10.1016/j.psychres.2023.115677.

Finding #7

Across Massachusetts cities and towns, a quarter of municipalities have age restrictions on 75% or more of their affordable housing supply. Further, 11% have *only* age-restricted affordable units. With this limited range of affordable housing choices, cities and towns are limiting who can live within their boundaries and are often perpetuating historical patterns of racial and social segregation.

As a Commonwealth, we need a variety of options in every communities to provide fairer housing choices for all residents. A fundamental step is recognition that a community can lean too far towards producing one type of housing to the exclusion of others. The map below highlights which communities have limited their affordable housing stock to mostly, or only, age-restricted units. Appendix B includes a full list of municipalities and the number of age-restricted units within each.

Map 1: Municipalities by Age-Resitricted Low-income Units

For an interactive map by region, visit the **Data Opens Doors storymap**.

Legend:
- 100% Age-restricted Units
- 75% to less than 100% Age-restricted Units
- Less than 75% Age-restricted Units
- No Low-income Rental Units

Data Sources: MAPC, MassGIS, Housing Navigator
Date: April 2025

0 5 10   20 Miles
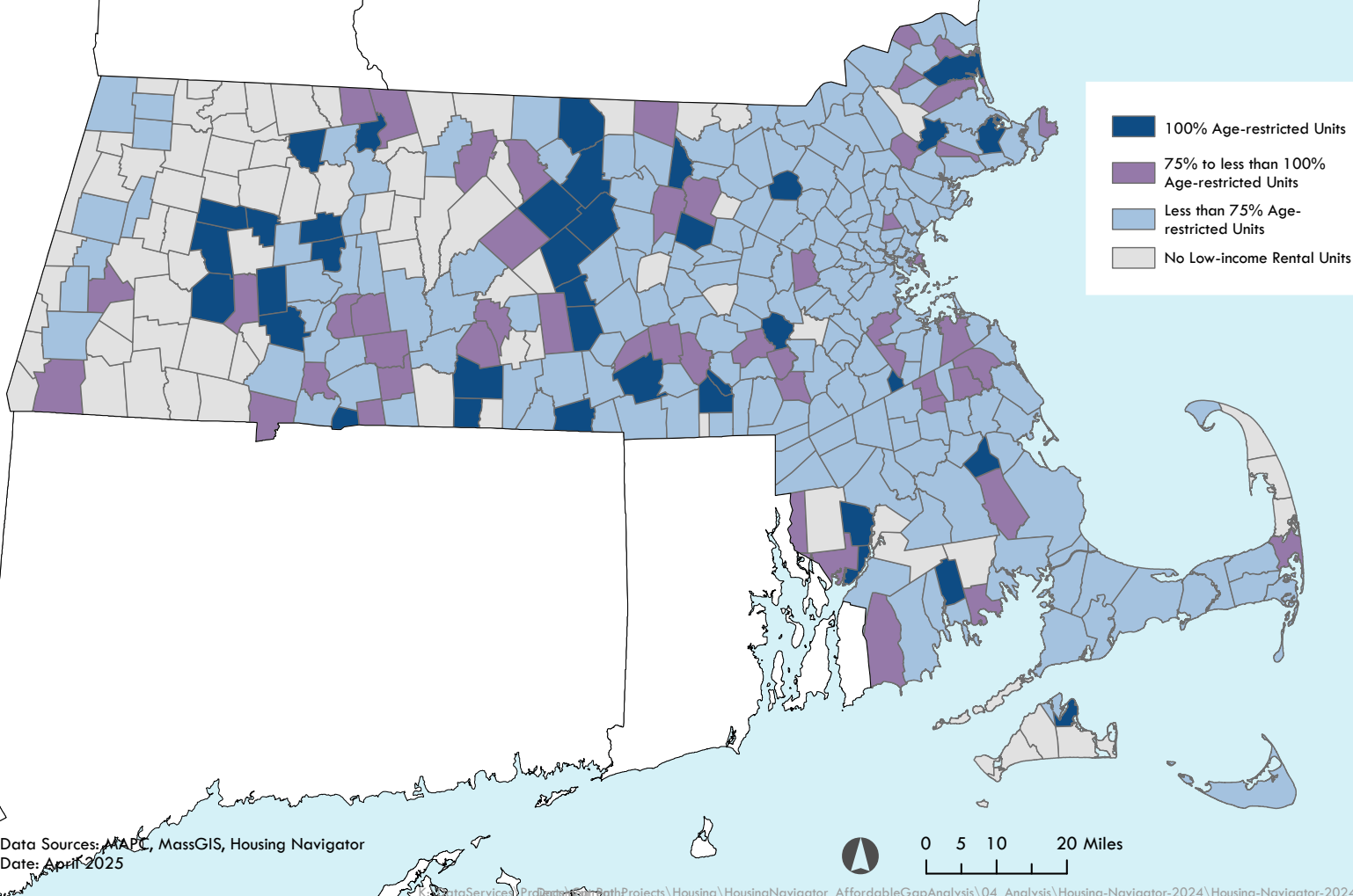
Future Housing Need: Household Projections

The affordability gap in Massachusetts will only grow over the next several decades, as our population continues to age, and the Baby Boomer generation continues to retire from the labor force and live on a fixed income. Each of the above findings matches current housing estimates to existing affordable housing inventory. Because the housing we build should last for decades, it is important to also look ahead to changing demographic trends.

