



The Greater Boston Housing Report Card 2021
Pandemic Housing Policy:
From Progress to Permanence

The Boston
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The MHP Center for Housing Data was created in 2017 to collect, analyze and share information to drive better conversations about housing in Massachusetts. The Center's staff identifies data gaps, acts as a data clearinghouse, and makes data easily accessible to non-housing professionals. It is part of the Massachusetts Housing Partnership, a public agency established in 1990 that has financed more than 47,000 affordable homes and apartments, provides community technical assistance, and helps shape state housing policy.

The University of Massachusetts Donahue Institute (UMDI) is a public service, research, and economic development arm of the University of Massachusetts. Established in 1971, the Institute strives to connect the Commonwealth with the resources of the University through services that combine theory and innovation with public and private sector applications. UMDI's Economic & Public Policy Research (EPPR) group is a leading provider of applied research, helping clients make more informed decisions about strategic economic, demographic and public policy issues. EPPR produces unbiased and in-depth economic studies that help clients build credibility, gain visibility, educate constituents, plan economic development initiatives, develop public policy and prioritize investments. As the official State Data Center, EPPR has unparalleled economic and demographic data expertise in Massachusetts. EPPR leads MassBenchmarks, a journal that presents timely information concerning the performance and prospects for the Massachusetts economy.

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Conclusion

Across the country the health burdens and economic effects of the pandemic have disproportionately impacted low-wage workers and communities of color. This divergence is symptomatic of long existing structural inequities and serves to further deepen inequality along class and racial lines. While patterns of unequal economic and health vulnerabilities are not unique to Greater Boston, this region is one of the highest-cost housing markets in the country and that puts great pressure on all of our residents, but particularly low- and moderate-income households. As we know, high housing costs lead to crowding with consequences for health, creates vulnerability for eviction or foreclosure, and generates greater urgency to work even in unsafe circumstances. Furthermore, this is a far-reaching burden that crosscuts all but the wealthiest households and hampers community economic development and stability. Because of this, equity of housing affordability is at the nexus of our communities' most critical needs in Greater Boston.

The pandemic's relationship to housing affordability was multifold: Existing economic inequalities were exacerbated by the pandemic-driven economic downturn, particularly for renters already stretched thin by high housing costs. These challenges fall heavily on lower income residents and Hispanic/Latinx and Black families. Peoples' lives were turned upside down by the crisis. Housing production lagged. Home prices skyrocketed. Rental markets were disrupted. Yet instability from evictions, foreclosures and homelessness were mitigated by a vigorous policy response at federal, state and local levels. Policy interventions were innovative and hard-hitting, backed with sizeable monetary resources, and made an important impact. We believe policy interventions during the pandemic provide a roadmap for future proactive attempts to create more stability and resilience in the housing market. These policies serve as inspiration to address the existing supply and demand problems that created the untenable housing cost issues in the region in the first place.

Greater Boston is facing new and old housing challenges in the wake of the pandemic, but from a position of strength. Our state and region have been national leaders on housing for the better part of a century. Our housing infrastructure is better than most and has generally served us well over the past year under extraordinary and almost unimaginable circumstances. This report illustrates programs and institutions that worked well when put to the test, identifies important new lessons learned as a result of the pandemic, and lays out opportunities for significant housing system reform that demand continuing attention. There is much more to accomplish with strong state, regional and local leadership.

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CHAPTER ONE: Economic Inequality and Cost Burden

THE PANDEMIC HAS EXACERBATED ECONOMIC INEQUALITY.

Pre-Pandemic Patterns

APPENDIX FIGURE 1

Share of Renter- and Owner-Occupied Households That Spend More Than 30% of Income on Housing, by Household Income and Municipality

Listed in order of share of renters earning less than \$20,000 annually who are cost burdened.

Municipality	County	RENTER-OCCUPIED UNITS					OWNER-OCCUPIED UNITS				
		Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more
Norwell	Plymouth	43.3%	0.0%	3.3%	0.0%	0.0%	1.6%	6.0%	2.9%	5.2%	11.2%
Topsfield	Essex	42.5%	0.0%	9.3%	7.0%	0.0%	2.7%	3.5%	5.6%	5.3%	14.7%
Hanover	Plymouth	34.6%	5.5%	2.6%	10.9%	5.5%	1.2%	3.7%	3.6%	6.8%	12.4%
Medfield	Norfolk	30.4%	12.1%	12.9%	10.6%	0.0%	2.6%	2.7%	2.3%	1.7%	12.5%
Saugus	Essex	26.6%	9.2%	3.9%	3.8%	2.3%	5.3%	4.6%	4.1%	4.2%	11.0%
Georgetown	Essex	26.3%	7.8%	3.8%	14.4%	1.1%	0.7%	3.0%	3.5%	3.9%	6.7%
Rowley	Essex	25.4%	0.0%	4.3%	8.5%	0.0%	1.7%	1.0%	4.1%	4.9%	5.2%
Carver	Plymouth	25.3%	12.6%	14.9%	1.8%	17.2%	6.2%	7.0%	5.0%	10.9%	4.5%
Groveland	Essex	25.1%	4.1%	0.0%	6.3%	0.0%	3.2%	5.3%	5.2%	6.0%	9.6%
Lynn	Essex	24.6%	12.8%	12.3%	3.8%	0.3%	4.9%	7.0%	5.9%	10.0%	7.3%
Winthrop	Suffolk	24.4%	8.5%	7.8%	7.8%	1.1%	4.1%	6.7%	4.0%	5.0%	9.4%
Holliston	Middlesex	24.2%	11.2%	0.0%	0.0%	0.0%	1.2%	2.3%	2.0%	4.7%	8.4%
Beverly	Essex	23.3%	14.3%	9.7%	6.3%	0.4%	3.1%	4.2%	3.2%	6.8%	8.5%
Hamilton	Essex	23.1%	23.5%	1.5%	0.0%	0.0%	4.4%	4.8%	2.5%	3.5%	14.8%
Brockton	Plymouth	22.9%	14.1%	8.8%	5.1%	0.4%	5.4%	4.8%	7.3%	9.7%	5.4%
Salem	Essex	22.8%	15.8%	4.8%	6.8%	1.5%	4.8%	6.2%	4.3%	7.9%	8.9%
Lawrence	Essex	22.7%	18.0%	10.4%	4.4%	0.5%	8.6%	7.9%	5.9%	9.7%	8.9%
Lowell	Middlesex	22.7%	13.4%	8.1%	4.6%	0.9%	6.5%	5.4%	5.3%	5.8%	4.2%
Essex	Essex	22.3%	3.8%	17.3%	3.5%	0.0%	0.8%	6.6%	11.9%	3.3%	16.1%
Ipswich	Essex	21.9%	9.8%	8.1%	4.4%	0.0%	5.0%	4.9%	3.2%	4.9%	9.6%
Methuen	Essex	21.2%	15.5%	9.6%	6.5%	0.5%	4.1%	5.1%	4.9%	7.6%	5.3%
Hopkinton	Middlesex	21.2%	6.1%	5.5%	20.4%	4.8%	3.0%	1.1%	3.7%	3.5%	8.6%
Scituate	Plymouth	21.0%	3.5%	3.2%	5.2%	0.0%	2.7%	5.2%	4.5%	5.5%	11.9%
Wrentham	Norfolk	20.9%	17.9%	3.7%	4.5%	2.2%	3.8%	5.2%	2.2%	4.3%	7.1%
Tewksbury	Middlesex	20.6%	2.8%	5.5%	10.1%	8.3%	4.7%	5.5%	2.7%	6.1%	9.0%
Gloucester	Essex	20.5%	14.3%	9.8%	5.0%	1.7%	5.3%	7.2%	5.1%	7.5%	8.9%
Medway	Norfolk	20.3%	10.0%	2.1%	0.0%	0.0%	3.4%	3.0%	4.2%	4.3%	10.0%
Milton	Norfolk	20.3%	12.1%	6.8%	12.7%	2.7%	4.1%	3.5%	2.6%	4.5%	10.2%
Plympton	Plymouth	20.3%	2.9%	0.0%	21.0%	0.0%	3.4%	3.9%	2.4%	5.5%	10.1%

