



# INCOME-RESTRICTED HOUSING IN BOSTON 2022



City of Boston  
Mayor Michelle Wu



Housing

## EXECUTIVE SUMMARY

The City of Boston has the highest percentage of income-restricted housing of any major city in the country, with 19.2 percent of its total housing stock designated as income-restricted. In the past 10 years, Boston has permitted 8,975 income-restricted units, which is 21.4 percent of all permits during that time. In 2022, alone, 30 percent of all units permitted were income-restricted (1,299 units). In terms of completions, 24 percent (866 units) of all housing completed in 2022 was income-restricted.

The City of Boston has worked hard to create and preserve its large number of income-restricted units, and continues to focus on expanding this stock in order to address the growing demand for housing.

To meet these needs, income-restricted housing is created and preserved by a combination of federal, state, and city funds, requiring private residential and large commercial development to support income-restricted housing, and implementing innovative new programs and policies. In addition to federal and state dollars, the City invests approximately \$70 million per year toward the preservation of existing and production of new income-restricted housing, including General Fund, Inclusionary Development Policy, Community Preservation Act, and Neighborhood Housing Trust (“Linkage”) funds. The COVID-19 pandemic has drawn attention to and exacerbated the ongoing housing insecurity many Bostonians face. The pandemic has made the City’s work to create and preserve income-restricted housing ever more urgent.

Federal Resources have declined over the last 30 years, forcing states

and cities to pick up more of the costs of building and maintaining income-restricted housing. New funds for housing have become available from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act and the federal American Rescue Plan Act (ARPA), providing Boston with the opportunity to do more in the short term, but still not guaranteeing long-term funding for new housing.

The Mayor’s Office of Housing (MOH) maintains an inventory of all income-restricted units in Boston. This report provides a summary of Boston’s current income-restricted housing stock to help residents and housing professionals better understand the geographic distribution, affordability levels, and other characteristics of this important sector of housing stock.

### HIGHLIGHTS:

- 57,404 units are income-restricted in Boston — that’s **19.2 percent**, or nearly one in five units in the city.
- 64 percent of all of Boston’s income-restricted units are affordable to low-income households making less than 50 percent of Area Median Income (AMI).
- The neighborhoods where income-restricted units make up the highest percentage of the housing stock are Roxbury (54 percent), Chinatown (50 percent), Mission Hill (37 percent), and the South End (33 percent).
- 30 percent of the housing units permitted in 2022 were income-restricted, which is double the rate from 2011 (14.6 percent).
- 77 percent of the income-restricted units completed since 2011 are within a 10-minute walk to transit.



## WHAT IS INCOME-RESTRICTED HOUSING?

Income-restricted rental housing—commonly referred to as affordable housing—has the rent capped at a price affordable to a qualified household.

This restriction may be for 20, 30, or 50 years, or in perpetuity. For income-restricted homeownership units, the sales price is limited so as to remain affordable to buyers of a particular income, and there is a restriction on the deed that requires the current owner to sell the home at an affordable/below market price to an income-eligible buyer. The deed restrictions on homeownership units are generally between 30 and 40 years.

Some units in the city may be renting or selling at affordable market-rate prices (known as naturally occurring affordable housing), but data in this report reflects only those that have a legal covenant dictating their maximum rents or prices.

Income-restricted units provide affordable housing options to Boston residents and help protect households against rising market prices that could potentially displace them from their homes and neighborhoods. Income-restricted housing helps both low- and middle-income households who are struggling to find units they can afford in Boston's expensive housing market.



A rendering of 3368 Washington Street in Jamaica Plain, which will create 202 units of income-restricted housing, including 140 units of supportive housing for formerly homeless individuals and 62 units for households earning up to 80 percent of the Area Median Income.

## DATA & METHODS

MOH maintains a database of all income-restricted units in Boston. This data includes:

- public housing owned by the Boston Housing Authority (BHA),
- privately-owned housing built with funding from MOH and/or on land that was formerly City-owned,
- privately-owned housing built without any City subsidy, e.g., created using Low-Income Housing Tax Credits (LIHTC) or as part of the Inclusionary Development Policy (IDP), and
- privately-owned properties with no City subsidy but with a project-based subsidy from the US Department of Housing and Urban Development (HUD) or from the Massachusetts Department of Housing & Community Development (DHCD), such as Section 202 elderly housing.

Information is gathered from a variety of sources, including:

- the City's IDP list, permitting and completion data from the Inspectional Services Department (ISD),
- Community Economic Development Assistance Corporation's (CEDAC) Expiring Use list, and
- project lists from the BHA, DHCD, MassHousing, and HUD, among others.

The data is meant to be as exhaustive and up-to-date as possible, but since many units are not required to report data to the City of Boston, MOH is constantly working to verify and update the data.

Project information, including older projects, are updated on a rolling basis, making it difficult to compare this report to prior reports or view trends over time. The database only includes units that have a deed restriction. It does not include tenant-based (also known as mobile) vouchers, which subsidize rent, but move with the tenant and are not attached to a particular unit. There are approximately 22,106 tenant-based vouchers in the city of Boston that provide additional affordability to low- and moderate-income households.

## OVERVIEW OF INCOME-RESTRICTED UNITS IN BOSTON

Boston currently has 57,404 income-restricted units in its housing stock; that's 19.2 percent of all units, or nearly one in every five units. The income-restricted stock consists of both rental and ownership units. Twenty seven percent of all rental units in the city are income-restricted, while only three percent of all ownership units are income-restricted (**Table 1**).

**TABLE 1. INCOME-RESTRICTED UNITS AS A PERCENTAGE OF TOTAL HOUSING STOCK**

UNIT TYPE	ALL UNITS	RENTAL	OWNER
Total Housing Units in Boston <sup>1</sup>	299,430	200,241	99,189
Total Income-Restricted Units	57,404	54,483	2,921
Percent Income-Restricted	19.2%	27%	3%

The income-restricted stock is mostly rental units (95 percent) (**Table 2**); that's a significantly higher share than the overall housing stock, where 65 percent of units are rental and 35 percent are ownership<sup>2</sup>. This is largely because demand for rental housing among low- and moderate-income tenants is very high, and many more funding sources are available for rental development and preservation than for ownership housing development.

**TABLE 2. INCOME-RESTRICTED UNITS BY TENURE**

Rental	54,483	95%
Owner	2,921	5%
<b>TOTAL INCOME-RESTRICTED</b>	<b>57,404</b>	<b>100%</b>

<sup>1</sup> 2010 Decennial Census (includes all occupied housing units, rented/sold not occupied, and vacant for rent/sale) + permitting data (units completed between 2011-2020).

<sup>2</sup> American Community Survey 2017-2021 5-Year Estimates, Table B25003

## NATIONAL COMPARISON

Boston has one of the highest percentages of income-restricted units in the country. There is no centralized database of all income-restricted units in the country, but units in HUD programs are published in the “Picture of Subsidized Households” report.

According to this data, Boston has the highest percentage of subsidized housing with 17 percent, followed by

New York (11 percent) and Washington D.C. (10 percent). The 17 percent reported for Boston is lower than the 19.2 percent found using the MOH database, as the MOH database includes units that HUD does not capture in their data, such as units created under the Inclusionary Development Policy and other local financing.

**TABLE 3. HUD-FUNDED UNITS BY CITY**

CITY	TOTAL HOUSING UNITS	INCOME-RESTRICTED UNITS	PERCENT INCOME-RESTRICTED
Boston	300,437	49,690	17%
New York	3,590,995	389,955	11%
Washington DC	344,306	34,600	10%
Atlanta	312,290	29,646	9%
Chicago	1,252,478	104,762	8%
Detroit	327,623	27,071	8%
Los Angeles	1,055,193	82,186	8%
Philadelphia	720,688	47,146	7%
San Francisco	404,720	25,033	6%
Seattle	514,481	20,758	4%
Miami	429,843	16,602	4%
Dallas	573,597	21,208	4%
Riverside, CA	137,967	2,790	2%
Houston	1,372,383	24,728	2%
Phoenix	1,370,794	13,101	1%

Source: HUD Picture of Subsidized Households; ACS 2021 5-year estimates

NOTE: Picture of Subsidized Households does not cover other housing subsidy programs, such as those of the U.S. Department of Agriculture's Rural Housing Service, unless they also receive subsidies referenced above. Other programs such as Indian Housing, HOME and Community Development Block Grants (CDBG) are also excluded, as well as local city-funded programs.

## TENANT-BASED VOUCHERS

In addition to the 57,404 units with a deed restriction, there are approximately 22,106<sup>3</sup> tenant-based vouchers in Boston that provide additional affordability to low- and moderate-income households.