As background, population and household projections developed for the Massachusetts Department of Transportation in 2023 by MAPC and the University of Massachusetts Donahue Institute estimate **the overall Massachusetts population will grow by 116,000 households from 2020 to 2030 and by an additional 76,000 from 2031 to 2050**.[11] Using these estimates, and assuming that today's household income distribution remains similar in the future, we project:

In Summary

Demographic trends will impact a few of our findings:

- The need for housing serving ELI households will grow.

- The demand for small units will grow.

- The demand for senior housing will grow, particularly through 2030.

- Low-income renter households will grow by 47,000 from 2021 to 2030, and by an additional 29,000 households from 2030 to 2050.

- Extremely Low-Income (ELI) renter households are projected to grow the most, with 37,000 net new households from 2021 to 2031 and an additional 21,000 from 2031 to 2050.

- Very Low-Income (VLI) households are projected to grow by 11,000 from 2021 to 2030 and an additional 6,000 households from 2031 to 2050.

- Moderately Low-Income (MLI) households actually see a decline of 1,200 households by 2030 but return to 2021 numbers between 2031 and 2050, increasing during that period by 1,800 households.

- Among low-income households, the largest group will remain Small Older Adult Household category, where we estimate an additional 5,000 households from 2021 to 2030 and an additional 26,000 from 2031 to 2050.

- Small Non-Older Adult Households will grow the most by 40,000 households from 2021 to 2030 and an additional 6,000 households from 2031 to 2050.

- Medium Households grow by 17,000 from 2021 to 2030 and then decline by 3,000 households from 2031 to 2050. Large Households grow by 10,000 from 2021 to 2030 and see no net change from 2031 to 2050.

11 To see these baseline projections and detailed documentation on how they were derived, see mapc.org/learn/projections.

Policy Recommendations

While not surprising, the resounding finding of this report is that we need more affordable housing—there is no demographic of low-income renter households that is completely served by our existing inventory. More affordable housing of every kind is needed across Massachusetts. That said, details matter. We must not only build more, we must build better. This means refining affordable housing preservation and production policies to more directly address the needs and circumstances of the population it is intended to serve.

We are releasing this report at a time of unprecedented federal policy changes and loss of federal-level funding and staff focused on affordable housing. In this environment, we focus on the levers that state and local actors can influence, specifically tailored to the findings of this research. We note that Massachusetts, through the Executive Office of Housing and Livable Communities (EOHLC), has undertaken its own research to develop strategies to build more affordable housing. The comprehensive strategies outlined in the state's 2025 housing plan, *"A Home for Everyone: A Comprehensive Housing Plan for Massachusetts 2025 - 2029,"* reflect important tools to increase housing options and provide renters with needed services. Moreover, the newly established Extremely Low-Income Housing Commission is tasked with making recommendations to expand the supply of housing affordable to households with incomes less than 30% of the area median income.

Though the need for affordable housing is daunting, we hope to show glimmers of opportunity in this report. For example, it might be possible to reach VLI households by reprogramming existing housing programs targeted to higher income levels. Our finding on one-bedroom units might create new housing opportunities: one-bedroom units are smaller and thus relatively less expensive to build, easier to permit, and fit more easily into floor plates for adaptive re-use. We need continued policy pressure and advocacy to build bigger units in some municipalities. However, demographic trends support an increase in production of non-age-restricted 1-bedroom units.

In all cases, we encourage decision-makers to be grounded in data and an understanding of the desires of low-income renters in their local context. **Our most important recommendation is for future participatory research, to better understand the changing needs and desires of low-income households in their own voice.**

We have categorized our policy recommendations under four broad goals in the following matrix:

Goal 1: Increase the affordability of affordable housing.

Goal 2: Create more affordable 1-bedroom units suitable for small households, particularly for households under age 60.

Goal 3: Address geographic disparity between age-restricted and non-age restricted units.

Goal 4: Expand the flexibility of affordable housing to accommodate how people now live.

The largest gap in our subsidized affordable housing supply is for households with incomes at or below 50% AMI (ELI and VLI households). These recommendations target increasing the number of subsidized units which offer either **rent based on income or rent that is more adjusted to households with incomes between 30% to 50% AMI** (26% of all low-income households).