Municipality	County	RENTER-OCCUPIED UNITS					OWNER-OCCUPIED UNITS				
		Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more
Middleborough	Plymouth	20.1%	16.5%	3.2%	8.4%	0.8%	4.7%	3.2%	4.4%	5.6%	5.4%
Chelmsford	Middlesex	20.0%	13.4%	6.9%	4.4%	2.7%	2.6%	5.4%	3.6%	3.0%	5.6%
Haverhill	Essex	19.7%	16.7%	9.4%	4.1%	1.3%	3.5%	4.9%	5.6%	7.8%	6.2%
Marshfield	Plymouth	19.6%	15.2%	5.0%	8.9%	1.7%	5.9%	3.7%	4.9%	4.3%	10.7%
Plymouth	Plymouth	19.6%	16.1%	5.6%	6.4%	1.3%	4.3%	5.2%	5.5%	8.3%	8.6%
Boston	Suffolk	19.4%	9.0%	7.1%	7.8%	4.5%	4.4%	4.6%	3.9%	6.7%	9.7%
Wenham	Essex	19.0%	6.3%	7.0%	0.0%	17.6%	1.5%	7.4%	6.4%	2.9%	11.9%
Stoughton	Norfolk	19.0%	12.7%	11.2%	7.6%	2.0%	4.7%	3.3%	7.7%	6.3%	6.8%
West Bridgewater	Plymouth	18.9%	20.1%	2.7%	2.4%	2.4%	4.7%	4.9%	4.4%	6.3%	7.3%
Foxborough	Norfolk	18.2%	9.0%	10.2%	9.5%	5.2%	1.7%	5.8%	2.6%	4.8%	9.2%
Dracut	Middlesex	18.1%	15.8%	11.0%	10.8%	1.3%	5.3%	5.0%	5.4%	6.6%	5.2%
Revere	Suffolk	18.0%	12.7%	12.4%	5.2%	2.5%	5.8%	6.6%	7.9%	9.8%	8.6%
Swampscott	Essex	17.9%	7.6%	8.5%	12.2%	9.7%	3.1%	7.0%	1.9%	5.6%	14.9%
Lakeville	Plymouth	17.7%	17.7%	8.1%	5.0%	7.1%	3.4%	2.3%	3.6%	6.0%	6.3%
Hull	Plymouth	17.6%	15.7%	4.7%	7.1%	1.0%	4.2%	6.5%	3.7%	7.3%	8.3%
Amesbury	Essex	17.5%	14.6%	12.4%	1.9%	1.4%	2.9%	5.4%	3.3%	6.7%	10.0%
Lynnfield	Essex	17.5%	28.3%	5.5%	18.0%	4.8%	1.8%	2.7%	4.4%	6.7%	11.4%
Salisbury	Essex	17.3%	8.5%	2.9%	7.0%	3.4%	8.2%	6.0%	3.8%	3.6%	5.7%
Wilmington	Middlesex	17.2%	2.7%	9.7%	7.4%	9.5%	3.6%	3.1%	3.6%	5.3%	8.5%
Peabody	Essex	17.1%	13.5%	9.8%	13.4%	4.1%	6.0%	4.5%	2.8%	5.2%	5.3%
Kingston	Plymouth	17.0%	10.9%	8.8%	6.0%	0.0%	4.2%	4.9%	6.8%	6.7%	10.7%
Newburyport	Essex	16.8%	12.0%	6.5%	5.6%	2.5%	4.2%	4.9%	3.3%	4.9%	6.6%
Chelsea	Suffolk	16.8%	15.3%	9.3%	8.3%	2.3%	2.4%	6.2%	5.9%	10.3%	8.4%
Wareham	Plymouth	16.7%	18.2%	12.2%	2.0%	0.0%	9.5%	4.1%	5.9%	5.6%	2.9%
Braintree	Norfolk	16.6%	9.3%	6.5%	4.2%	8.1%	3.8%	5.1%	3.4%	6.3%	6.9%
Pepperell	Middlesex	16.5%	8.3%	2.8%	5.5%	0.0%	3.9%	5.0%	3.4%	3.8%	7.7%
Tyngsborough	Middlesex	16.4%	8.5%	10.9%	1.7%	0.0%	3.4%	3.3%	1.5%	2.3%	8.5%
Middleton	Essex	16.3%	13.8%	2.0%	3.4%	10.0%	1.2%	5.0%	3.5%	3.0%	20.2%
Needham	Norfolk	16.3%	12.2%	6.2%	6.2%	5.8%	2.6%	2.0%	1.1%	3.1%	10.7%
Westwood	Norfolk	16.3%	17.1%	11.2%	5.7%	3.0%	2.1%	3.3%	1.8%	3.2%	14.6%
Manchester-by-the-Sea	Essex	16.2%	13.0%	10.3%	5.7%	2.4%	1.7%	1.8%	1.8%	3.9%	12.1%
Randolph	Norfolk	16.2%	15.4%	10.9%	10.3%	4.0%	5.9%	3.5%	4.2%	9.2%	12.5%
Franklin	Norfolk	16.1%	6.8%	7.1%	3.2%	3.4%	3.4%	3.8%	3.9%	4.2%	6.8%
Norfolk	Norfolk	15.8%	13.7%	0.0%	0.0%	0.0%	2.5%	3.0%	2.4%	5.7%	9.3%
Townsend	Middlesex	15.6%	9.9%	10.1%	9.5%	0.0%	2.7%	5.5%	3.3%	6.6%	7.3%
Malden	Middlesex	15.5%	11.0%	11.3%	9.1%	2.5%	5.4%	5.9%	5.6%	6.4%	8.2%
Canton	Norfolk	15.5%	4.7%	11.1%	11.3%	5.7%	3.6%	4.9%	1.8%	5.7%	10.0%
Duxbury	Plymouth	15.5%	8.4%	1.2%	3.1%	0.0%	3.6%	4.2%	2.5%	6.9%	11.0%
Everett	Middlesex	15.4%	14.4%	11.3%	8.5%	2.8%	4.6%	8.0%	5.4%	7.7%	16.5%

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Cohasset	Norfolk	15.4%	16.8%	4.5%	6.3%	8.0%	3.6%	2.3%	4.1%	3.2%	11.5%
Quincy	Norfolk	15.4%	9.8%	6.9%	8.3%	3.2%	6.0%	6.5%	4.9%	7.1%	10.1%
Groton	Middlesex	15.3%	19.3%	0.0%	6.6%	0.0%	3.6%	3.5%	4.2%	5.8%	8.1%
Ashland	Middlesex	15.2%	8.2%	9.3%	8.2%	3.9%	5.3%	2.4%	2.5%	5.6%	6.1%
Holbrook	Norfolk	15.2%	15.7%	25.9%	0.0%	2.1%	3.4%	6.6%	2.9%	7.5%	8.0%
Norwood	Norfolk	15.2%	6.9%	7.5%	8.5%	3.7%	3.9%	4.9%	1.8%	4.4%	6.3%
Avon	Norfolk	15.1%	14.6%	10.5%	4.9%	0.0%	4.2%	2.2%	3.6%	7.7%	6.1%
Hingham	Plymouth	14.9%	9.1%	14.2%	14.0%	3.2%	5.2%	4.2%	2.3%	2.5%	8.9%
Boxborough	Middlesex	14.8%	5.1%	11.9%	1.7%	2.7%	4.5%	3.2%	1.5%	5.2%	4.4%
Wayland	Middlesex	14.8%	5.6%	2.4%	8.0%	5.3%	2.8%	2.6%	2.4%	4.2%	10.5%
Weston	Middlesex	14.8%	13.0%	0.0%	5.4%	7.6%	8.1%	3.6%	2.4%	5.4%	16.3%
Rockport	Essex	14.5%	10.4%	5.9%	4.7%	2.5%	5.5%	6.8%	6.1%	7.2%	8.5%
Abington	Plymouth	14.5%	10.9%	7.8%	5.0%	0.5%	4.3%	5.6%	2.1%	8.9%	9.3%
Sharon	Norfolk	14.4%	4.2%	10.9%	9.5%	8.7%	1.4%	2.0%	5.6%	4.1%	15.5%
Danvers	Essex	14.0%	12.3%	14.1%	6.1%	3.7%	5.5%	3.2%	5.0%	5.2%	8.1%
Shirley	Middlesex	13.9%	13.6%	8.6%	0.0%	0.0%	2.5%	7.1%	5.8%	8.5%	3.9%
Framingham	Middlesex	13.8%	10.9%	9.3%	8.9%	2.7%	4.0%	4.0%	5.1%	6.8%	7.4%
Weymouth	Norfolk	13.7%	10.6%	10.5%	8.5%	2.5%	4.3%	5.5%	4.4%	7.7%	6.9%
Whitman	Plymouth	13.6%	13.4%	8.4%	6.3%	4.8%	2.6%	3.9%	3.2%	6.8%	9.7%
Lexington	Middlesex	13.3%	1.8%	4.8%	7.0%	10.0%	3.0%	3.2%	2.8%	3.3%	11.3%
Littleton	Middlesex	13.1%	10.5%	14.8%	5.6%	3.7%	2.4%	2.8%	4.1%	4.3%	5.0%
Brookline	Norfolk	12.8%	6.0%	7.4%	9.9%	9.5%	3.2%	3.7%	3.6%	3.5%	13.7%
Acton	Middlesex	12.6%	9.1%	6.9%	7.2%	0.6%	2.1%	3.0%	2.5%	4.1%	9.9%
Wakefield	Middlesex	12.6%	7.0%	7.5%	5.3%	2.0%	2.6%	4.5%	3.2%	5.5%	8.6%
Stoneham	Middlesex	12.5%	7.2%	9.0%	4.4%	1.6%	2.9%	4.0%	2.7%	5.4%	5.6%
Walpole	Norfolk	12.5%	11.1%	19.4%	2.9%	2.9%	2.8%	4.3%	3.8%	3.2%	13.7%
Winchester	Middlesex	12.2%	12.6%	3.9%	9.1%	3.5%	2.6%	4.1%	2.4%	3.4%	12.8%
Woburn	Middlesex	12.0%	8.5%	6.4%	11.2%	5.9%	5.1%	4.7%	2.3%	5.1%	6.3%
Concord	Middlesex	11.6%	9.3%	3.9%	16.4%	11.8%	1.1%	3.9%	3.0%	4.1%	15.6%
North Andover	Essex	11.5%	19.9%	4.4%	7.8%	2.5%	3.1%	2.4%	3.4%	5.2%	11.9%
Melrose	Middlesex	11.2%	14.1%	9.7%	7.1%	1.9%	1.5%	4.7%	2.0%	4.3%	9.3%
Reading	Middlesex	11.2%	16.9%	12.7%	3.1%	2.3%	2.1%	3.4%	3.6%	4.0%	8.9%
Bridgewater	Plymouth	11.1%	15.7%	15.8%	4.4%	2.5%	4.9%	3.1%	1.2%	5.4%	6.0%
Rockland	Plymouth	11.1%	12.7%	8.7%	9.3%	0.0%	7.6%	4.3%	8.2%	5.7%	5.9%
Burlington	Middlesex	10.8%	7.7%	6.9%	11.4%	6.0%	4.6%	2.6%	3.1%	2.9%	8.2%
Dedham	Norfolk	10.8%	17.2%	7.8%	10.8%	8.9%	4.4%	3.6%	4.4%	4.7%	8.9%
Marlborough	Middlesex	10.7%	13.0%	12.4%	8.2%	1.8%	3.9%	5.0%	4.6%	6.7%	7.4%
Natick	Middlesex	10.7%	8.6%	9.9%	8.0%	3.0%	3.1%	4.8%	3.0%	3.7%	9.6%
Marblehead	Essex	10.6%	9.1%	12.4%	13.9%	3.1%	3.1%	4.7%	4.1%	6.0%	8.6%
Cambridge	Middlesex	10.6%	6.9%	5.4%	8.3%	11.6%	3.5%	3.8%	2.9%	3.8%	8.2%