Tenant-based (also known as mobile) vouchers, subsidize rent but move with the tenant and are not attached to a particular unit. These include federally funded vouchers through the Housing Choice Voucher Program (also known as a “Section 8 Voucher”) and the HOPWA Program (Housing Opportunities for Persons with AIDS), vouchers through the Continuum of Care for supportive housing, and state-funded vouchers through the Massachusetts Rental Voucher Program. In January 2020, the City announced the creation of a City-funded rental voucher program and has since provided 264 mobile vouchers to residents through this program.

Anecdotally, it is known that some households living in income-restricted units also use a mobile voucher to help pay for rent. There is very little data on this doubling-up of subsidies, but HUD’s most recent report<sup>4</sup> on LIHTC units shows that 19.6 percent of all households in LIHTC units also use a tenant-based subsidy.

If this rate was applied to the income-restricted private-market rental stock of 18,816<sup>5</sup> units in Boston, approximately 3,688 units would have a household also utilizing a mobile voucher. Of the 22,106 mobile voucher households in Boston, that would leave about 18,418 households using tenant-based vouchers only. These vouchers are not captured in MOH’s inventory, but are an important tool for increasing access to affordable housing options in the city.

<sup>3</sup> Approximately 17,082 HUD Housing Choice Vouchers (HUD eGIS), approximately 1,166 Massachusetts Rental Voucher Program vouchers administered by Metro Boston and 264 administered by Boston Housing Authority, 80 HOPWA (Housing Opportunities for Persons with Aids) vouchers, and 1,424 Continuum of Care (CoC) vouchers.

<sup>4</sup> HUD Low Income Housing Tax Credit: Tenant-Level Data, 2019: <https://www.huduser.gov/portal/datasets/lihtc/tenant.html>

<sup>5</sup> Excludes project-based Section 8, 202, and 811-funded units, which cannot house mobile voucher holders.

## GEOGRAPHIC DISTRIBUTION

Income-restricted units are distributed throughout the city, but some neighborhoods have much higher concentrations than others. **Table 4**, **Map 1**, and **Map 2** show the distribution of units by neighborhood.

Roxbury has the most income-restricted units as a percent of its total housing stock (54 percent), followed by Chinatown (50 percent), Mission Hill (37 percent), and the South End (33 percent). Longwood Medical Area has no income-restricted housing, and only five percent of the Leather District is income-restricted; however, these neighborhoods have very few total residential units. Other neighborhoods with low income-restricted percentages include Bay Village (five percent), Back Bay (six percent), Beacon Hill (six percent), and the North End (six percent).

The Massachusetts Comprehensive Permit Law (Chapter 40B) aims for every municipality in the state to income-restrict at least ten percent of its housing stock for low- and middle-income households. Boston far surpasses this threshold, with nearly double that percentage of income-restricted units. While individual neighborhoods are not subject to Chapter 40B, 16 out of 25 Boston neighborhoods meet this threshold. Nine neighborhoods do not meet the ten percent threshold: Allston, Back Bay, Bay Village, Beacon Hill, Hyde Park, the Leather District, Longwood Medical Area, the North End, and the South Boston Waterfront (Seaport).



A rendering of Dudley Crossing, a combined renovation and new construction project across the street from the Dudley Town Common in Roxbury. The project will preserve and create 47 affordable rental units in three mixed-use buildings, which also offer over 3,000 square feet of ground floor commercial space.



## GEOGRAPHIC DISTRIBUTION

**TABLE 4. INCOME-RESTRICTED HOUSING BY NEIGHBORHOOD**

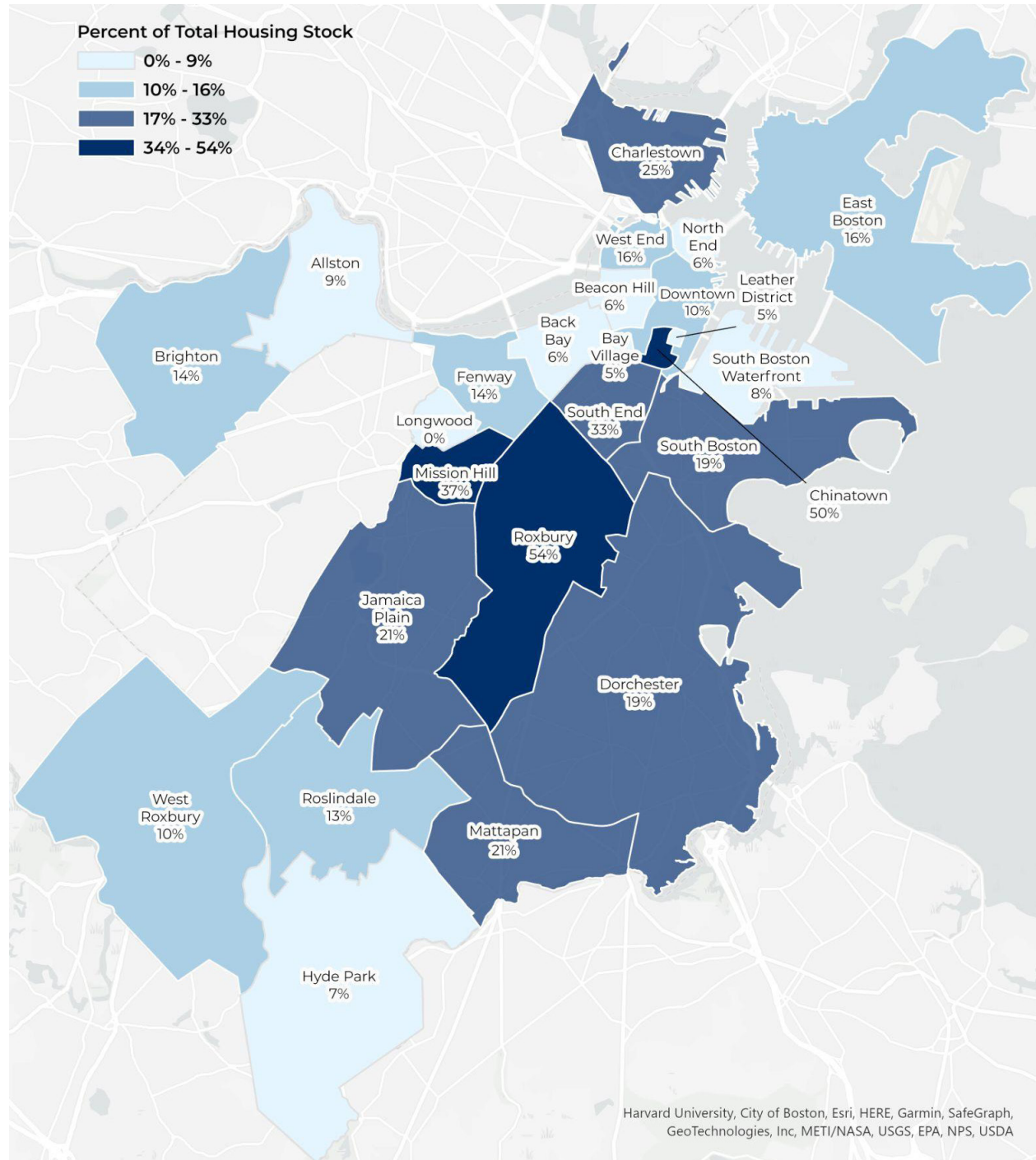
NEIGHBORHOOD	INCOME-RESTRICTED UNIT	TOTAL HOUSING UNITS <sup>6</sup>	PERCENT INCOME-RESTRICTED
Allston	823	9,144	9%
Back Bay	681	11,055	6%
Bay Village	154	2,808	5%
Beacon Hill	343	5,739	6%
Brighton	3,544	25,734	14%
Charlestown	2,405	9,447	25%
Chinatown	1,227	2,474	50%
Dorchester	8,741	46,593	19%
Downtown	838	8,239	10%
East Boston	2,886	18,058	16%
Fenway	2,137	15,365	14%
Hyde Park	931	12,459	7%
Jamaica Plain	3,994	18,763	21%
Leather District	19	372	5%
Longwood Medical Area	0	561	0%
Mattapan	1,954	9,514	21%
Mission Hill	2,671	7,276	37%
North End	344	5,712	6%
Roslindale	1,381	10,256	13%
Roxbury	10,816	20,199	54%
South Boston	3,468	18,274	19%
South Boston Waterfront	415	5,406	8%
South End	5,316	16,332	33%
West End	867	5,579	16%
West Roxbury	1,449	14,071	10%
<b>CITYWIDE</b>	<b>57,404</b>	<b>299,430</b>	<b>19.2%</b>

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

<sup>6</sup> Total Housing Units = Total Occupied Units by Tenure from 2010 Decennial Census + Total Vacant Units for rent/sale or rented/sold but not occupied from 2010 Decennial Census + housing units completed 2011-2022 from City Permitting data. Rental and ownership totals do not add up to total housing units because tenure is unable to be determined for some vacant units. Total Housing units for Leather District were pulled solely from Assessing data, as the margin of error for Census Data was too high.