	Recommendation	Type	Who
1.1	Support the creation of more units with rents that correspond to the incomes of ELI and VLI households.		Municipalities, EOHLC, other public agencies
	• Encourage the use of project-based vouchers in existing developments to deepen the affordability of the state's existing portfolio.	Administrative Action	Municipalities, local Housing authorities
	• Adapt the Qualified Action Plan (QAP) to prioritize projects that can offer more units beyond the threshold for ELI or VLI units.	Regulatory Action	EOHLC
	• Layer municipal subsidies such as CPA funds to increase the number of affordable units, or depth of affordability, in 40B or inclusionary developments.	Financial, Administrative Action	Municipalities, Affordable Housing Developers
	• Provide municipal project-based rent subsidy.	Financial, Administrative Action	Municipalities, EOHLC
1.2	Leverage the no-cost subsidy of public land and include affordable housing requirements for any new residential or mixed-use developments that occur on municipal- and state-owned property.	Administrative Action, State Regulatory Action, Municipal Regulatory Action	DCAMM, EOHLC, Municipalities
1.3	Maintain and incentivize deeper affordability in publicly-owned housing. • Support housing authorities in sustaining their almost entirely deeply subsidized/RBI inventory and explore mechanisms to new public housing. • Prioritize funding for projects that can create more deeply affordable units. • Encourage sharing of resources and capacity between high-capacity authorities who are well-versed in developing new projects and lower-capacity authorities who may have a desire to build new housing but lack development expertise and resources.	Administrative and Regulatory Action	DCAMM, EOHLC, Municipalities

1.4	Increase the renter tax deduction. Make the deduction progressive, increasing the deduction for lower-income households. Work towards provision of a sliding-scale renter tax credit for households below 50% AMI.	State Legislative Action	Governor, State Legislature
1.5	Increase state funding for rental assistance programs and make it easier for a wider variety of people to benefit.	Legislative Action, Regulatory Action	Federal, state, and municipal governments; non-profit organizations
1.6	Audit existing affordable housing programs to assess how households in the 30-50% AMI range can be better served.	Research, Regulatory Action	Subsidizing agencies, such as EOHLC

Goal 2: Create more affordable 1-bedroom units suitable for small households, particularly for households under age 60.

Small households face the largest gap compared to other household configurations. One- and two-person couple households that fit the "small household" occupancy standard make up 57% of low-income households. Our findings show a need to increase the production of non-age restricted, 1-bedroom units. These recommendations target solutions to provide affordable housing developments with flexibility in unit mix requirements to best meet the needs of potential residents.

Recommendation		Type	Who
2.1	Update the Qualified Action Plan (QAP) to add flexibility to the unit mix requirements for new development to encourage the creation of 1-bedroom units, especially for households who do not qualify for age-restricted properties.	Regulatory Action	EOHLC
2.2	Encourage local planning boards and building departments to consider this data alongside community need in permitting approvals.	Regulatory Action	Municipalities

Goal 3: Address geographic disparity between age-restricted and non-age restricted units.

In 25% of communities in Massachusetts, more than 75% of all affordable housing units are age restricted. Age restrictions can be used as an exclusionary tool to limit the types of households able to access affordable housing in a community. Further, age restrictions and associated occupancy limits often create barriers to affordable housing for a variety of small older adult households, such as an older adult living with an adult child or caretaker or a grandparent living with a grandchild. Our findings also project an increase in the number of small older adult households in need of affordable housing. While age-restricted housing will continue to play an important role in meeting future housing needs, expanding housing choice with non-age restricted units will

support access to affordable homes for all. These recommendations encourage the creation of non-age restricted units through funding and permitting levers, especially in municipalities that don't currently offer a diversity of affordable housing choices.

	Recommendation	Type	Who
3.1	Update the QAP to de-prioritize state subsidy for age-restricted projects wherever more than 75% of existing affordable housing stock is age restricted.	Regulatory Action	EOHLC
3.2	Prioritize non-age restricted affordable units in municipal permitting regulations, particularly in municipalities where more than 75% of existing affordable housing units are age restricted.	Regulatory Action	Municipalities, Affordable Housing Developers

Goal 4: Expand the flexibility of affordable housing to accommodate how people now live.

Households of all types are underserved by our existing supply of affordable homes, and dated regulations and restrictions impact access to affordable homes for many low-income households in Massachusetts. These recommendations aim to better understand households' needs and modernize eligibility requirements that do not currently reflect a modern range of living arrangements and circumstances.

	Recommendation	Type	Who
4.1	Comprehensively assess the current needs of the low-income population to align future Affordable Housing development, including eligibility requirements, with a broader range of living arrangements and preferences, especially among small households likely to match a 1-bedroom unit. Undertake **participatory research**, engaging directly with community stakeholders, to understand and define the range of circumstances, preferences, and living arrangements among low-income small households in their own words.	Research	Researchers, Municipalities, and State subsidizing agencies including EOHLC and MHP
4.2	Modernize occupancy guidelines to reflect existing household types, including multi-generational households, parents with adult children, roommates, etc.	Administrative Action	Subsidizing agencies, including EOHLC, MHP, and HUD

Suggestions for Data Development and Future Research

This is a first-of-a-kind study on the gap between low-income households and affordable housing in Massachusetts, made possible through the recent completion of Housing Navigator MA's dataset. This dataset provides unit-level detail on affordable housing across the state. As discussed elsewhere in the report, we see opportunities to both deepen and expand this research to truly understand the affordable housing needs of Massachusetts residents.