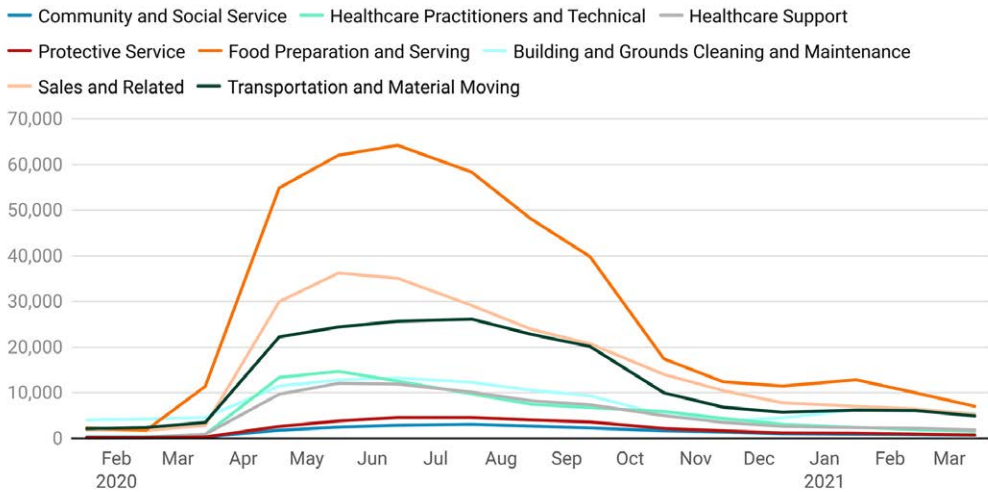
Municipality	County	RENTER-OCCUPIED UNITS					OWNER-OCCUPIED UNITS				
		Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more
Andover	Essex	10.4%	8.8%	7.7%	7.2%	4.0%	2.8%	2.8%	2.6%	4.6%	8.0%
Merrimac	Essex	10.3%	15.4%	9.4%	0.0%	0.0%	4.8%	4.4%	3.6%	5.3%	11.4%
Somerville	Middlesex	10.3%	6.4%	5.3%	8.4%	6.9%	4.0%	5.0%	3.7%	5.0%	10.5%
Arlington	Middlesex	10.2%	7.6%	8.2%	7.7%	3.8%	4.1%	4.9%	1.9%	3.5%	8.7%
Wellesley	Norfolk	9.9%	4.8%	6.9%	3.0%	7.6%	1.5%	3.1%	1.7%	4.0%	13.5%
East Bridgewater	Plymouth	9.9%	11.5%	11.1%	5.0%	1.5%	1.9%	6.7%	6.0%	6.7%	11.4%
Billerica	Middlesex	9.4%	10.2%	11.8%	9.0%	3.0%	4.0%	3.4%	3.3%	6.3%	8.5%
Ayer	Middlesex	9.2%	8.6%	2.7%	1.2%	0.0%	6.2%	2.3%	4.9%	6.2%	2.0%
North Reading	Middlesex	9.2%	7.2%	9.8%	9.7%	4.4%	3.2%	3.3%	2.9%	4.2%	9.0%
Hudson	Middlesex	9.1%	9.9%	8.4%	9.5%	0.0%	3.4%	6.5%	3.1%	3.5%	6.2%
Westford	Middlesex	9.1%	12.7%	2.5%	4.7%	5.6%	1.8%	5.3%	2.2%	4.2%	11.8%
Medford	Middlesex	9.0%	8.0%	7.4%	7.3%	4.4%	4.0%	5.5%	4.4%	4.7%	8.6%
Sudbury	Middlesex	8.8%	17.7%	3.9%	0.0%	0.7%	2.9%	3.1%	2.0%	2.1%	14.4%
Bellingham	Norfolk	8.8%	14.8%	6.5%	6.9%	3.4%	5.6%	3.7%	2.3%	5.9%	6.0%
Belmont	Middlesex	8.4%	2.8%	7.5%	10.2%	7.2%	4.4%	5.7%	3.0%	4.4%	12.8%
Watertown	Middlesex	8.1%	5.8%	3.8%	11.2%	7.9%	4.9%	4.4%	2.3%	6.3%	9.2%
Plainville	Norfolk	8.0%	4.6%	4.8%	20.5%	6.3%	5.6%	7.1%	1.7%	3.0%	10.1%
Newton	Middlesex	7.9%	8.6%	4.8%	9.5%	7.9%	2.7%	3.5%	2.6%	3.4%	12.9%
Newbury	Essex	7.7%	16.2%	3.7%	4.3%	0.0%	5.3%	5.2%	2.7%	10.2%	7.8%
Waltham	Middlesex	7.6%	6.9%	9.8%	11.4%	3.9%	4.7%	3.6%	2.8%	5.6%	8.9%
Bedford	Middlesex	7.0%	8.5%	5.2%	8.7%	5.9%	2.1%	3.3%	3.8%	4.5%	13.9%
Pembroke	Plymouth	6.9%	24.9%	6.8%	10.7%	0.0%	4.4%	2.1%	2.0%	6.3%	8.8%
Millis	Norfolk	6.8%	12.0%	9.5%	42.6%	0.0%	4.5%	4.6%	5.1%	3.1%	10.4%
West Newbury	Essex	6.6%	0.0%	8.0%	0.0%	13.1%	2.7%	3.5%	2.4%	3.3%	7.1%
Maynard	Middlesex	6.4%	15.2%	12.3%	1.9%	0.0%	4.9%	3.8%	2.6%	4.9%	8.6%
Nahant	Essex	6.1%	15.0%	20.1%	1.9%	2.3%	3.2%	7.4%	6.3%	4.0%	8.8%
Lincoln	Middlesex	5.8%	11.9%	8.9%	6.4%	19.3%	2.4%	5.5%	1.7%	3.7%	7.2%
Marion	Plymouth	5.5%	8.6%	12.8%	6.8%	7.3%	4.9%	8.3%	3.0%	6.4%	8.6%
Rochester	Plymouth	5.3%	0.0%	0.0%	6.0%	0.0%	3.3%	1.7%	4.5%	5.5%	7.6%
Stow	Middlesex	4.1%	20.3%	9.8%	0.0%	3.0%	2.1%	3.2%	0.6%	3.2%	7.7%
Mattapoisett	Plymouth	2.8%	4.8%	2.5%	13.3%	0.0%	2.3%	5.0%	2.2%	7.7%	8.2%
Boxford	Essex	0.0%	22.7%	0.0%	0.0%	0.0%	1.2%	3.6%	1.1%	3.0%	15.1%
Ashby	Middlesex	0.0%	26.7%	7.8%	0.0%	0.0%	3.2%	3.2%	1.9%	7.9%	1.4%
Carlisle	Middlesex	0.0%	52.9%	10.8%	24.5%	0.0%	3.7%	4.1%	2.8%	1.4%	16.0%
Dunstable	Middlesex	0.0%	0.0%	9.8%	9.8%	0.0%	2.8%	3.9%	3.0%	2.4%	14.8%
Sherborn	Middlesex	0.0%	34.4%	6.6%	26.2%	0.0%	2.3%	5.3%	2.1%	4.2%	14.2%
Dover	Norfolk	0.0%	0.0%	18.0%	8.3%	8.3%	1.1%	1.7%	1.2%	2.4%	14.7%
Halifax	Plymouth	0.0%	6.0%	0.0%	0.0%	0.0%	7.0%	10.0%	2.5%	11.0%	12.6%
Hanson	Plymouth	0.0%	33.5%	3.4%	0.0%	0.0%	6.8%	4.2%	4.8%	9.1%	7.8%