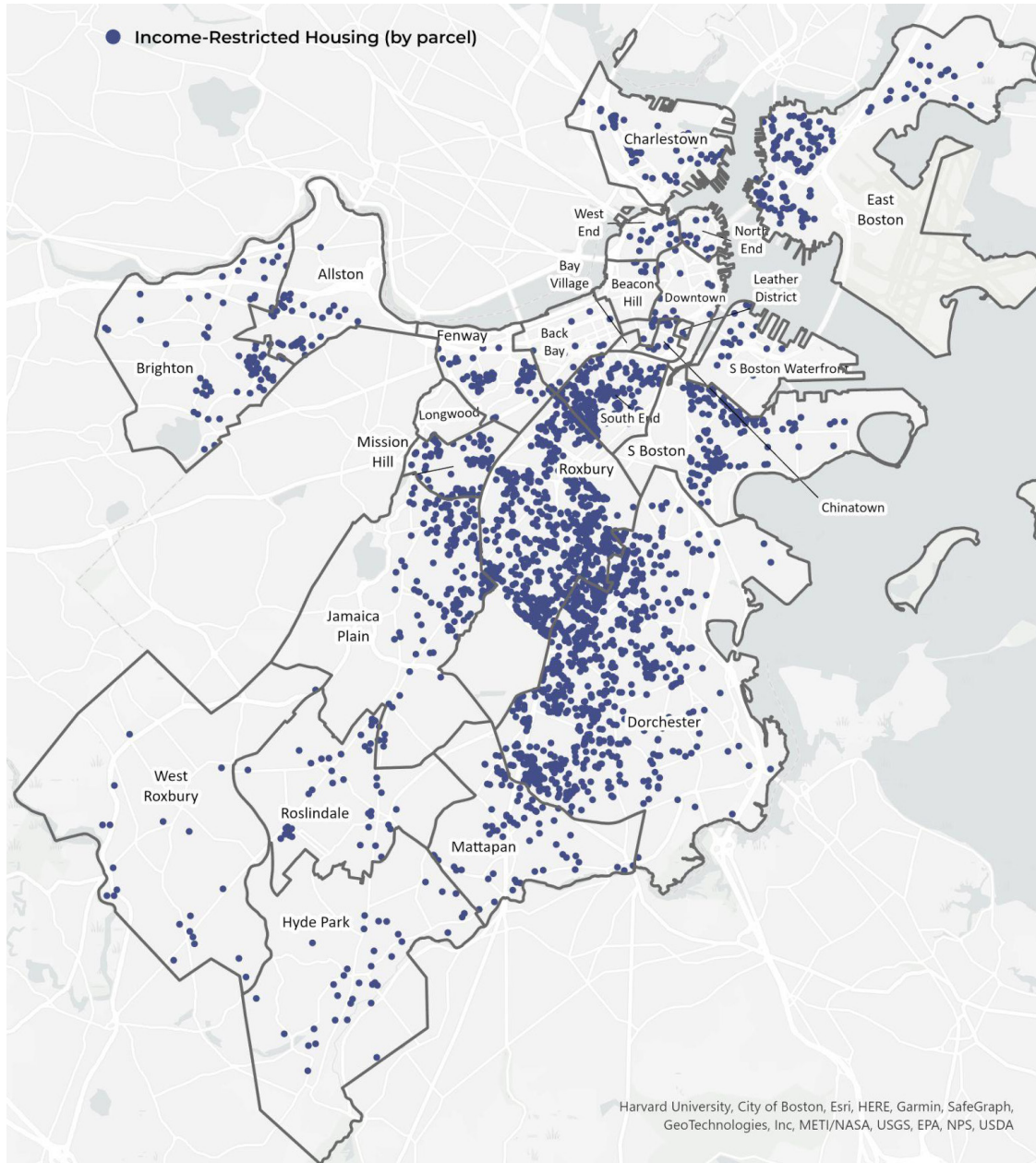
# GEOGRAPHIC DISTRIBUTION

## MAP 1. PERCENTAGE OF INCOME-RESTRICTED HOUSING BY NEIGHBORHOOD



# GEOGRAPHIC DISTRIBUTION

MAP 2. INCOME-RESTRICTED HOUSING BY PARCEL



The number of income-restricted rentals as a percentage of the total rental units varies across neighborhoods. Some neighborhoods have a large rental stock, but not many of those units are income-restricted, such as Allston, where 90 percent of the units are rental, but only 10 percent are income-restricted. In other neighborhoods, much higher percentages of the rental stock are income-restricted, such as Roxbury, where 80 percent of the stock is rental, and 64 percent of those units are income-restricted (**Table 5** on next page).

# GEOGRAPHIC DISTRIBUTION

**TABLE 5. SHARE OF RESTRICTED RENTAL UNITS BY NEIGHBORHOOD**

NEIGHBORHOOD	PERCENT OF HOUSING THAT IS RENTAL UNITS	PERCENT OF RENTAL UNITS THAT ARE INCOME-RESTRICTED	NUMBER OF INCOME-RESTRICTED UNITS
Allston	90%	10%	793
Back Bay	66%	9%	675
Bay Village	57%	10%	154
Beacon Hill	65%	9%	342
Brighton	76%	17%	3,386
Charlestown	56%	43%	2,296
Chinatown	89%	52%	1,135
Dorchester	67%	26%	8,157
Downtown	64%	15%	780
East Boston	70%	21%	2,708
Fenway	90%	15%	2,119
Hyde Park	44%	17%	899
Jamaica Plain	57%	36%	3,829
Leather District	0%	0%	0
Longwood Medical Area	73%	0%	0
Mattapan	63%	32%	1,906
Mission Hill	88%	39%	2,479
North End	76%	8%	327
Roslindale	49%	27%	1,343
Roxbury	80%	64%	10,338
South Boston	56%	31%	3,203
South Boston Waterfront	71%	10%	370
South End	67%	46%	4,951
West End	83%	18%	859
West Roxbury	39%	26%	1,434
<b>CITYWIDE</b>	<b>67%</b>	<b>27%</b>	<b>54,483</b>

SOURCE: MOH income-restricted Housing Inventory; 2010 Decennial Census; Permitting Data through 2022.

## GEOGRAPHIC DISTRIBUTION

There are far fewer income-restricted ownership units than rental units, but the same trend applies to ownership units. The neighborhoods with the most owner units do not necessarily have the most income-restricted owner units. West Roxbury, for example, has the second highest percentage of owner units (61 percent) but one of the lowest percentages of income-restricted owner units (0.2 percent, or only 15 units). Conversely, Chinatown has one of the lowest percentages of owner units (11 percent), but one of the highest percentage of income-restricted (33 percent) owner units in the city (**Table 6** on the page).



A rendering of Morton Station Village in Mattapan. The project will create a total of 40 units of mixed income housing — 12 homeownership units and 28 rental units.