Deepening this Research

The funding, design, and regulation of income-restricted housing is complex. We were able to address much of this complexity in our methods, but there were several ways we were limited by data availability, capacity, or time to fully explore all the nuances. The suggestions below respond to known limitations in our research. Advancing our understanding of the subjects below will allow us to more accurately and precisely detail the need for income-restricted housing stock.

- **Connected Demographic Data** – The absence of data on the detailed characteristics of households currently living in income-restricted housing units of different kinds limited our ability to produce discrete affordable housing gaps by household characteristics –household income group, size, age, and race – and housing unit characteristics – income restriction type (RBI vs. FBMR), bedroom count, and age restriction. Identifying data that tabulates the characteristics of households to match the characteristics of the units they live in, or methods to accurately combine available data, will allow for more precise recommendations.

- **Completed Data on Housing Accessibility** – Our research does not examine accessible housing stock, but anecdotally, we know the need for this type of housing is immense and growing. More data is needed both on the needs of people with disabilities in the state and the accessible housing inventory. Housing Navigator MA has worked with a pool of owners to identify a unit-level accessible inventory that covers about 52% of units in the state, but it is not comprehensive. That dataset needs to be completed so that people with disabilities, their advocates, and the state better understand the universe of affordable accessible housing.

- **Mobile Vouchers** – A deeper exploration of the utilization of mobile vouchers – where they are used, including in income-restricted and market rate units, barriers to finding a landloard willing to accept vouchers and a suitable unit that meets program parameters, duration of use, what causes exits, cliff effects (where a small increase in income leads to loss of benefits, leading to worse off financial conditions), and the challenges in accessing them – would help in formulating policies to address the gap for both ELI and VLI households.

Expanding this Research

These suggestions respond to ideas for future work.

- **Understanding Low-Income Household Experiences** – This study surfaced a disconnect between current household characteristics and existing affordable housing. We find that small households have the largest gap and that there are many households in arrangements that would not be eligible for most affordable housing by current occupancy standards. Our strongest recommendation is for additional qualitative and quantitative research – shaped by affordable housing tenants and low-income households that do not currently have access to an income-restricted unit – to deepen our understanding of and ability to address the true needs and desires of low income renters in the state.

- **Access to Income-Restricted Housing** – Connected to the above recommendation for participatory research with tenants of income-restricted housing, the challenges low-income households face accessing income-restricted housing should be studied. Such research might explore the experience of Very Low-Income households in particular, to understand how stigma and administrative burden might shape their utilization of affordable housing.

- **Regional Nuances** – Many of the themes we discuss in this report are consistent across the state; however, regional nuances are worth further exploration. This report provides a starting place for regions and municipalities to dive more deeply into local trends and to identify worthwhile local policies.

- **Naturally Occurring Affordable Housing (NOAH)** – An uncertain piece of the puzzle is Naturally Occurring Affordable Housing. Key questions for further research include where and what inventory is below market (and why), how much it is now filling gaps, how it might be preserved, and how tenants who currently live in this housing can maintain natural affordability in the long-term.

- **Future Scenarios** – Our household projections point out how some of our findings might shift over the next several decades. A deeper future scenarios analysis would help shed light on how changes in our housing inventory might affect the gap in affordable housing units and types into the future.

Methodology & Key Assumptions

More detailed methodology available in Appendix A, technical documentation.

Households

In this analysis, we define low-income rental households as renter households making 80% or less than Area Median Income (AMI).

The US Department of Housing and Urban Development (HUD) defines three main income limits for eligibility for affordable housing:

- Extremely Low-income: 30% AMI
- Very Low-income: 50% AMI
- Low-income: 80% AMI

We use the HUD income limits to create three discrete categories of household incomes:

- Extremely Low-income (ELI): 30% or less of AMI
- Very Low-income (VLI): Greater than 30% to 50% of AMI

Affordable Units

Information on income eligibility is not enough to estimate the number of low-income households in each income category living in units at each income eligibility level. Instead, we must distribute low-income households to low-income units based on the rent structure of the housing: Rent Based on Income (RBI) units or Fixed Below Market Rate (FBMR) units. To estimate distribution in both RBI and FBMR units, we used the following methodology.

Estimating Household Distribution in Rent Based on Income (RBI) Units

RBI units are income-restricted rental units where a household that meets the income eligibility threshold will only pay 30% of their monthly income. As background, there are 153,000 RBI units statewide, but only about 20,000 units are eligible only to households making 30% AMI or less; another 30,000 are eligible at or below 50% of AMI, and 105,000 are eligible at or below 80% of AMI. However, there is typically not a lower limit or minimum income to be eligible for RBI units, and because the rent will be affordable for any household in an RBI unit, regardless of their income. For example, an Extremely Low-Income households making 30% of AMI is eligible to rent units listed as eligible at 30%, 50%, and 80% AMI, and they will pay 30% of their income regardless of the listing eligibility. We used HUD's *Picture of Subsidized Households,* which contains rates at which households at each HUD income limit live federal public housing units (inclusive of Section 8) in Massachusetts. Applying those rates to the Housing Navigator data, we estimate that ELI households live in 79% of the approximately 153,000 RBI units in Massachusetts, that VLI households live in 16% of MA RBI units, and that MLI households live in 5% of MA RBI units. That amounts to 121,000 households, 25,000 households, and 8,000 households, respectively.