Source: U.S. Census Bureau ACS 5-Year Estimates

Pandemic Impacts (Economic Inequality and Cost Burden)

APPENDIX FIGURE 2
Unemployment Claimants by Frontline Occupations

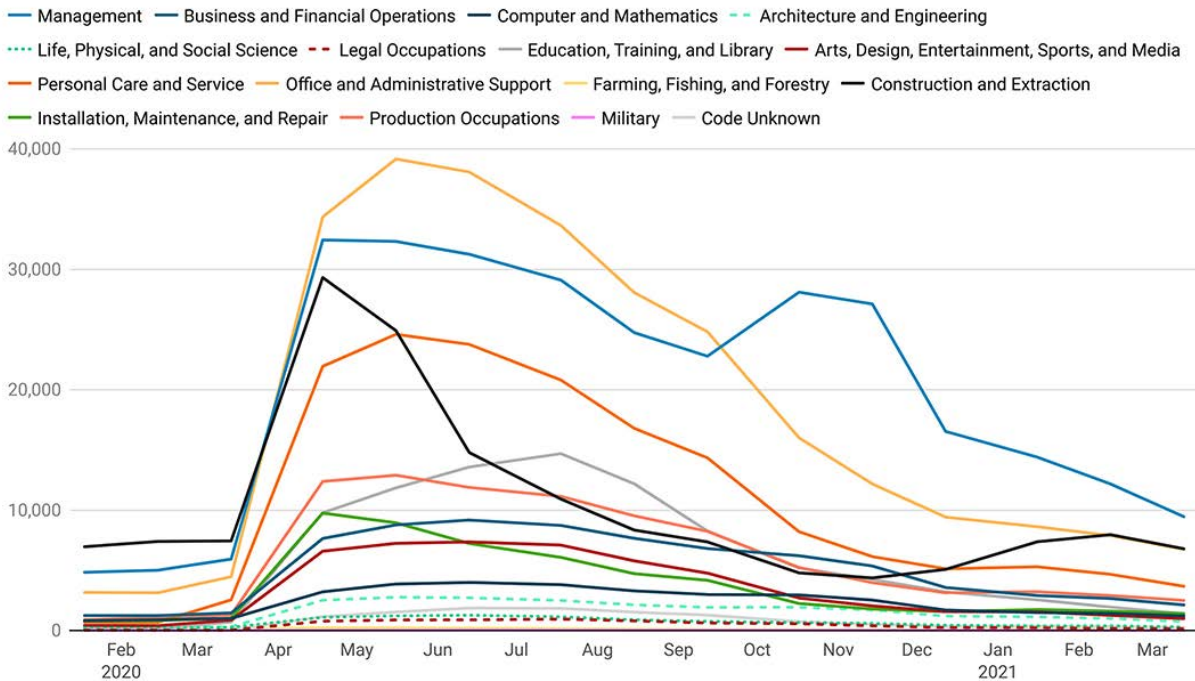
January 2020 - March 2021



Source: MA Executive Office of Labor & Workforce Development, Unemployment Insurance Claimant Profiles

APPENDIX FIGURE 3
Unemployment Claimants by Non-Frontline Occupations

January 2020 - March 2021



Source: MA Executive Office of Labor & Workforce Development, Unemployment Insurance Claimant Profiles

While the trend in Greater Boston unemployment is consistent with the state overall, job losses were experienced by some groups more than others. Among those in frontline occupations, unemployment was notably worse for those employed in food preparation and serving, sales, and transportation and moving. Of all the claimants who were employed in frontline occupations between March 2020 and March 2021, 72 percent were employed in one of those three occupational groups. As seen in Appendix Figure 2, unemployment in frontline occupation groups moved in tandem over the course of 2020, but were predominantly filed by just a few occupational groups. Not only were initial job losses more acute among low-wage and frontline workers, but job recovery is much slower for these workers. In fact, nationwide low-wage employment rates were more than 30 percent lower in February 2021 than in February 2020, compared to just two percent lower for high-wage workers and eight percent lower for middle wage workers (from <https://tracktherecovery.org/>).

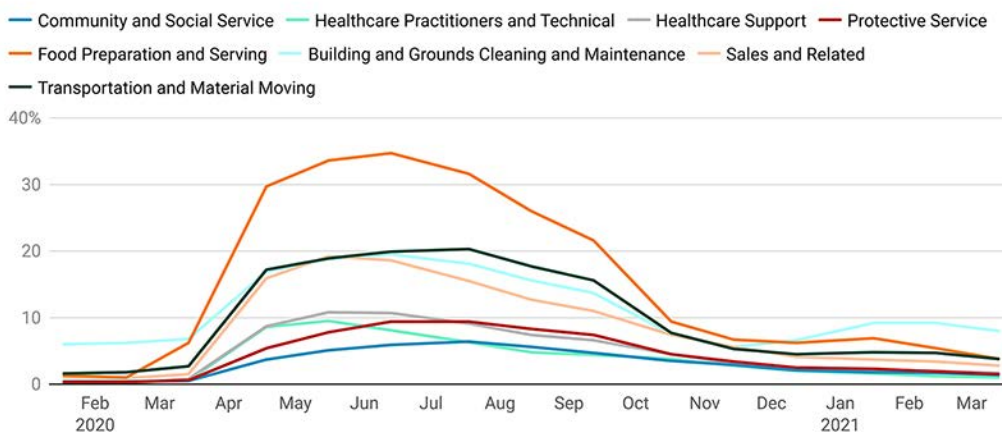
A similar story has unfolded for individuals previously employed in non-frontline occupation groups. Accordingly, individuals employed in these occupations are the most at risk for struggling to keep up with housing costs due to loss of income. As seen in Appendix Figure 3 above, unemployment among non-frontline workers was heavily concentrated among just a few occupational categories. Fifty-five percent of claimants who did not work in frontline occupations previously worked in office and administrative support, management, and personal care and service occupations. Over the course of this period, 47 percent of all claimants were previously frontline workers, with non-frontline workers making up the remaining 53 percent.

Some non-frontline occupations also showed large unemployment filings; however, the occupational groups in the frontline categories are far more numerous. Nevertheless, office and administrative support jobs saw very large increases in claimants, followed closely by both business and financial operations, which have continued to have high numbers of new claimants, and both construction and personal care and service jobs. Construction (Massachusetts has very limited numbers of extraction jobs) spiked in May and then quickly tailed off. Personal care and service job loss claims have been more elevated over time, waning only recently.