## GEOGRAPHIC DISTRIBUTION

**TABLE 6. SHARE OF RESTRICTED OWNERSHIP UNITS BY NEIGHBORHOOD**

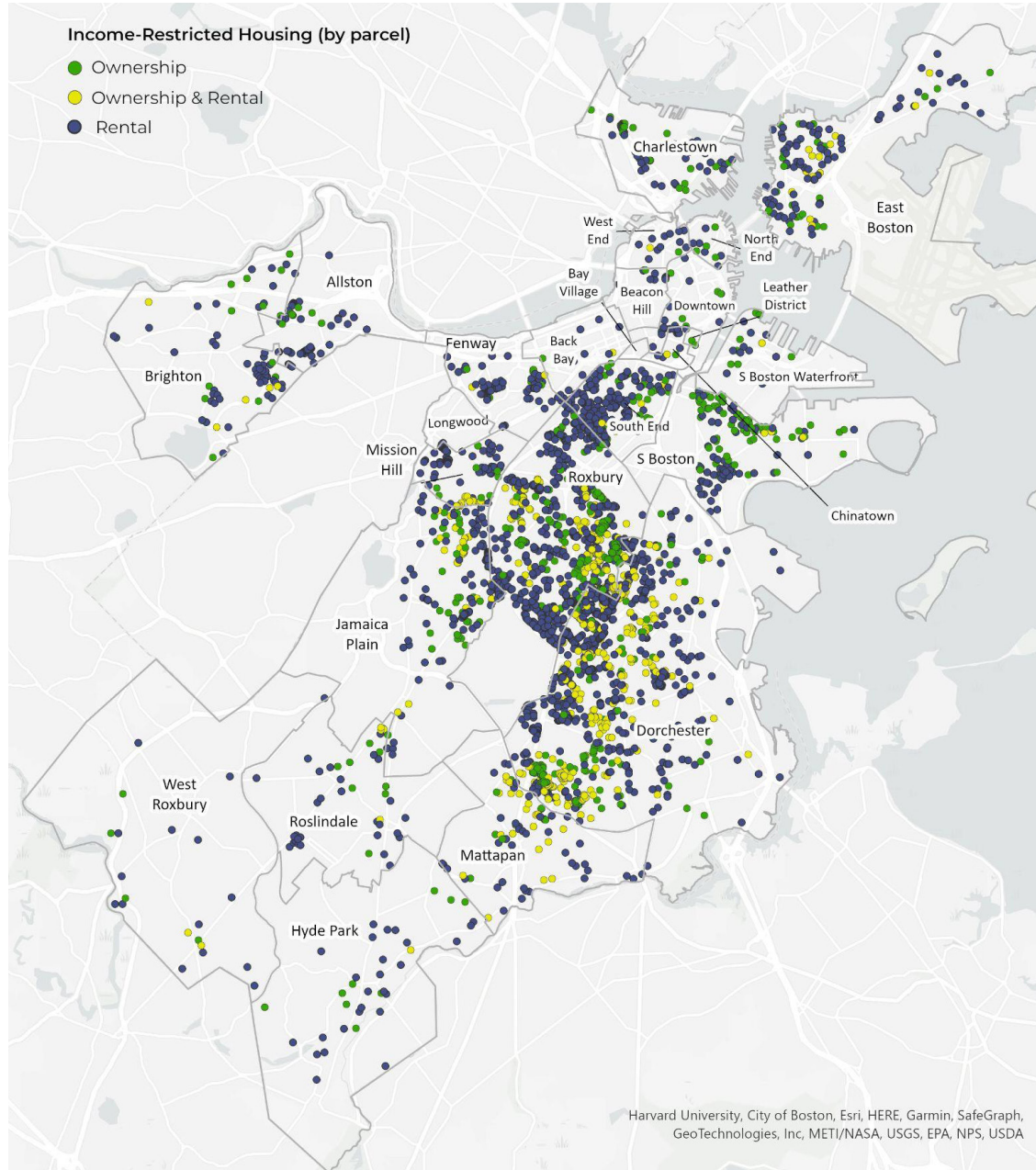
NEIGHBORHOOD	PERCENT OF HOUSING THAT IS OWNER UNITS	PERCENT OF OWNER UNITS THAT ARE INCOME-RESTRICTED	NUMBER OF INCOME-RESTRICTED OWNER UNITS
Allston	10%	3%	30
Back Bay	34%	0.16%	6
Bay Village	43%	0.0%	0
Beacon Hill	35%	0.0%	1
Brighton	24%	3%	158
Charlestown	44%	3%	109
Chinatown	11%	33%	92
Dorchester	33%	4%	584
Downtown	36%	2%	58
East Boston	30%	3%	178
Fenway	10%	1%	18
Hyde Park	56%	0.5%	32
Jamaica Plain	43%	2%	165
Leather District	100%	5%	19
Longwood Medical Area	27%	0%	0
Mattapan	37%	1%	48
Mission Hill	12%	23%	192
North End	24%	1%	17
Roslindale	51%	1%	38
Roxbury	20%	12%	478
South Boston	44%	3%	265
South Boston Waterfront	29%	3%	45
South End	33%	7%	365
West End	17%	1%	8
West Roxbury	61%	0.2%	15
<b>CITYWIDE</b>	<b>33%</b>	<b>3%</b>	<b>2,921</b>

SOURCE: MOH income-restricted Housing Inventory; 2010 Decennial Census; Permitting Data through 2022.

# GEOGRAPHIC DISTRIBUTION

Map 3 shows the spread of income-restricted units across the city by tenure. Unlike the tables above, which show tenure as a percentage of the total housing stock in each neighborhood, this map shows the absolute number of units by tenure. It shows that there are many projects that include both owner and rental units, particularly in Dorchester, Roxbury, Mission Hill, and Jamaica Plain. Many of these are small multi-family homes (two- and three-family homes) where the owner occupies one unit and rents out the other unit(s).

MAP 3. INCOME-RESTRICTED HOUSING BY TENURE



# LEVELS OF AFFORDABILITY

Income-restricted units are affordable because the rents or sales prices are capped at prices affordable to households at specific income levels. A household must meet certain income restrictions to qualify. **Table 7** explains income limits by household size. For example, a one person household making \$55,000 per year would fall in the 60 percent of AMI bracket, and would be eligible for a unit restricted up to 60 percent of AMI.

household making 60 percent of AMI. The maximum affordable rent for income-restricted units is generally 30 percent of the income limit. Therefore, a one bedroom unit at 60 percent of AMI would have a maximum rent of \$1,578 (**Table 8**). Maximum affordable rents and sales prices vary by funding program, but **Table 8** provides rent prices commonly used in MOH and BPDA programs, and **Table 9** provides sales prices used for BPDA programs.

The unit restricted at 60 percent of AMI would have the rent capped at a price that is affordable to a

**TABLE 7. 2022 INCOME LIMITS<sup>7</sup>**

PERCENT OF AREA MEDIAN INCOME (AMI)	HOUSEHOLD SIZE			
	1	2	3	4
30%	\$29,450	\$33,650	\$37,850	\$42,050
50%	\$49,100	\$56,100	\$63,100	\$70,100
60%	\$58,920	\$67,320	\$75,720	\$84,120
80%	\$78,300	\$89,500	\$100,700	\$111,850
100%	\$98,150	\$112,200	\$126,200	\$140,200
120%	\$117,800	\$134,600	\$151,450	\$168,250

**TABLE 8. 2022 MAXIMUM AFFORDABLE RENTS**

PERCENT OF AREA MEDIAN INCOME (AMI)	NUMBER OF BEDROOMS					
	SRO	Studio	1	2	3	4
30%	\$552	\$736	\$789	\$946	\$1,093	\$1,220
50%	\$920	\$1,227	\$1,315	\$1,577	\$1,823	\$2,033
60%	\$1,105	\$1,473	\$1,578	\$1,893	\$2,187	\$2,440
80%	\$1,473	\$1,964	\$2,104	\$2,524	\$2,917	\$3,254
100%	\$1,657	\$2,210	\$2,367	\$2,841	\$3,281	\$3,668
120%	\$1,989	\$2,651	\$2,841	\$3,409	\$3,937	\$4,402

<sup>7</sup> Table 7 and 8 use MOH Income limits. These vary slightly from the BPDA income limits and maximum rents for Inclusionary Development Policy units.





## LEVELS OF AFFORDABILITY

**TABLE 9. 2022 MAXIMUM AFFORDABLE SALES PRICES<sup>8</sup>**

PERCENT OF AREA MEDIAN INCOME (AMI)	NUMBER OF BEDROOMS				
	Studio	1	2	3	4
50%	\$89,100	\$113,100	\$137,000	\$160,900	\$184,800
60%	\$117,900	\$146,600	\$175,300	\$204,000	\$232,700
80%	\$175,300	\$213,700	\$252,000	\$290,300	\$325,800
100%	\$232,800	\$280,700	\$326,000	\$368,500	\$411,100
120%	\$290,300	\$343,000	\$394,100	\$445,300	\$496,400

Sixty-four percent of income-restricted units are set aside for low-income residents making less than 50 percent of AMI. 15,579 units (27 percent) are restricted for households making less than 30 percent of AMI, and 21,132 units (37 percent) are restricted for households making between 31 and 50 percent of AMI. This stock is integral in keeping households most in need of housing assistance safely and affordably housed.

Another 21 percent of units are affordable to moderate-income households making between 51 and 60 percent of AMI, and 11 percent are restricted to households between 61 and 80 percent of AMI. A small percentage (three percent) are affordable to upper middle-income families (more than 80 percent of AMI). The bulk of income-restricted stock

assists low-income households most in need of affordable housing, but also provides some affordable housing opportunities for those households should their income rise above their current income categories. It also provides options for current middle-income households struggling to afford rent. Units in the higher AMI brackets—particularly above 80 percent of AMI—are largely ownership opportunities for middle-income households.