Estimating Affordability in Fixed Below Market Rent (FBMR) Units

FBMR units are income-restricted rental units where the rent is typically set to be affordable to the highest income eligible for the unit. A household making 30% AMI is eligible for a FBMR unit listed for households making less than 60% AMI. However, the household would be unable to lease the unit because the below-market rent is not affordable. To understand how property managers approach this affordability challenge, we interviewed several property managers to learn more about their rental practices. We found that they generally will only rent affordable units to households with incomes within about 10 percentage points of the listed AMI limit. For example, for a unit eligible to a household making no more than 60% AMI, we assume the minimum income level for a household to live in the unit is 50% AMI. We call this 10-percentage point range the "window of opportunity" for affordability.

Estimating the Impact of Mobile Vouchers

The use of mobile vouchers changes the affordability of FBMR and market rate units. We used available data to estimate the impact on overall housing need. Our methodology is as follows:

We found approximately 78,000 mobile vouchers in circulation as of January 2025.

- Federal Housing Choice Vouchers: About 92,000 Federal Housing Choice Vouchers, less than approximately 20,000 project-based vouchers, leaving a total of 72,000 that could be additive.
- Massachusetts Rental Voucher Program: About 11,000 in circulation with approximately 6,000 mobile vouchers that could be additive.

Additionally, we want to avoid double-counting. Low income households frequently use vouchers to rent FBMR units. These are already counted as supply in Housing Navigator MA's inventory. Indeed, many Low-income Housing Tax Credit (LIHTC) developments and units at 70% or 80% AMI rely on finding people with vouchers. While there is not good data on how many vouchers are used in already subsidized units, based on research for other states, we would approximate that at least 20% of the state's 61,000 FBMR units (12,000) are filled by someone with a mobile voucher. Subtracting 12,000 from the totals above (78,000), leaves about 66,000 vouchers in circulation which are additive and reduce the affordability gap.

Data also shows that voucher holders are predominantly Extremely Low Income, and about half are over 65. The overall effect on households who are not served is to reduce the number from 441,000 to 375,000.

Household Size and Composition

Age Restriction – Older Adult Households

There are a variety of age limits for age restricted units across Massachusetts—most (82% of age-restricted units) are set at 60 years or older or 62 or older, some (7%) at 55 or older, a small number (1%) at 58 or older. However, accounting for that variety would complicate the analysis and be unreliable given the margins of error in the PUMS dataset used to identify household compositions. To simplify, we defined the householder age for a household to be eligible for age restricted housing as 60 years or older. Presence of children in the household would make

the household ineligible for an age restricted unit, so we assume that any low-income renter household with a householder 60 or older and a child under 18 is ineligible for the pool of age restricted units and is instead in the pool for non-age restricted units.

Household Size Categorization

The number of bedrooms in unit is also a limiting factor in how households access affordable housing. Because affordable housing eligibility is reconfirmed regularly, we assume that units are not over-crowded or over-housed and are compliant with age restrictions.

Household Type	Household Characteristics		Unit Characteristics	
	Composition	Age-Restriction Eligibility	Suitable Unit Size	Suitable Age Restriction
Small, non-Older Adult Households	• 1 person or a 2-person couple • No children • Householder under 60	Ineligible	1-bedroom, studio, SRO	Not Age Restricted
Small, Older-Adult Households	• 1 person or a 2-person couple • No children • Older adult householder	Eligible	1-bedroom, studio, SRO	Age Restricted
Medium, non-Older Adult Households	• 2-4 people • With children • Householder under 60	Ineligible	2- and 3-bedrooms	Not Age Restricted
Medium, Older Adult Households	• 3-4 people • No children • Older adult householder (Age 60+)	Eligible	2- and 3-bedrooms	Age Restricted
Large, non-Older Adult Households	• 5 or more people • With children	Ineligible	4+ bedrooms	Not Age Restricted
Large, Older Adult Households	• 5 or more people • No children • Older adult householder	Eligible	4+ bedrooms	Age Restricted

Current affordable housing administrative practices do not allow for some household configurations that might be considered non-traditional, such as non-couple adult roommates, parents with adult children, and multi-generational households. Details on our treatment of these "administratively ineligible" households are available in the Technical Appendix. We calculate two ratios for the small, non-older adult household gap: one without older adult households and one

with older adult households. The gap with older adult households takes the remainder of older adult households not served by small age restricted units and adds them to the demand pool for small non-age restricted units. This analysis does not take into account disability which is beyond the scope and capacity of this effort but is worthy of further analysis.