APPENDIX FIGURE 4

Unemployment Claimants as a Share of 2019 Employment, Frontline Occupations

January 2020 to March 2021

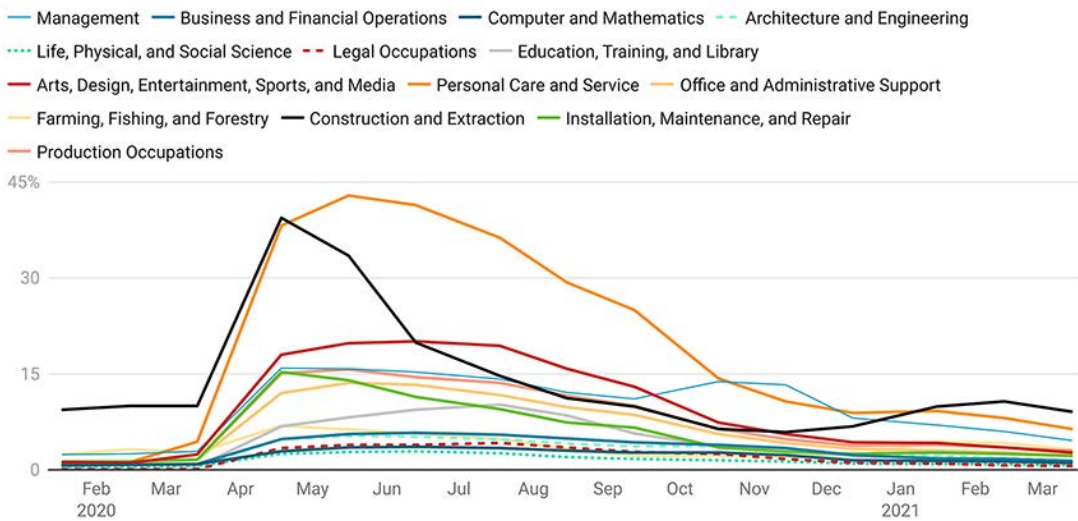


Source: MA Executive Office of Labor & Workforce Development, Unemployment Insurance Claimant Profiles

APPENDIX FIGURE 5

Unemployment Claimants as a Share of 2019 Employment, Non-Frontline Occupations

January 2020 to March 2021



Source: MA Executive Office of Labor & Workforce Development, Unemployment Insurance Claimant Profiles

APPENDIX FIGURE 6

Unemployment Claimants in Frontline Occupations as a Share of 2019 Employment, Pre-Pandemic, Peak, and Most Recent Month

Listed in order of peak unemployment claimant to labor force ratio.

This table shows unemployment claimants in frontline occupations as a share of that occupation’s 2019 employment count in February 2020, the peak of the unemployment crisis, and the most recent month available.

Description	Pre-Pandemic (February 2020)	Peak (June 2020)	Most Recent (March 2021)
Food Preparation and Serving	1.0%	34.7%	3.8%
Transportation and Material Moving	1.8%	19.9%	3.8%
Building and Grounds Cleaning and Maintenance	6.2%	19.5%	8.0%
Sales and Related	0.9%	18.6%	2.8%
Healthcare Support	0.2%	10.7%	1.7%
Protective Service	0.3%	9.4%	1.5%
Healthcare Practitioners and Technical	0.2%	8.1%	1.0%
Community and Social Service	0.4%	5.9%	1.4%

Source: MA Executive Office of Labor and Workforce Development, Unemployment Insurance Claimant Profiles; EMSI Employment Counts

APPENDIX FIGURE 7

Unemployment Claimants in Non-Frontline Occupations as a Share of 2019 Employment, Pre-Pandemic, Peak, and Most Recent Month

Listed in order of peak unemployment claimant to labor force ratio.

This table shows unemployment claimants in frontline occupations as a share of that occupation's 2019 employment count in February 2020, the peak of the unemployment crisis, and the most recent month available.

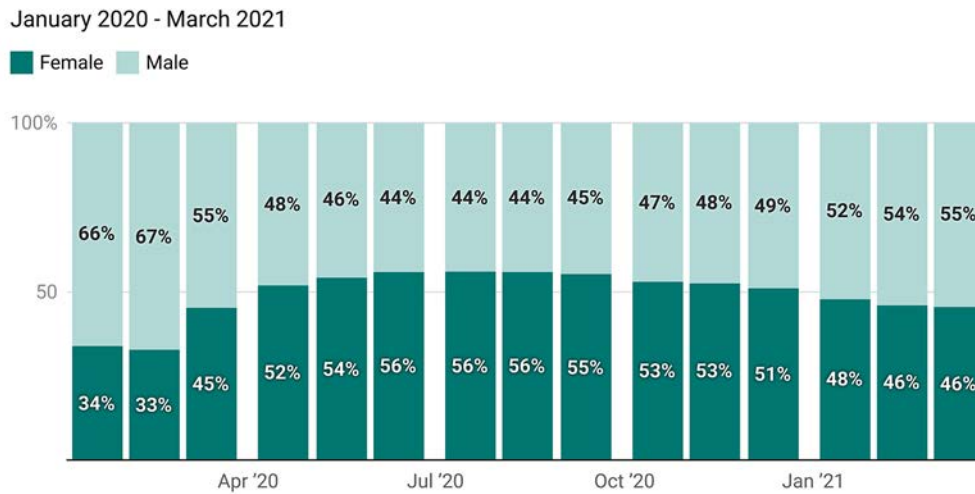
Description	Pre-Pandemic (February 2020)	Peak (June 2020)	Most Recent (March 2021)
Personal Care and Service	1.2%	42.9%	6.4%
Construction and Extraction	10.0%	33.5%	9.1%
Arts, Design, Entertainment, Sports, and Media	1.1%	19.8%	2.7%
Management	2.5%	15.8%	4.6%
Production Occupations	1.3%	15.7%	3.0%
Installation, Maintenance, and Repair	1.3%	14.0%	2.2%
Office and Administrative Support	1.1%	13.6%	2.3%
Education, Training, and Library	0.1%	8.2%	1.0%
Farming, Fishing, and Forestry	3.2%	6.3%	3.2%
Business and Financial Operations	0.8%	5.6%	1.4%
Architecture and Engineering	0.5%	5.3%	1.4%
Legal Occupations	0.1%	3.9%	0.6%
Computer and Mathematics	0.8%	3.5%	1.1%
Life, Physical, and Social Science	0.5%	2.8%	0.7%

Source: MA Executive Office of Labor and Workforce Development, Unemployment Insurance Claimant Profiles; EMSI Employment Counts

Prior to the start of the pandemic, unemployment claims were predominantly filed by men, mainly due to the large number of men employed seasonally by the construction industry. However, as **Appendix Figure 8** shows, women now make up a larger share of claimants. This is likely due to the distribution of gender by occupation; in other words, more women work in industries that had disproportionately higher layoffs, particularly in service sector jobs.

APPENDIX FIGURE 8

Women suddenly became the largest share of unemployment claimants during the pandemic.



Source: MA Executive Office of Labor and Workforce Development, Unemployment Insurance Claimant Profiles

APPENDIX FIGURE 9

Municipal Unemployment Rates, March 2021

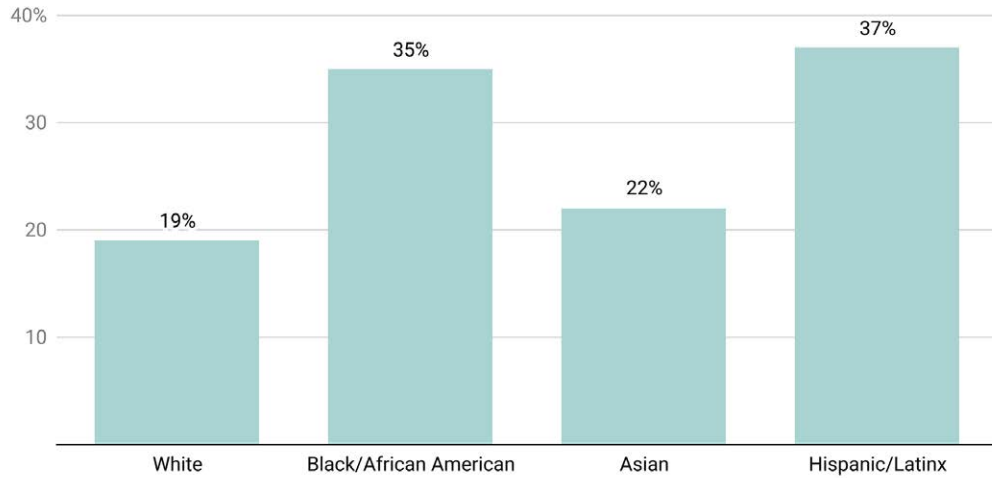
Listed in order of unemployment rate.