While most of the data in this assessment includes information on income levels, one percent of the database (681 units), mostly in older projects, does not have income level information. Most of these units are likely restricted to low-income households and MOH continues to update this information as it is verified.

<sup>8</sup> BPDA sales price limits: <https://www.bostonplans.org/housing/income-asset-and-price-limits>

# LEVELS OF AFFORDABILITY

**TABLE 10. UNITS BY INCOME RESTRICTION**

INCOME LEVEL (PERCENT OF AMI)	UNITS	PERCENT OF TOTAL
<30%	15,579	27%
31-50%	21,132	37%
51-60%	11,947	21%
61-80%	6,088	11%
81-120%	1,834	3%
>120%	143	0.2%
Unknown	681	1%
<b>TOTAL*</b>	<b>57,404</b>	<b>100%</b>

\*Percentages add up to slightly over 100% due to rounding



Burbank Terrace in the Fenway. 72 Burbank Street is a 27-unit affordable rental housing. The project consists of a new six-story building with a total site area of 3,575 square feet. All of the units will be affordable to households earning 60 percent of Area Median Income.

## SPECIAL SET-ASIDES

Some units are set aside for homeless, senior, and disabled households. These units are generally restricted to households with incomes of less than 30 percent of AMI. Three percent of the entire income-restricted stock is set aside for homeless households, 22 percent is set aside for senior households (age 64+), and a little over one percent is set aside for disabled households.

As more projects come online these percentages will continue to increase to reflect the City’s policy that 10 percent of the units in MOH-funded projects are set-aside for persons experiencing homelessness, 10 percent of units in MOH-funded projects are required to be accessible, and 15 percent of units under the Inclusionary Development Policy (IDP) are required to be accessible.

Many senior units, as well as Single Room Occupancy (SRO) units, which are single rooms with shared amenities like kitchens and bathrooms, are also available to persons with disabilities. There are approximately 1,008 SRO units restricted to households with incomes under 30 percent of AMI.



123 Crawford Street in Roxbury is a Single Room Occupancy (SRO) building that provides housing to low- and very low-income individuals who benefit most from onsite case management support and a live-in staff person.

**TABLE 11. SPECIAL SET-ASIDES**

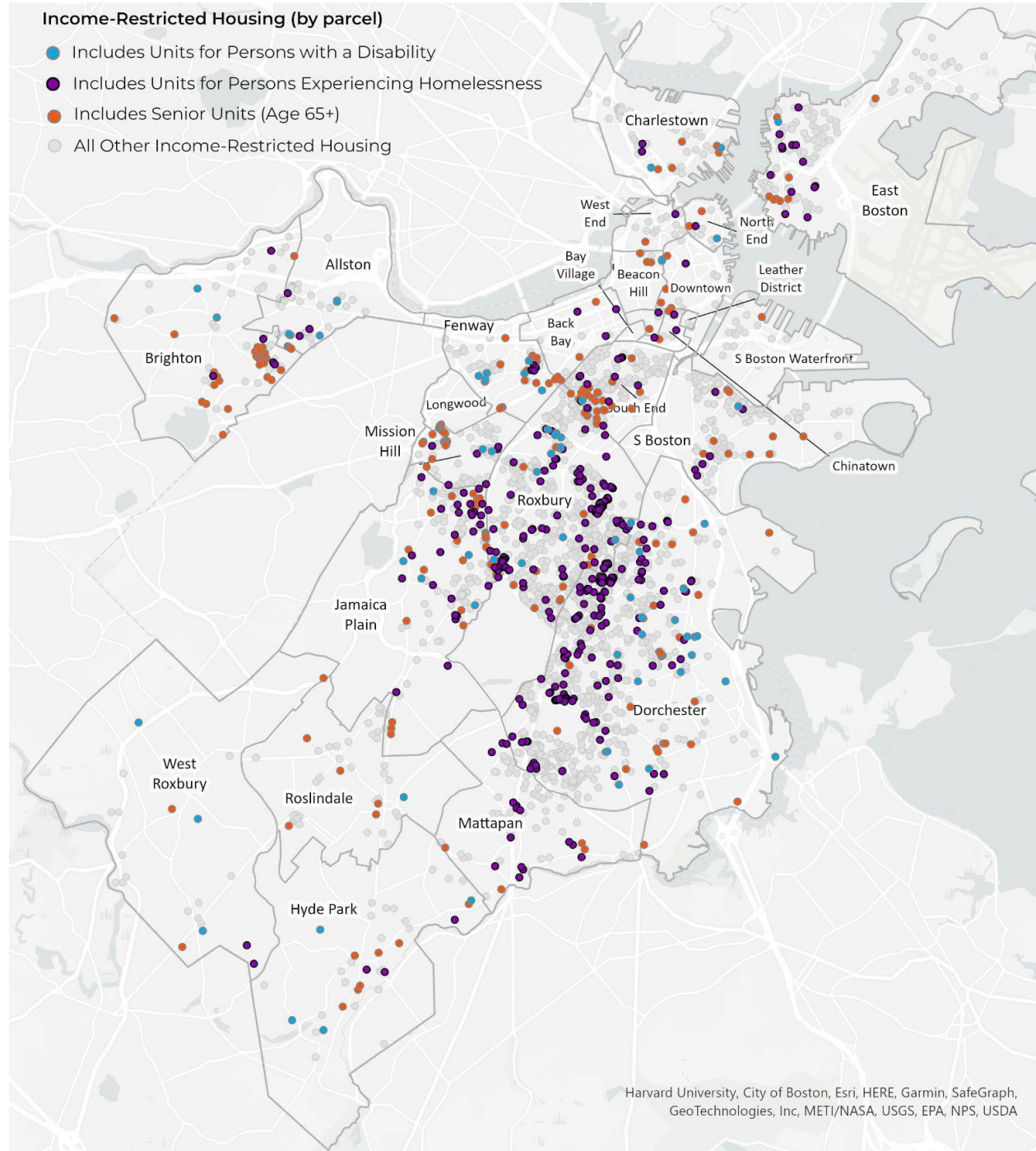
UNIT TYPE	UNITS	PERCENT OF TOTAL
Homeless	1,728	3%
Senior	12,767	22%
Disabled	712	1.3%
SROs	1,008	1.8%

\*Numbers are approximate given the best data available at the time of this report.available at the time of this report.

# SPECIAL SET-ASIDES

Map 4 shows the geographic distribution of projects that include units for designated populations. It highlights the number of units for people experiencing homelessness in Roxbury and Dorchester, and the concentration of senior units in the South End, Brighton, and Mission Hill.

**MAP 4. INCOME-RESTRICTED HOUSING WITH SET-ASIDE UNITS**



# OWNERSHIP STRUCTURE

Most of the income-restricted housing stock is privately owned (78 percent), while 21 percent is publicly-owned by the Boston Housing Authority (BHA). One percent of units have a public/private partnership, where the BHA has partnered with the private sector to redevelop and manage public housing developments (**Table 12**).

**TABLE 12. INCOME-RESTRICTED UNITS BY OWNERSHIP TYPE**

OWNERSHIP TYPE	ALL INCOME-RESTRICTED		INCOME-RESTRICTED RENTALS		INCOME-RESTRICTED OWNERSHIP	
	UNITS	PERCENT OF TOTAL	UNITS	PERCENT OF ALL RENTALS	UNITS	PERCENT OF ALL OWNERSHIP
<b>PRIVATE</b>	44,671	78%	41,775	77%	2,896	99%
<b>PUBLIC</b>	12,223	21%	12,198	22%	25	1%
<b>PUBLIC/PRIVATE</b>	510	1%	510	1%	0	0%

\*Percentages may add to over 100% due to rounding.

While affordability restrictions for most of the 44,671 private rental units are not at imminent risk of expiring, 3,883 privately-owned rental units were identified in 2014 as at risk of expiring before 2030.

Since 2014, 2,916 units have been preserved with extended expiry dates, and 333 units lost their deed-restriction. Today, only 634 of the original 3,883 units remain at-risk and in MOH’s portfolio of units to preserve before 2030. The City dedicates significant resources towards extending these restrictions and preserving units for all at-risk properties, ultimately protecting low-income tenants.

The City also works hard to maintain and preserve publicly-owned units, which house many of the City’s lowest income residents. The BHA has undertaken an ambitious reinvestment strategy to redevelop approximately 4,500 units, for which a significant amount of capital investment will be required to redevelop and preserve these critically important units. To date, 2,454 of those units have been redeveloped or substantially rehabilitated and preserved.