Clarifying Level of Analysis

We have expressed the affordability gap in terms of households not served by affordable housing, as opposed to units. For the income gap we calculate the number of households not served by affordable housing by income limit categories. For household size and composition, we express the gap in households per suitable unit because the closest we can come to estimating actual residency is estimating demand. Demand is further refined by household composition eligibility, creating a secondary gap of 95,000 households that with the current affordable housing administration would not be eligible for a unit.

Reading the Sankey Diagram

The Sankey Diagram visualizes households by income group and housing type and how each household income group is served by low-income rental housing. The left side of the chart is income groups while the right side is the match to the existing inventory with the remaining, unserved low-income households "unstably housed".

How does Affordable Housing meet the needs of Massachusetts Households?

Filter by Region   All Massachusetts

Households by Income Group

Households by Housing Type

Households in Units with Rent Based on Income **153,311**

Households in Units with Rent Fixed Below Market Rate **58,431**

Very Low Income 30-50% AMI
Value: 166,324

Households Unstably Housed **440,692**

The share of each income category served by RBI, FBMR, and no guarnetted affordable housing.

How does Affordable Housing meet the needs of Massachusetts Households?

Filter by Region   All Massachusetts ▾

Households by Income Group

Households by Housing Type

317,166 Extremely Low Income <30% AMI

166,324 Very Low Income 30-50% AMI

Households Unstably Housed 440,692

Households Unstably Housed
Value: 440,692

168,944 Moderate Low Income 50-80% AMI

The share of households unstably housed by income category.

How does Affordable Housing meet the needs of Massachusetts Households?

Filter by Region   All Massachusetts ▾

Households by Income Group

Households by Housing Type

Households in Units with Rent Based on Income **153,311**

Extremely Low Income <30%
AMI → Households in Units
with Rent Based on Income
Value: 121,115

317,166 Extremely Low Income <30% AM
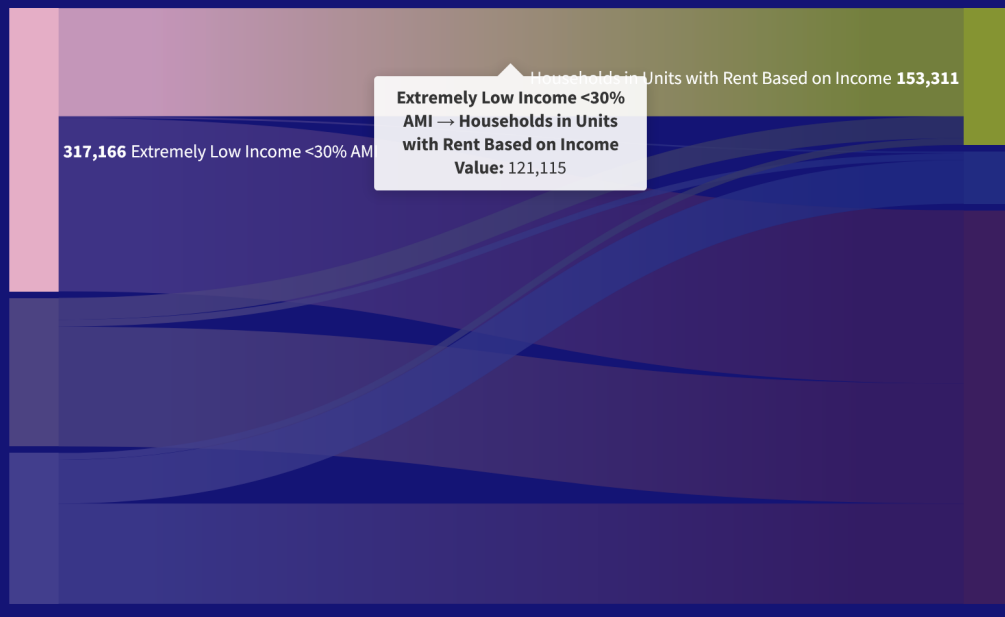
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Appendix A: Technical Documentation

Visit mapc.ma/affordable-gap-technical-documentation, for the full version of the report's technical documentation.