Municipality	March 2021 UER	Municipality	March 2021 UER	Municipality	March 2021 UER	Municipality	March 2021 UER
Lawrence	14.5%	Dracut	6.4%	Canton	5.4%	Winchester	4.6%
Brockton	10.0%	Rowley	6.4%	Chelmsford	5.4%	Groton	4.5%
Lynn	9.3%	Winthrop	6.4%	Medford	5.4%	Watertown	4.5%
Gloucester	9.1%	Marlborough	6.3%	Stow	5.4%	Westwood	4.5%
Revere	8.6%	Boston	6.2%	Walpole	5.4%	Acton	4.4%
Plympton	8.2%	East Bridgewater	6.2%	West Bridgewater	5.4%	Ashland	4.4%
Methuen	8.1%	Hudson	6.2%	Amesbury	5.3%	Belmont	4.4%
Lowell	8.0%	Lakeville	6.2%	Georgetown	5.3%	Nahant	4.4%
Chelsea	7.9%	Marshfield	6.2%	Tewksbury	5.3%	Somerville	4.4%
Randolph	7.9%	Middleton	6.1%	Billerica	5.2%	Wellesley	4.4%
Carver	7.6%	Foxborough	6.0%	Bridgewater	5.2%	Lexington	4.3%
Haverhill	7.5%	Scituate	6.0%	Lynnfield	5.2%	Littleton	4.3%
Rockport	7.5%	Avon	5.9%	Marblehead	5.2%	Arlington	4.2%
Halifax	7.4%	Bellingham	5.9%	Andover	5.1%	Lincoln	4.2%
Holbrook	7.3%	Danvers	5.9%	Hingham	5.1%	Natick	4.2%
Plymouth	7.3%	Duxbury	5.9%	Holliston	5.1%	Carlisle	4.1%
Salisbury	7.3%	Plainville	5.9%	North Reading	5.1%	Newton	4.1%
Quincy	7.2%	Townsend	5.9%	Essex	5.0%	Boxford	4.0%
Malden	7.1%	Waltham	5.9%	Melrose	5.0%	Needham	4.0%
Rockland	7.1%	Braintree	5.8%	Merrimac	5.0%	Dover	3.9%
Salem	7.1%	Dedham	5.8%	Pepperell	5.0%	Sharon	3.9%
Wareham	7.1%	Medway	5.8%	Stoneham	5.0%	Sherborn	3.9%
Abington	7.0%	Norwood	5.8%	Topsfield	5.0%	Boxborough	3.8%
Hull	7.0%	Tyngsborough	5.8%	Westford	5.0%	Sudbury	3.8%
Millis	7.0%	Beverly	5.7%	Bedford	4.9%	Cambridge	3.7%
Pembroke	7.0%	Franklin	5.7%	Cohasset	4.9%	Brookline	3.6%
Stoughton	6.9%	Ipswich	5.7%	Manchester-by-the-Sea	4.9%	Wenham	3.6%
Weymouth	6.9%	Newbury	5.7%	North Andover	4.9%	West Newbury	3.6%
Whitman	6.9%	Shirley	5.7%	Norwell	4.9%	Weston	3.6%
Ashby	6.8%	Swampscott	5.7%	Reading	4.9%	Dunstable	3.2%
Hanson	6.8%	Wilmington	5.7%	Concord	4.8%		
Ayer	6.7%	Woburn	5.7%	Framingham	4.8%		
Everett	6.7%	Wrentham	5.7%	Groveland	4.8%		
Kingston	6.7%	Hanover	5.6%	Hamilton	4.8%		
Mattapoisett	6.7%	Milton	5.6%	Medfield	4.8%		
Middleborough	6.7%	Rochester	5.6%	Newburyport	4.8%		
Saugus	6.6%	Wakefield	5.6%	Norfolk	4.8%		
Peabody	6.5%	Maynard	5.5%	Marion	4.7%		
				Burlington	4.6%		
				Hopkinton	4.6%		
				Wayland	4.6%		

Source: Massachusetts Labor Market Information, Labor Force and Unemployment Data

APPENDIX FIGURE 10

Percentage of Households in Greater Boston Earning Less Than \$35,000 Annually



Source: MA Executive Office of Labor & Workforce Development, Unemployment Insurance Claimant Profiles

APPENDIX FIGURE 11

Percentage of Households in Greater Boston Earning Less Than \$35,000 Annually, by Race/Ethnicity

Race/Ethnicity	Percent of Households Earning Less than \$35,000 Annually
White	19%
Black/African American	35%
Asian	22%
Hispanic/Latinx	37%

Source: American Community Survey, 2015-2019 5-Year Estimates

CHAPTER TWO: Housing Stability

THE PANDEMIC HAS TESTED HOUSING STABILITY.

Early Pandemic Patterns

APPENDIX FIGURE 12

Notices to Quit and Average Amount of Rent Owed by Municipality, Week of December 28th, 2020 to Week of April 26th 2021

Listed in order of notices to quit per 10,000 renter-occupied housing units.

This table shows counts of notices to quit, those counts expressed as a rate per 10,000 renter-occupied units, and the average amount of rent owed in each municipality in the Greater Boston region.

City	Count of NTQ	NTQ per 10,000 renter units	Average Amount of Rent Owed	City	Count of NTQ	NTQ per 10,000 renter units	Average Amount of Rent Owed
Bridgewater	327	1,416	\$ 1,914	Boxborough	20	282	\$ 2,166
Stoughton	289	941	\$ 1,707	Reading	36	247	\$ 4,781
Sudbury	45	838	\$ 1,748	Foxborough	61	246	\$ 2,320
Walpole	124	785	\$ 2,011	Wareham	64	246	\$ 2,090
Framingham	1015	780	\$ 1,861	Methuen	121	240	\$ 1,943
Franklin	179	775	\$ 1,993	Hanover	14	239	\$ 2,318
Ashland	89	751	\$ 1,296	Woburn	144	233	\$ 3,009
Medfield	40	719	\$ 1,465	Malden	295	217	\$ 3,191
Randolph	272	717	\$ 2,732	Tyngsborough	16	214	\$ 1,378
North Reading	46	673	\$ 7,488	Hingham	33	195	\$ 4,744
Tewksbury	113	652	\$ 2,125	Pembroke	19	191	\$ 2,214
Braintree	228	602	\$ 4,731	Quincy	415	187	\$ 3,716
Plainville	62	587	\$ 1,745	Wilmington	21	186	\$ 4,855
Marlborough	361	549	\$ 2,215	Haverhill	191	184	\$ 2,492
Salisbury	31	434	\$ 3,213	Millis	10	179	\$ 3,802
Needham	68	392	\$ 3,264	Waltham	203	177	\$ 3,147
Georgetown	24	380	\$ 2,043	Lowell	393	173	\$ 1,875
Rockland	66	380	\$ 1,729	Bedford	23	166	\$ 3,380
Westford	42	354	\$ 4,784	Marshfield	29	162	\$ 3,456
North Andover	110	346	\$ 2,040	Plymouth	76	161	\$ 1,893
Norwood	173	340	\$ 2,679	Weymouth	125	160	\$ 3,720
Burlington	89	337	\$ 3,623	Groveland	5	159	\$ 4,566
Hull	44	327	\$ 2,936	Middleborough	29	159	\$ 1,955
Hopkinton	34	317	\$ 2,517	Abington	26	152	\$ 2,551
Billerica	91	309	\$ 2,603	Beverly	97	149	\$ 2,601
Everett	297	302	\$ 3,524	Whitman	24	149	\$ 1,822
Chelmsford	63	296	\$ 1,739	Hudson	31	143	\$ 1,915

City	Count of NTQ	NTQ per 10,000 renter units	Average Amount of Rent Owed
Sharon	10	136	\$ 5,818
Andover	30	126	\$ 3,037
Salem	112	125	\$ 3,084
Kingston	11	122	\$ 1,869
Swampscott	16	121	\$ 4,034
Lynn	209	116	\$ 3,771
Lawrence	205	114	\$ 3,830
Danvers	35	114	\$ 2,749
Lakeville	7	113	\$ 2,649
Maynard	10	111	\$ 303
Natick	49	109	\$ 3,325
Canton	22	103	\$ 3,269
Concord	17	103	\$ 3,269
Boston	1774	101	\$ 3,934
Chelsea	98	100	\$ 4,289
Brockton	107	75	\$ 3,373
Peabody	51	69	\$ 4,946
Saugus	13	64	\$ 5,538
Belmont	22	63	\$ 6,560
Lexington	13	60	\$ 7,274
Melrose	23	59	\$ 4,307
Acton	13	57	\$ 2,317
Cambridge	167	55	\$ 3,784
Stoneham	16	48	\$ 6,680
Dedham	13	46	\$ 4,414
Watertown	35	46	\$ 3,214
Medford	44	44	\$ 4,453
Bellingham	5	42	\$ 4,900
Milton	5	36	\$ 9,787
Winthrop	9	26	\$ 9,876
Gloucester	12	25	\$ 3,698
Somerville	50	23	\$ 4,186
Newton	19	22	\$ 3,689
Wakefield	6	22	\$ 2,868
Brookline	15	12	\$ 2,525
Arlington	9	11	\$ 16,206
Amesbury	<5	0	\$ 8,167
Cohasset	<5	0	\$ 24,127
Dover	<5	0	\$ 6,850

City	Count of NTQ	NTQ per 10,000 renter units	Average Amount of Rent Owed
Dracut	<5	0	\$ 3,753
Holbrook	<5	0	\$ 6,888
Holliston	<5	0	\$ 1,677
Ipswich	<5	0	\$ 10,000
Littleton	<5	0	\$ 2,337
Lynnfield	<5	0	\$ 2,340
Mattapoissett	<5	0	\$ 581
Medway	<5	0	\$ 3,250
Nahant	<5	0	\$ 1,406
Newbury	<5	0	\$ 800
Newburyport	<5	0	\$ 5,898
Norwell	<5	0	\$ 2,426
Pepperell	<5	0	\$ 1,560
Rockport	<5	0	\$ 12,405
Rowley	<5	0	\$ 3,946
Scituate	<5	0	\$ 1,901
Townsend	<5	0	\$ 3,805
Wrentham	<5	0	\$ 3,876

Source: MA Executive Office of Housing and Economic Development

Pandemic Impacts (Housing Stability)

APPENDIX FIGURE 13

Towns with Emergency Rent Assistance Programs

Listed in order of amount allocated.

