# What Types of Low-income Rental **Housing Do We Need to Build Most?**





The Housing Navigator MA and Metropolitan Area Planning Council (MAPC) joint report Data Opens Doors: Measuring the Affordable Housing Gap highlights that Massachusetts only has enough affordable rental housing for 32% of its low-income households. Across age, income, unit size, and municipality, we need 441,000 more affordable units. Help developers build the right units!

**FOR PLANNERS AND POLICY MAKERS** 

# WHAT PLANNERS AND POLICY MAKERS NEED TO KNOW

## **Low-income renter households** by unit type

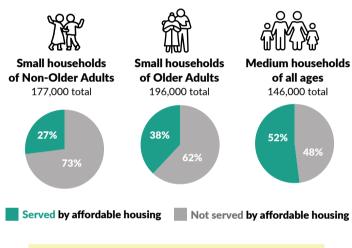
#### **Extremely Very Low** Moderately Low Income Income Low Income 0-30% AMI 30%-50% AMI 50-80% AMI **RENT TYPE** Market rate/Unstably Housed Not served by affordable housing Rent based on income Rent is scaled to a percentage of household income, usually 30%. 38% Fixed below market rent 29% 15% Rent is fixed and typically calculated as 30% of the maximum eligible income for the unit.

#### **KEY TAKEAWAYS**

**Extremely low income households** are the largest group unserved by affordable housing, with 194,000 households unstably housed.

Households making 30-50% AMI are most likely to be unstably housed, with 81% of those households unstably housed.

# Low-income housing gap by household type



### **KEY TAKEAWAYS**

There is a growing need for small units (SROs, Studios, 1BR), though units of all sizes are in demand.

# Occupancy standards and age restrictions matter



Data source: ACS PUMS, Housing Navigator MA, MAPC

14% of low-income households do not fit current affordable housing occupancy standards



25% of municipalities in MA have age restrictions on 75% of their affordable rental stock, making them inaccessible to all households.



Most small units are age-restricted and rent based on income; we need more small rent based on income units that all ages can access.

### **POLICY IDEAS**



Deepen affordability of existing affordable housing stock by layering subsidies.



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



Address geographic disparity between age-restricted and non-age restricted units.



**Expand the flexibility of occupancy standards** to accommodate how people now live.

Use this QR code to see a visualization of your region's gap.

**View Visualization** (preferably on laptop)



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