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Acushnet	84	84	100%
Ashburnham	24	24	100%
Avon	70	70	100%
Bolton	28	28	100%
Brimfield	56	56	100%
Carlisle	33	33	100%
Chester	15	15	100%
Cummington	14	14	100%
Dighton	64	64	100%
Dudley	80	80	100%
Essex	40	40	100%
Gill	14	14	100%
Goshen	10	10	100%
Hatfield	44	44	100%
Hopedale	80	80	100%
Hubbardston	36	36	100%
Leicester	84	84	100%
Longmeadow	169	169	100%
Mendon	30	30	100%
Newbury	89	89	100%
Oak Bluffs	105	105	100%
Paxton	50	50	100%
Plympton	40	40	100%
Princeton	16	16	100%
Rutland	44	44	100%
Shelburne	46	46	100%
Sherborn	6	6	100%
Shirley	103	103	100%
Somerset	225	225	100%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Southampton	40	40	100%
Sutton	40	40	100%
Topsfield	82	82	100%
Wales	20	20	100%
Westhampton	15	15	100%
Westminster	30	30	100%
Whately	2	2	100%
Worthington	22	22	100%
Wenham	129	131	98%
East Longmeadow	359	365	98%
Swansea	160	166	96%
Milton	311	323	96%
Ludlow	299	313	96%
Groveland	58	61	95%
Weston	117	124	94%
Bernardston	20	22	91%
Whitman	164	182	90%
Seekonk	72	80	90%
Orleans	100	112	89%
Middleton	99	111	89%
Carver	63	71	89%
Harvard	65	74	88%
Townsend	86	98	88%
Norwell	97	111	87%
Southwick	40	46	87%
Barre	66	76	87%
Melrose	729	847	86%
Warren	60	70	86%
Abington	239	281	85%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Grafton	176	208	85%
Rowley	66	78	85%
Randolph	543	642	85%
Mattapoisett	54	64	84%
Lancaster	70	83	84%
Winthrop	412	493	84%
Northfield	20	24	83%
Wilbraham	215	258	83%
Granby	56	68	82%
Sheffield	22	27	81%
Millbury	169	209	81%
Holliston	147	183	80%
Lee	139	174	80%
Hingham	617	777	79%
Merrimac	69	87	79%
Upton	40	51	78%
Athol	181	231	78%
West Brookfield	36	46	78%
Millis	73	95	77%
Norfolk	64	84	76%
Spencer	235	309	76%
South Hadley	181	238	76%
Newburyport	348	458	76%
Huntington	22	29	76%
Rockport	141	188	75%
Westport	150	200	75%
Templeton	82	110	75%
West Springfield	284	381	75%
Hanover	276	372	74%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Uxbridge	165	224	74%
Winchendon	167	227	74%
West Bridgewater	48	66	73%
Sandwich	130	179	73%
Hamilton	52	72	72%
Georgetown	127	176	72%
Marblehead	222	310	72%
Halifax	20	28	71%
Scituate	239	335	71%
Reading	284	399	71%
Hampden	134	190	71%
Ipswich	271	388	70%
Holden	128	184	70%
Sterling	40	58	69%
Lenox	102	148	69%
Hudson	314	456	69%
Westwood	205	298	69%
Harwich	125	183	68%
Quincy	2579	3804	68%
Marshfield	336	498	67%
Stow	138	205	67%
Stockbridge	51	76	67%
Kingston	98	147	67%
Williamstown	130	197	66%
Bourne	335	510	66%
Winchester	130	198	66%
Berlin	40	61	66%
Milford	244	377	65%
Natick	541	837	65%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
North Attleborough	176	276	64%
Amesbury	205	323	63%
Norwood	406	642	63%
Fairhaven	301	476	63%
Hadley	120	190	63%
Groton	54	86	63%
North Brookfield	64	102	63%
Canton	298	478	62%
Medway	208	334	62%
Sharon	186	301	62%
Salisbury	108	176	61%
Methuen	630	1038	61%
Hardwick	46	76	61%
Nahant	29	48	60%
Littleton	122	202	60%
Douglas	41	68	60%
Arlington	665	1109	60%
Hull	40	68	59%
Attleboro	578	984	59%
Newton	916	1562	59%
Duxbury	146	253	58%
Beverly	1007	1747	58%
Wrentham	124	217	57%
Easton	184	324	57%
Waltham	896	1579	57%
Webster	309	549	56%
Brookline	1018	1811	56%
Easthampton	231	413	56%
Gardner	503	900	56%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Hanson	68	122	56%
Wellesley	287	517	56%
Northbridge	199	359	55%
Agawam	303	550	55%
Dennis	146	266	55%
Wayland	112	205	55%
Williamsburg	19	35	54%
Marion	73	135	54%
Blackstone	56	104	54%
West Newbury	14	26	54%
Medford	731	1363	54%
Gloucester	485	908	53%
Revere	803	1525	53%
Falmouth	412	783	53%
Ashland	170	324	52%
Danvers	332	634	52%
Clinton	177	339	52%
Watertown	525	1015	52%
Shrewsbury	235	462	51%
Nantucket	66	130	51%
Swampscott	134	264	51%
Malden	1064	2109	50%
Pembroke	116	232	50%
Lynn	1789	3585	50%
Maynard	176	354	50%
Stoughton	326	656	50%
Chatham	59	119	50%
Cohasset	64	130	49%