This table lists the towns in the Greater Boston region with emergency rent assistance programs, the amount allocated, the funding source, and the maximum amount of assistance allowed per household.

Municipality	Amount Allocated	Funding Source	Max \$ Assistance per household (total)
Boston	\$ 50,000,000	Program funded by federal Coronavirus Relief Funds and Emergency Rental Assistance funds.	\$15,000 (includes \$1,500 for utility assistance)
Waltham	City previously allocated \$2,700,000 of city funds, \$1 million allocated by CPA	CPA/city funds	\$ 5,400
Newton	\$2.5 million: \$500,000 is CDBG-CV and \$2 million from CPA	CDBG-CV, CPA	\$ 15,000
Cambridge	\$1.5 million is available to assist cost-burdened residents with rent or homeownership (excluding mortgage) costs.	Donations were used for Mayor's Disaster Relief Funds.	\$ 4,000
Chelsea	\$1,250,000	CPA	\$ 5,000
Brookline	\$1.2 million from town sources plus private fundraising via the Brookline Community Foundation	\$100,000 from Brookline Housing Trust and \$375,000 from CDBG and \$725,000 from private fundraising	\$ 3,000
Revere	\$ 1,000,000	CARES Act	Not specified
Malden	\$ 750,000	CDBG-CV, CPA	\$ 3,600
Stoughton	\$ 510,000	CPA	\$ 9,000
Brockton	\$250,000 CDBG, \$250,000 HOME-TBRA	CDBG, HOME-TBRA	Not specified
Arlington	\$400,000 CDBG-CV funds, \$300,000 CPA (starting late summer/early fall, \$115,000 in donations through Arlington Health and Human Services Charitable Corporation, and \$100,000 through Housing Corporation of Arlington)	CDBG-CV, CPA, regular CDBG, and donations	\$ 6,000
Haverhill	\$ 400,000	CDBG-CV, HOME, One Haverhill Fund through United Way	\$ 2,100
Somerville	\$ 390,000	CDBG-CV	Not specified
Somerville	\$ 375,000	ESG-CV	Not specified
Watertown	\$150,000 donations, \$175,000 CDBG	Donations - MA COVID Relief Fund, CDBG	\$1,000 for donations, CDBG differs by # of bedrooms
Somerville	\$ 305,000	CDBG	Not specified
Stow	\$ 300,000	CPA/Trust	\$ 3,885
Lexington	\$ 275,000	Existing Lexington Emergency Assistance Fund (LEAF) received additional donations in response to COVID-19 crisis.	Varies by need
Belmont	\$ 250,000	CPA	\$ 4,320
Medford	\$125,000, another \$125,000 will be released after a pending report about the demand of the program, considering CARES Act and CDBG funding	CPA	Not specified
Beverly	\$ 240,000	CPA	\$ 3,600

Municipality	Amount Allocated	Funding Source	Max \$ Assistance per household (total)
Weymouth	\$ 239,773	CDBG-CV	\$ 4,000
Groton	\$ 200,000	CPA	Not specified
Somerville	\$ 150,000	ESG-CV	Not specified
Braintree	\$ 100,000	City funds allocated by Mayor	\$ 4,000
Ipswich	\$ 100,000	Trust	Not specified
Milton	\$ 100,000	HOME	\$ 4,000
Newburyport	\$ 100,000	Trust	\$ 4,500
North Andover	\$ 100,000	Trust	\$ 3,000
Somerville	\$ 95,000	City funds	\$ 4,000
Maynard	\$ 70,000	Trust/CPA	\$ 3,200
Acton	\$ 55,000	CARES Act	\$ 3,200
Canton	\$ 52,000	CPA	\$ 7,500
Littleton	\$ 50,000	Trust/CPA	\$ 3,450
Norfolk	\$ 50,000	CPA	\$ 1,500
Natick	\$ 45,000	Trust, HOME-TBRA	Not specified
Somerville	\$ 42,500	Trust and CDBG	Not specified
Westford	\$ 36,000	CPA/Trust	Not specified
Holliston	\$ 25,000	CARES Act	\$ 2,000
Georgetown	\$ 22,000	Trust	\$ 3,000
Sudbury	\$ 20,000	Trust	\$ 2,400
Amesbury	Not specified	Not specified	Not specified
Essex	Not specified	Not specified	Not specified
Framingham	Not specified	For emergency fund, the city is using CDBG and CARES act funds.	\$ 5,000
Gloucester	Not specified	CPA	Not specified
Hudson	Not specified	Trust	\$ 1,500
Manchester-by-the-Sea	Not specified	Trust/CPA	Not specified
Marshfield	Not specified	Donations	Not specified
Norwood	Not specified	CARES Act funds	\$ 4,000
Randolph	Not specified	Donations	Not specified
Rockport	Not specified	Not specified	Not specified
Salem	Not specified	HOME, City funds, CPA, and CDBG-CV	\$ 1,000
Somerville	Not specified	Affordable Housing Trust	\$ 3,000
Somerville	Not specified	Trust and CPA	\$ 3,000
Somerville	Not specified	Trust	\$ 3,000

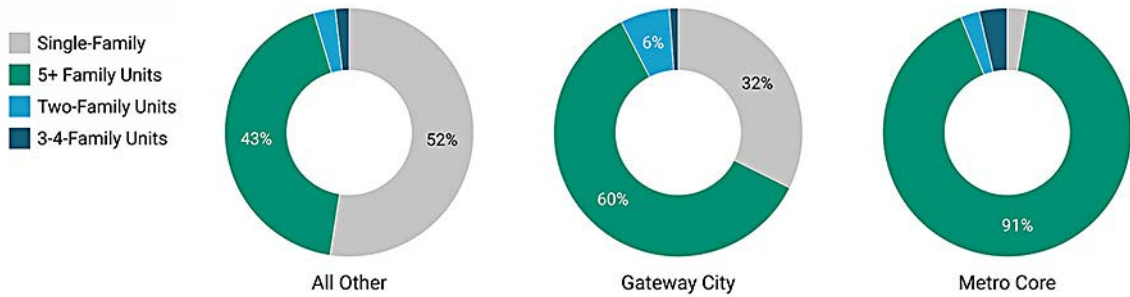
Source: MHP, CHAPA Emergency Rental Assistance Program Database

Note: Table lists Greater Boston municipalities with emergency rent assistance programs, the amount allocated, the funding source and the maximum amount of assistance allowed per household. Data are as of January 7, 2021, except for City of Boston, which are as of June 24, 2021.

CHAPTER THREE: **Housing Market**
 THE PANDEMIC AMPLIFIES THE NEED FOR AN ADEQUATE HOUSING
 MARKET SUPPLY IN SMART AND SUSTAINABLE LOCATIONS

Early Pandemic Patterns

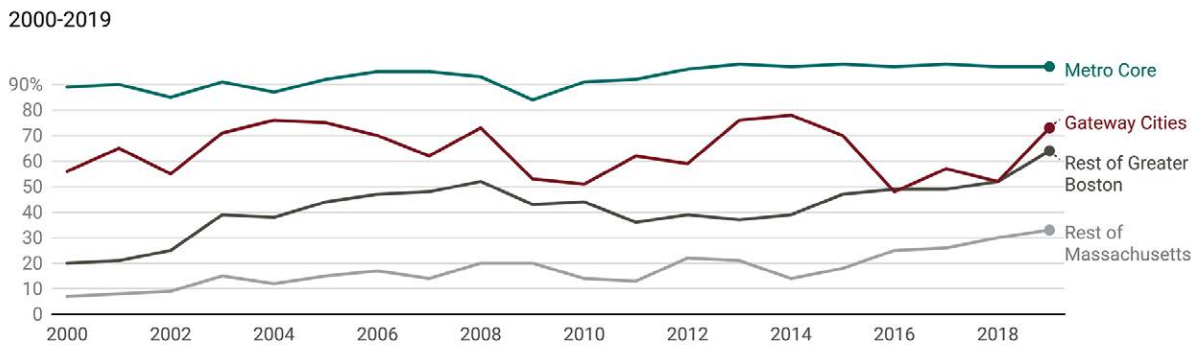
APPENDIX FIGURE 14
 Housing Production by Community Type since 2010



Note: Data for Boxborough included the same multi-family development in both 2015 and 2016, it has only been included once in this analysis.