**NEIGHBORHOOD DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS**

This section looks at the geographic distribution of income-restricted units in conjunction with the demographic and economic characteristics of the census tracts<sup>9</sup> in which they are located. Table 13 and Map 5 show where income-restricted units fall with respect to poverty levels.

A higher poverty tract is one where the percent of households whose incomes are under 200 percent of the federal poverty level is above the citywide average of 31.6 percent. While 48 percent of all housing is located in higher poverty tracts, 73 percent of all income-restricted units are located in higher poverty tracts, showing that income-restricted housing is disproportionately located in higher poverty neighborhoods.

The concentration of income-restricted housing in higher poverty neighborhoods poses a challenge to efforts to provide low-income Boston residents with access to opportunity. This trend, however, has been shifting in the past decade: only 63 percent of the income-restricted housing built between 2011-2022 are in higher poverty areas, which is lower than the overall rate of 73 percent. This helps to provide residents affordable options in a wider variety of neighborhoods across the city.

**TABLE 13. INCOME-RESTRICTED UNITS IN HIGHER POVERTY CENSUS TRACTS\***

ALL HOUSING UNITS	
Number of Higher Poverty Census Tracts	95
Total Units in Higher Poverty Tracts	144,236
Total Housing Units Citywide	302,558
Percent of Units in Higher Poverty Tracts	48%
ALL INCOME-RESTRICTED UNITS	
Total Income-Restricted Units in Higher Poverty Tracts	41,740
Total Income-Restricted Units Citywide	57,404
Percent of Income-Restricted Units in Higher Poverty Tracts	73%
INCOME RESTRICTED UNITS BUILT 2011 TO 2022	
Total Income-Restricted Units in Higher Poverty Tracts	4,953
Total Income-Restricted Units Built 2011 to 2022 Citywide	7,867
Percent of Income-Restricted Units in Higher Poverty Tracts	63%

Source: American Community Survey 5-Year Estimates, Table C17002; MOH Income-Restricted Housing Inventory; Inspectional Services Department Permitting Data

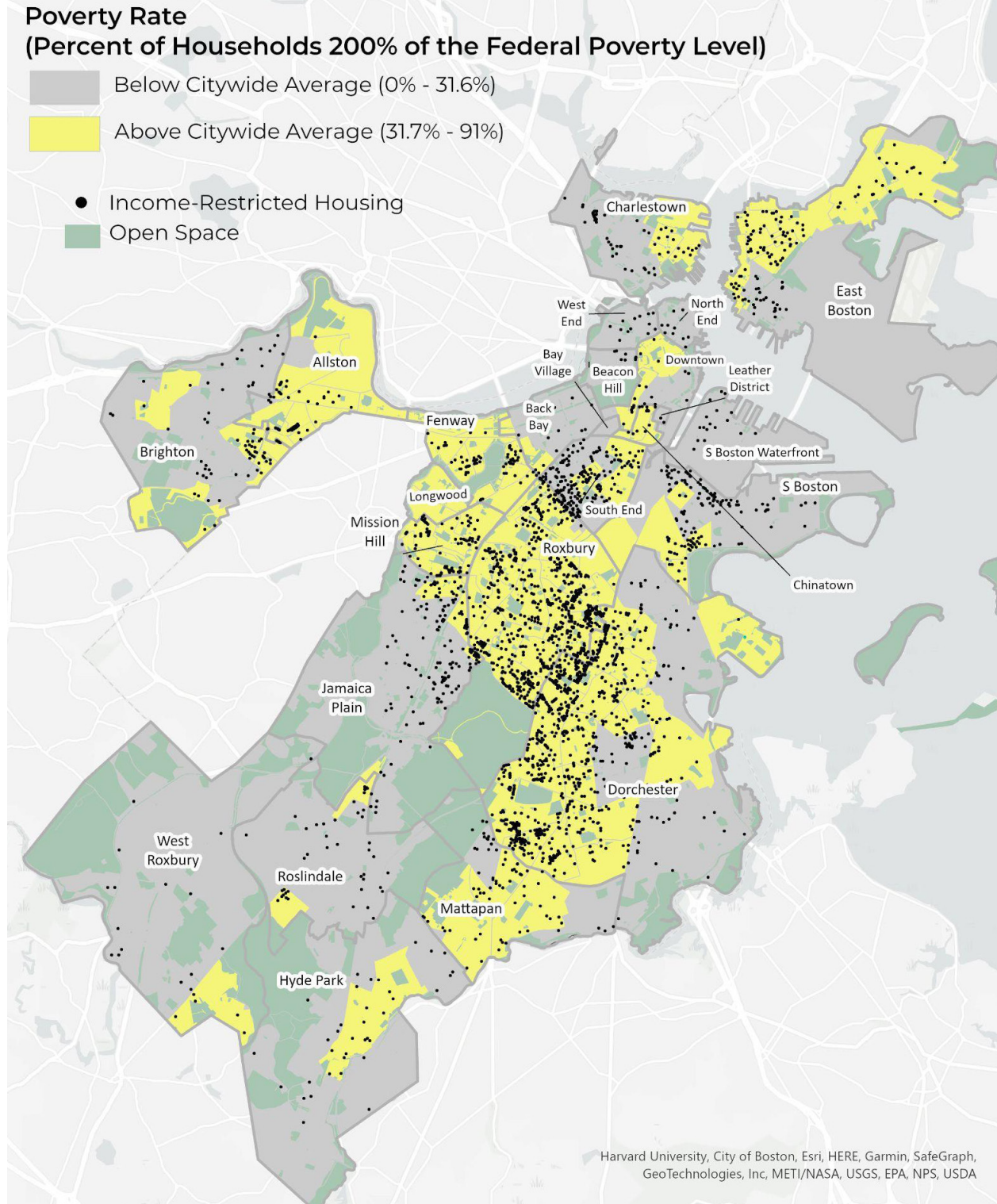
\*Higher Poverty Tract: the percent of households whose incomes are under 200% of the federal poverty level is above the citywide average of 31.6%.

<sup>9</sup> Census tracts are small geographic areas defined by the U.S. Census Bureau.



# NEIGHBORHOOD DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS

## MAP 5. INCOME-RESTRICTED HOUSING & POVERTY RATE



## NEIGHBORHOOD DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS

**Table 16** and **Map 6** show where income-restricted units fall with respect to the White, non-Hispanic/Latinx population. A predominantly White tract is one where 60 percent or more of the population is White non-Hispanic/Latinx.

There are 83 predominately White (non-Latinx) tracts in Boston. These tracts contain 41 percent of the City’s total housing units, but only 21 percent of the city’s income-restricted housing units. This reflects the ongoing segregation of the city by both race and class, visualized in **Map 6**.

Income-restricted units built between 2011-2022, however, are slightly more likely to be located in predominantly White neighborhoods, with 25 percent of this newer stock located in those areas. This reflects an effort to provide affordable opportunities in neighborhoods that have historically been unattainable to lower-income residents.

**TABLE 13. INCOME-RESTRICTED UNITS IN PREDOMINANTLY WHITE TRACTS\***

ALL HOUSING UNITS	
Number of Predominantly White Tracts	83
Total Units in Predominantly White Tracts	123,269
Total Housing Units Citywide	302,558
Percent of Units in Predominantly White Tracts	41%
ALL INCOME-RESTRICTED UNITS	
Total Income-Restricted Units in Predominantly White Tracts	12,062
Total Income-Restricted Units Citywide	57,404
Percent of Income-Restricted Units in Predominantly White Tracts	21%
INCOME RESTRICTED UNITS BUILT 2011 TO 2022	
Total Income-Restricted Units in Predominantly White Tracts	1,989
Total Income-Restricted Units Built 2011 to 2022 Citywide	7,867
Percent of Income-Restricted Units in Predominantly White Tracts	25%

Source: American Community Survey 5-Year Estimates, Tables B25074, B25002; MOH Income-Restricted Housing Inventory; Inspectional Services Department Permitting Data

\*Predominantly White Tracts= 60% or more of the population is White, non-Hispanic/Latinx.