Southbridge	208	423	49%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Dracut	124	253	49%
Braintree	342	699	49%
Wilmington	72	150	48%
Fall River	1837	3831	48%
Chelmsford	269	567	47%
Westborough	163	344	47%
Lunenburg	118	251	47%
Weymouth	507	1081	47%
Auburn	179	384	47%
Sunderland	33	71	46%
Dalton	71	153	46%
Tewksbury	172	371	46%
Dedham	221	480	46%
Northborough	104	226	46%
Westford	134	292	46%
Montague	134	293	46%
Saugus	325	728	45%
Holbrook	144	323	45%
Barnstable	372	836	44%
Brockton	1955	4399	44%
Wakefield	203	457	44%
Marlborough	382	876	44%
North Andover	269	618	44%
Fitchburg	780	1793	44%
Haverhill	849	1959	43%
Sudbury	184	427	43%
Oxford	166	392	42%
Belmont	154	366	42%
Acton	125	298	42%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Greenfield	284	689	41%
Peabody	533	1294	41%
Billerica	212	519	41%
Dartmouth	272	666	41%
Franklin	215	528	41%
Needham	220	541	41%
Stoneham	209	519	40%
Bridgewater	146	364	40%
Charlton	30	75	40%
Northampton	566	1423	40%
Pittsfield	654	1652	40%
Norton	154	390	39%
Framingham	945	2432	39%
Tyngsborough	92	237	39%
Great Barrington	123	318	39%
Hopkinton	92	240	38%
Brewster	83	217	38%
Walpole	118	317	37%
Adams	104	286	36%
Lynnfield	64	176	36%
Everett	357	991	36%
Westfield	384	1071	36%
West Boylston	36	101	36%
Ware	115	324	35%
Plainville	90	254	35%
Worcester	2990	8517	35%
Lakeville	56	160	35%
North Adams	295	845	35%
Bellingham	120	348	34%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Chelsea	844	2455	34%
Bedford	149	436	34%
Lexington	196	576	34%
Foxborough	104	308	34%
Chicopee	739	2230	33%
Raynham	86	263	33%
Mansfield	135	413	33%
Andover	238	730	33%
Concord	80	254	31%
Rockland	126	402	31%
Salem	613	1959	31%
Orange	115	374	31%
Mashpee	86	280	31%
New Bedford	1422	4859	29%
Belchertown	48	167	29%
Palmer	75	268	28%
Leominster	344	1242	28%
Somerville	908	3299	28%
North Reading	40	146	27%
Plymouth	226	850	27%
Woburn	239	934	26%
Holyoke	718	2873	25%
Tisbury	26	105	25%
Yarmouth	98	396	25%
East Bridgewater	33	137	24%
Middleborough	90	395	23%
Lowell	1138	4998	23%
Lawrence	1100	4852	23%
Boston	11273	52131	22%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Medfield	60	283	21%
Wareham	191	957	20%
Ayer	28	141	20%
Springfield	1731	8954	19%
Burlington	105	545	19%
Cambridge	1372	7309	19%
Sturbridge	28	158	18%
Taunton	222	1256	18%
Provincetown	24	153	16%
Amherst	115	750	15%
Lincoln	8	98	8%
Ashfield	0	18	0%
Boxborough	0	61	0%
Boylston	0	23	0%
Brookfield	0	2	0%
Buckland	0	3	0%
Charlemont	0	3	0%
Chesterfield	0	8	0%
Deerfield	0	19	0%
Dover	0	9	0%
Eastham	0	84	0%
Edgartown	0	68	0%
Aquinnah	0	4	0%
Monson	0	17	0%
Pelham	0	34	0%
Pepperell	0	109	0%
Southborough	0	102	0%
Truro	0	16	0%
Wellfleet	0	6	0%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
West Tisbury	0	16	0%
Alford	0	0	0%
Ashby	0	0	0%
Becket	0	0	0%
Berkley	0	0	0%
Blandford	0	0	0%
Boxford	0	0	0%
Cheshire	0	0	0%
Chilmark	0	0	0%
Clarksburg	0	0	0%
Colrain	0	0	0%
Conway	0	0	0%
Dunstable	0	0	0%
East Brookfield	0	0	0%
Egremont	0	0	0%
Erving	0	0	0%
Florida	0	0	0%
Freetown	0	0	0%
Gosnold	0	0	0%
Granville	0	0	0%
Hancock	0	0	0%
Hawley	0	0	0%
Heath	0	0	0%
Hinsdale	0	0	0%
Holland	0	0	0%
Lanesborough	0	0	0%
Leverett	0	0	0%
Leyden	0	0	0%
Manchester	0	0	0%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Middlefield	0	0	0%
Millville	0	0	0%
Monroe	0	0	0%
Monterey	0	0	0%
Montgomery	0	0	0%
Mount Washington	0	0	0%
New Ashford	0	0	0%
New Braintree	0	0	0%
New Marlborough	0	0	0%
New Salem	0	0	0%
Oakham	0	0	0%
Otis	0	0	0%
Peru	0	0	0%
Petersham	0	0	0%
Phillipston	0	0	0%
Plainfield	0	0	0%
Rehoboth	0	0	0%
Richmond	0	0	0%
Rochester	0	0	0%
Rowe	0	0	0%
Royalston	0	0	0%
Russell	0	0	0%
Sandisfield	0	0	0%
Savoy	0	0	0%
Shutesbury	0	0	0%
Tolland	0	0	0%
Tyringham	0	0	0%
Warwick	0	0	0%
Washington	0	0	0%

Appendix B: Age-Restricted Stock by Municipality

Municipal	Age Restricted Low-Income Units	Total Low-Income Units	Percent Age Restricted Units
Wendell	0	0	0%
West Stockbridge	0	0	0%
Windsor	0	0	0%