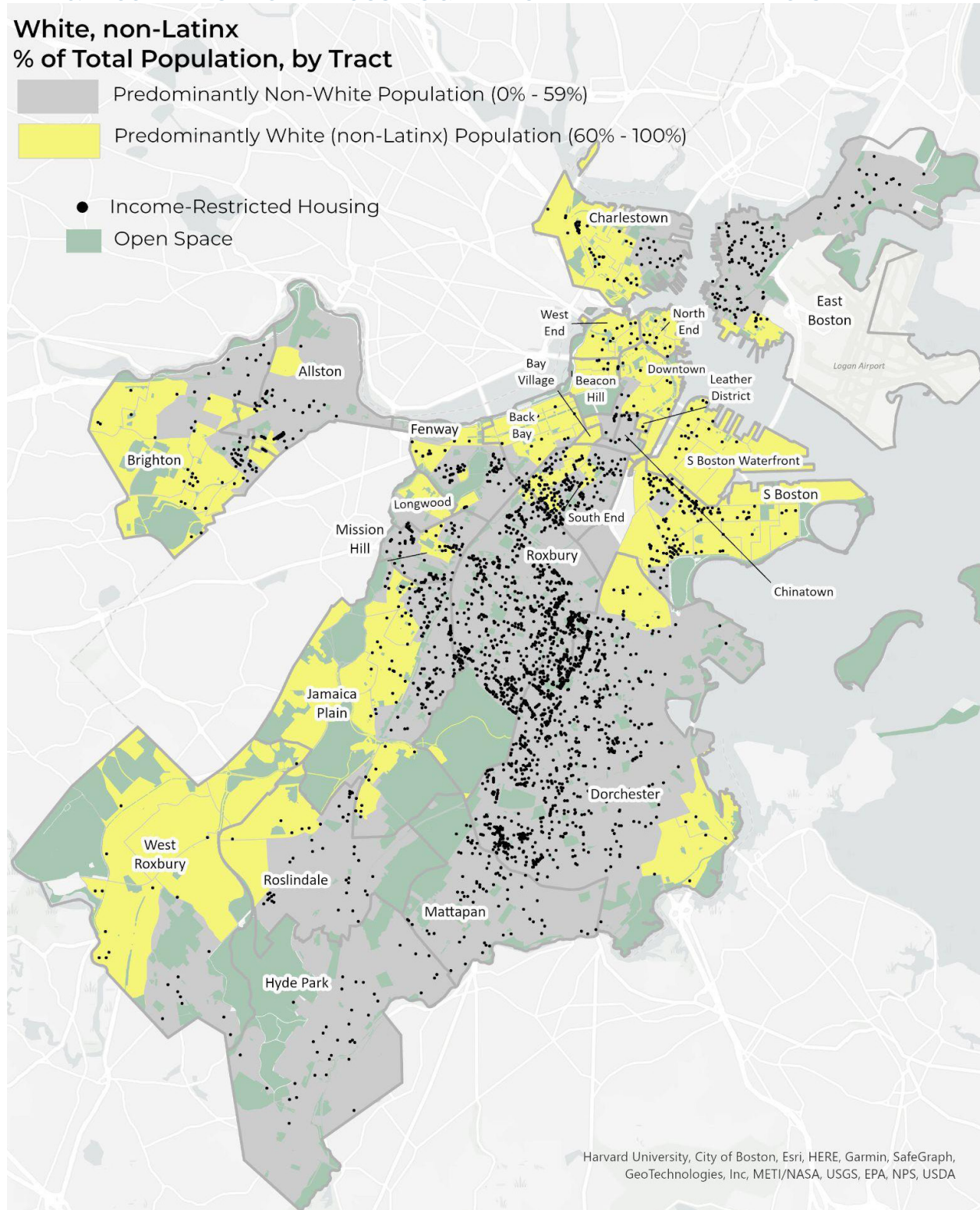


# NEIGHBORHOOD DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS

## MAP 6. INCOME-RESTRICTED HOUSING & PREDOMINANTLY WHITE TRACTS

**White, non-Latinx**  
**% of Total Population, by Tract**

-  Predominantly Non-White Population (0% - 59%)
-  Predominantly White (non-Latinx) Population (60% - 100%)
-  Income-Restricted Housing
-  Open Space



## INCOME-RESTRICTED HOUSING PERMITS AND COMPLETIONS

MOH tracks housing permits (the permit to begin construction) and completions, as well as when a certificate of occupancy (COO) is issued and the housing can be occupied. Since 2011, 9,741 income-restricted units have been permitted, which is 21 percent of all permitted housing units.

The share of new housing permits that is income-restricted has doubled since 2011—from 14.6 to 30.2 percent in 2022.

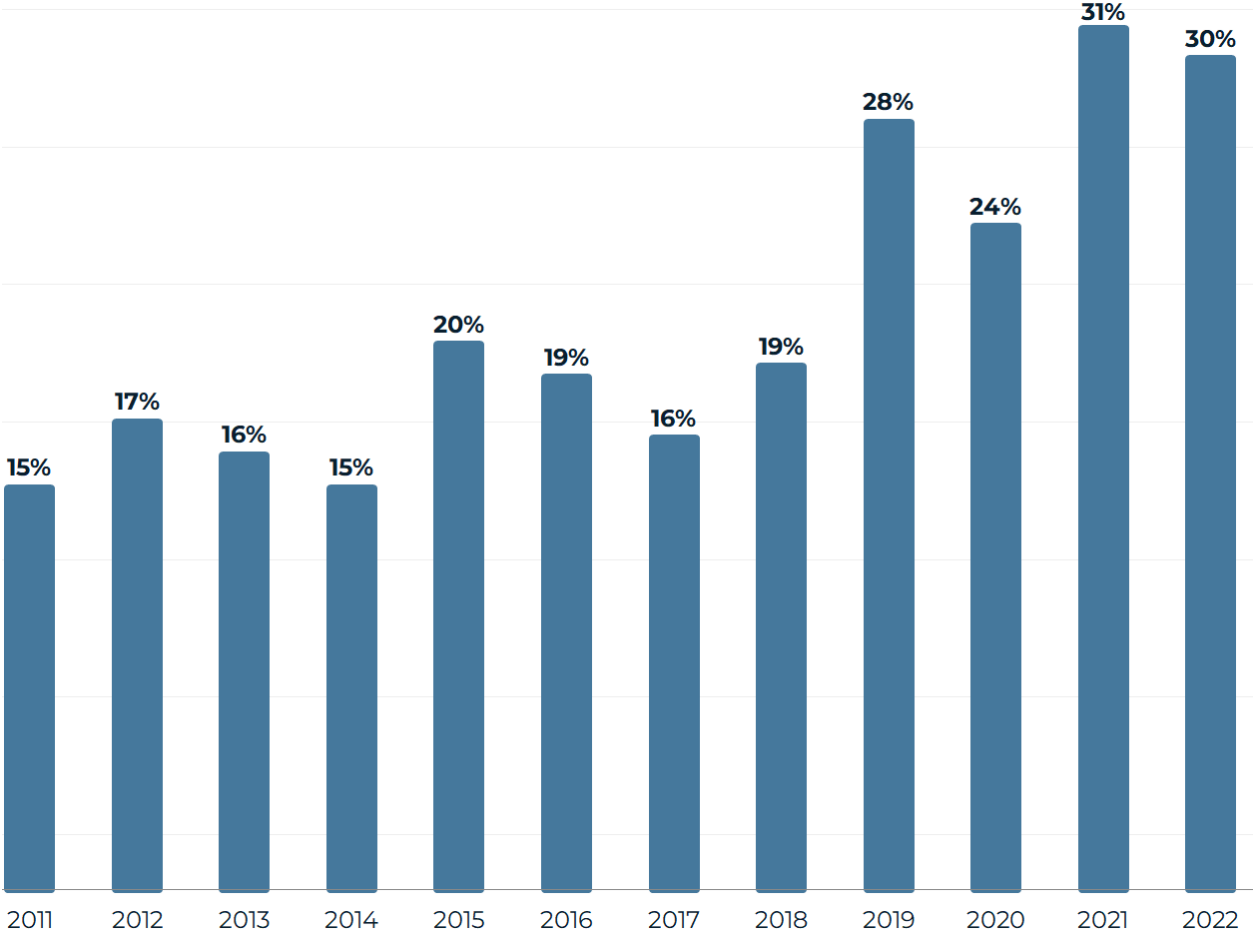
2022 had the highest absolute number of income-restricted permits at 1,299 (**Table 17** and **Figure A**). Permits for both market-rate and income-restricted housing remained high throughout 2020, 2021, and 2022, despite the COVID-19 pandemic.

**TABLE 17. INCOME-RESTRICTED PERMITS**

YEAR	TOTAL PERMITTED UNITS	INCOME-RESTRICTED PERMITS	PERCENTAGE INCOME-RESTRICTED
2011	2,135	311	14.6%
2012	2,677	455	17.0%
2013	3,459	546	15.8%
2014	4,262	622	14.6%
2015	4,857	961	19.8%
2016	3,129	582	18.6%
2017	6,197	1,014	16.4%
2018	4,556	865	19.0%
2019	3,812	1,062	27.9%
2020	3,588	866	24.1%
2021	3,702	1,158	31.3%
2022	4,300	1,299	30.2%
<b>TOTAL 2011 TO 2022</b>	<b>46,674</b>	<b>9,741</b>	<b>20.9%</b>

# INCOME-RESTRICTED HOUSING PERMITS AND COMPLETIONS

FIGURE A. PERCENT OF PERMITTED UNITS THAT ARE INCOME-RESTRICTED



In 2022, 24 percent of all housing units completed were income-restricted (866 units) (Table 18), and 29 percent of all rental units completed were income-restricted. Of the 866 completed income-restricted units, 86 percent were rental and 14 percent were ownership.

TABLE 18. PROFILE OF INCOME-RESTRICTED PROJECTS COMPLETED IN 2022

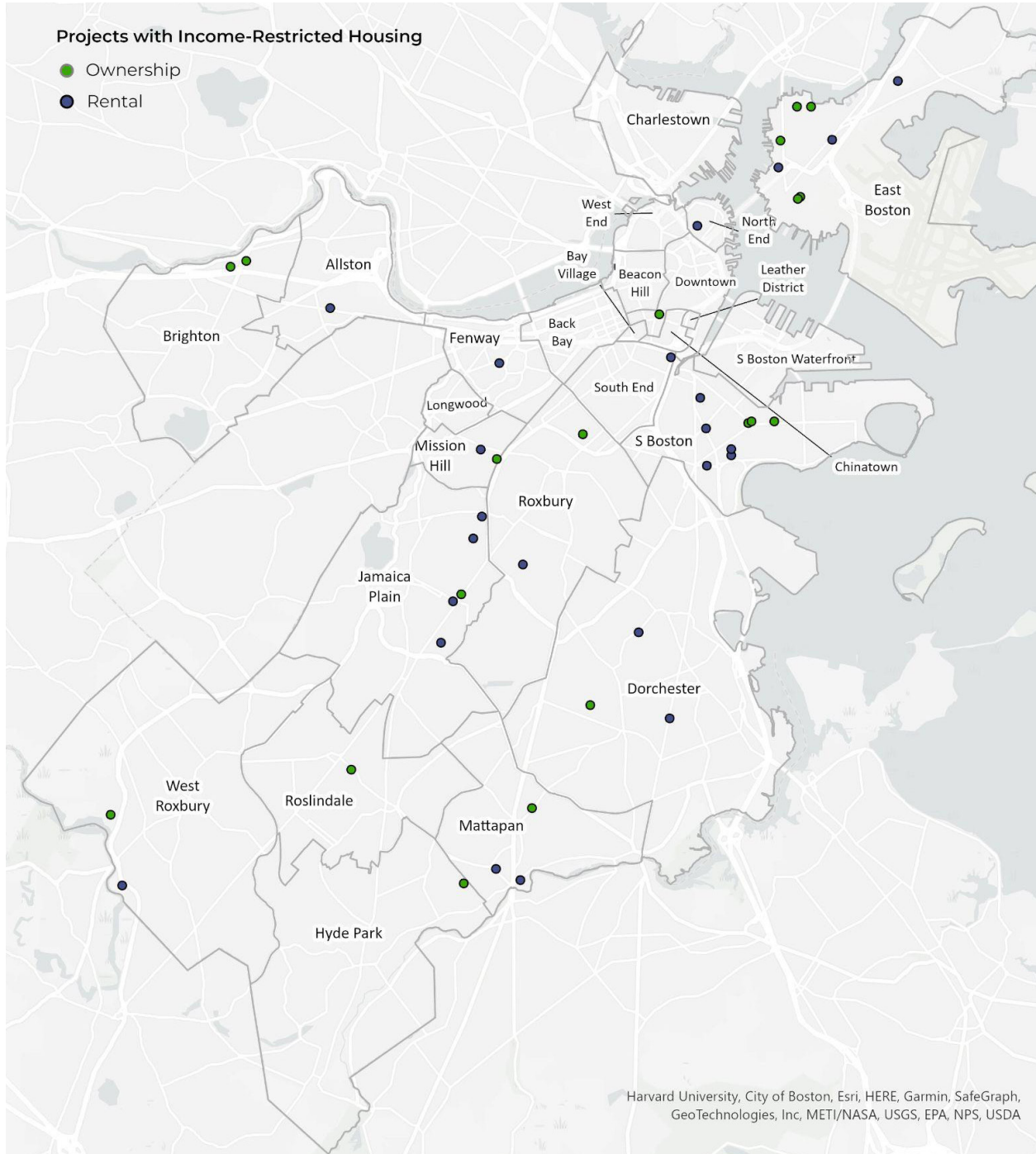
	ALL HOUSING	INCOME-RESTRICTED	PERCENTAGE OF INCOME-RESTRICTED	PERCENTAGE OF ALL HOUSING
TOTAL UNITS	3,690	866	100%	24%
RENTAL UNITS	2,577	746	86%	29%
OWNERSHIP UNITS	1,113	120	14%	11%



# INCOME-RESTRICTED HOUSING PERMITS AND COMPLETIONS

**Map 7** displays these units by tenure (renter and ownership) and shows a fairly even geographic distribution of projects across the city. Many downtown neighborhoods and the South Boston Waterfront did not have any income-restricted units completed in 2022.

**MAP 7. INCOME-RESTRICTED PROJECTS COMPLETED IN 2022**



# INCOME-RESTRICTED HOUSING PERMITS AND COMPLETIONS

Transit-oriented development (TOD), housing which is within a walkable distance to public transit, helps give residents access to jobs and businesses, and supports the City’s environmental goals.

Income-restricted units permitted between 2011 and 2022 have a high TOD rate: 60 percent are within a five minute walk to transit, and 80 percent are within a 10 minute walk (Table 19).

This compares very favorably with the overall housing stock in Boston where only 37 percent of the stock is within a 5 minute walk of major transit<sup>10</sup>. Housing prices around public transit are often higher than housing farther from transit, so building income-restricted housing near transit is key to maintaining affordability in those areas.

**TABLE 19. TRANSIT PROXIMITY OF HOUSING PERMITTED 2011-2022**

	TOTAL UNITS	FIVE MINUTE WALK TO TRANSIT (1/4 MILE)		10 MINUTE WALK TO TRANSIT (1/2 MILE)	
		UNITS	%	UNITS	%
INCOME-RESTRICTED UNITS	9,741	5,846	60%	7,787	80%
MARKET-RATE UNITS	36,933	22,571	61%	28,116	76%
ALL UNITS PERMITTED	46,674	28,147	60%	35,903	77%



The groundbreaking event for J.J. Carroll Redevelopment in Brighton, a 142-unit affordable housing community for seniors.

<sup>10</sup> MOG analysis of Assessing data in ArcMap.

## CONCLUSION

Boston has the highest percentage of income-restricted housing in the country, with 19.2 percent (57,404 units) of its stock income-restricted. In a city with high housing prices, and an increasing population and growing number of jobs, maintaining a strong stock of income-restricted housing is integral for mitigating potential displacement and helping residents live affordably.

Of the 57,404 income-restricted units, 95 percent are rental and 5 percent are ownership units. The majority (64 percent) are affordable to households making less than 50 percent of AMI. Twenty-two percent (12,689 units) are set aside for senior households (age 64+), and three percent (1,687 units) are set aside for the homeless. Seventy-eight percent are privately owned, 21 percent are publicly owned, and one percent are owned by a public-private partnership.

While income-restricted units are distributed across the city in every neighborhood, some neighborhoods have higher concentrations than others. Roxbury has the most income-restricted units as a percent of its housing stock at 54 percent, followed

by Chinatown (50 percent), Mission Hill (37 percent), and the South End (33 percent). Neighborhoods with the smallest percentages include Bay Village (five percent), Back Bay (six percent), Beacon Hill (six percent), and the North End (six percent). Two additional neighborhoods with very low percentages are the Leather District (five percent) and Longwood Medical Area (zero percent), but they have very little overall housing stock.

Since 2011, 9,741 income-restricted units were permitted, which is 21 percent of all housing permitted during that time. Since 2011, the percentage of all newly permitted units has doubled from 15 percent in 2011 to 30 percent in 2022. Income-restricted units are highly transit-oriented, with 80 percent of income-restricted units completed since 2011 built within a 10 minute walk to transit. This long-term investment in further strengthening income-restricted housing stock reinforces Boston's commitment to making the city more affordable and accessible for both current and future residents.