Source: Source: Census Building Permit Survey

APPENDIX FIGURE 15
 Percent Multifamily Housing Production by Community Type



Source: Census Building Permit Survey

APPENDIX FIGURE 16

Single Family and Multifamily Building Permits by Municipality, Absolute Numbers and Percent of Housing Stock

Listed in order of permits for multifamily units.

This table lists the amount of single-family and multifamily building permits from 2010 to 2020 expressed as a percentage of 2019 housing stock as well as absolute numbers for each municipality in the region.

Municipality	Permits for Single Family Units	Permits for Multifamily Units	Single Family Permits as a Percent of 2019 Stock	Multifamily Permits as a Percent of 2019 Stock
Boston	444	31385	0.2%	10.7%
Cambridge	308	4325	0.6%	8.3%
Medford	32	3027	0.1%	12.6%
Watertown	116	1978	0.7%	11.9%
Weymouth	489	1633	2.0%	6.6%
Everett	122	1542	0.7%	9.0%
Chelsea	4	1518	0.0%	10.9%
Somerville	103	1317	0.3%	3.8%
Framingham	509	1246	1.7%	4.2%
Quincy	132	1190	0.3%	2.7%
Canton	19	1117	0.2%	11.9%
Arlington	96	953	0.5%	4.7%
Burlington	435	797	4.1%	7.5%
Natick	340	769	2.2%	5.0%
Wakefield	212	762	1.9%	6.8%
Middleborough	471	754	4.7%	7.6%
Concord	490	747	6.9%	10.5%
Lowell	321	723	0.8%	1.7%
Franklin	494	693	4.1%	5.7%
Hingham	450	668	4.8%	7.2%
Swampscott	49	653	0.8%	10.8%
Andover	356	615	2.7%	4.7%
Walpole	400	600	4.4%	6.6%
Winthrop	4	529	0.0%	6.3%
Sudbury	265	527	4.1%	8.1%
Stoughton	251	506	2.2%	4.4%
Wellesley	649	500	7.3%	5.6%
Chelmsford	202	485	1.5%	3.5%
Westwood	224	460	3.7%	7.7%
Randolph	228	457	1.8%	3.7%
Saugus	138	450	1.2%	4.0%
Westford	587	447	6.6%	5.0%

Municipality	Permits for Single Family Units	Permits for Multifamily Units	Single Family Permits as a Percent of 2019 Stock	Multifamily Permits as a Percent of 2019 Stock
Billerica	516	443	3.3%	2.9%
Newton	597	399	1.8%	1.2%
Woburn	435	395	2.6%	2.3%
Waltham	388	395	1.5%	1.6%
Gloucester	313	395	2.1%	2.7%
Hopkinton	1052	394	16.2%	6.0%
Reading	273	394	2.9%	4.2%
Maynard	109	389	2.3%	8.3%
Lynn	239	384	0.7%	1.1%
Salem	146	384	0.7%	2.0%
Stoneham	102	375	1.0%	3.8%
Norwood	115	366	0.9%	2.9%
Braintree	89	362	0.6%	2.5%
Foxborough	297	327	4.3%	4.8%
Belmont	143	315	1.4%	3.1%
Haverhill	432	308	1.7%	1.2%
Tyngsborough	219	303	4.8%	6.6%
Salisbury	338	262	6.7%	5.2%
North Andover	348	261	3.0%	2.2%
Revere	74	260	0.4%	1.3%
Melrose	90	257	0.8%	2.2%
Boxborough	54	244	2.3%	10.3%
Sharon	155	241	2.3%	3.6%
Lynnfield	204	238	4.2%	4.9%
Medfield	199	230	4.6%	5.3%
Brockton	467	229	1.4%	0.7%
Cohasset	199	220	5.7%	6.3%
Wareham	358	218	2.8%	1.7%
North Reading	219	200	3.8%	3.5%
Brookline	142	197	0.5%	0.8%
Lawrence	78	185	0.3%	0.7%
Lincoln	62	184	2.2%	6.5%
Tewksbury	524	182	4.3%	1.5%
Ashland	231	181	3.3%	2.6%
Beverly	170	179	1.0%	1.0%
Dedham	167	177	1.6%	1.7%
Groveland	102	148	4.1%	5.9%
Littleton	424	144	11.1%	3.8%
Dracut	578	143	4.9%	1.2%

Municipality	Permits for Single Family Units	Permits for Multifamily Units	Single Family Permits as a Percent of 2019 Stock	Multifamily Permits as a Percent of 2019 Stock
Hanson	133	138	3.3%	3.4%
Abington	154	135	2.3%	2.0%
Newburyport	271	132	3.1%	1.5%
Merrimac	134	117	4.8%	4.2%
Duxbury	320	108	5.2%	1.7%
Scituate	325	103	3.9%	1.2%
Plymouth	3132	102	11.4%	0.4%
Bedford	342	96	6.2%	1.7%
Medway	179	95	3.6%	1.9%
Plainville	231	88	6.0%	2.3%
Lakeville	441	80	9.9%	1.8%
Wayland	198	80	3.9%	1.6%
Millis	250	78	7.5%	2.3%
Whitman	276	73	4.9%	1.3%
Ipswich	210	72	3.4%	1.2%
Marion	70	67	2.8%	2.7%
Hanover	187	66	3.7%	1.3%
Bridgewater	406	62	4.8%	0.7%
Needham	958	60	8.5%	0.5%
Danvers	173	55	1.6%	0.5%
Holliston	447	54	8.3%	1.0%
Winchester	371	49	4.6%	0.6%
Ayer	328	45	9.0%	1.2%
Marshfield	336	43	3.0%	0.4%
Hull	92	43	1.6%	0.7%
Acton	615	34	6.9%	0.4%
Wrentham	391	34	9.0%	0.8%
Middleton	329	34	10.4%	1.1%
Stow	164	32	6.3%	1.2%
Groton	197	30	4.6%	0.7%
Wenham	35	30	2.4%	2.1%
Sherborn	74	28	4.6%	1.7%
Rockland	130	27	1.7%	0.4%
Carlisle	102	26	5.0%	1.3%
Rockport	86	26	2.0%	0.6%
Methuen	930	25	5.0%	0.1%
Peabody	236	25	1.0%	0.1%
Townsend	137	24	3.7%	0.7%

Municipality	Permits for Single Family Units	Permits for Multifamily Units	Single Family Permits as a Percent of 2019 Stock	Multifamily Permits as a Percent of 2019 Stock
Avon	62	18	3.5%	1.0%
Lexington	871	16	7.2%	0.1%
Malden	66	16	0.3%	0.1%
Marblehead	116	12	1.3%	0.1%
Manchester-by-the-Sea	76	12	3.3%	0.5%
East Bridgewater	260	10	5.3%	0.2%
Shirley	140	10	5.4%	0.4%
Carver	125	10	2.6%	0.2%
Georgetown	141	7	4.2%	0.2%
West Newbury	179	6	10.0%	0.3%
Pepperell	178	6	3.8%	0.1%
Halifax	126	6	4.3%	0.2%
Essex	102	6	5.9%	0.3%
Hamilton	63	5	2.1%	0.2%
West Bridgewater	158	4	5.9%	0.1%
Newbury	150	4	5.1%	0.1%
Bellingham	364	3	5.2%	0.0%
Milton	128	2	1.4%	0.0%
Boxford	52	2	1.8%	0.1%
Kingston	563	0	10.6%	0.0%
Norfolk	451	0	13.5%	0.0%
Wilmington	425	0	5.3%	0.0%
Marlborough	278	0	1.6%	0.0%
Pembroke	259	0	3.8%	0.0%
Weston	257	0	6.5%	0.0%
Hudson	253	0	3.1%	0.0%
Mattapoisett	230	0	6.8%	0.0%
Norwell	221	0	5.7%	0.0%
Amesbury	219	0	2.9%	0.0%
Rochester	188	0	9.5%	0.0%
Dover	182	0	8.6%	0.0%
Topsfield	167	0	7.3%	0.0%
Rowley	154	0	6.5%	0.0%
Dunstable	119	0	10.0%	0.0%
Holbrook	79	0	1.8%	0.0%
Plympton	53	0	4.9%	0.0%
Ashby	51	0	4.1%	0.0%
Nahant	7	0	0.4%	0.0%

Source: Census Building Permit Survey

Pandemic Impacts (Housing Supply)

APPENDIX FIGURE 17

Zillow ZORI Estimates by ZIP Code and Municipality

Listed in order of percent change from January 2020 to January 2021

This table only includes ZIP Codes for which ZORI data were available in the Greater Boston region.

Zip Code	Municipality	Boston Neighborhood	Jan-20	Jan-21	Percent Change
02122	Boston	Dorchester	\$ 2,243	\$ 2,425	8.1%
01970	Salem	Not in Boston	\$ 1,862	\$ 1,992	7.0%
02119	Boston	Roxbury	\$ 2,679	\$ 2,835	5.8%
01902	Lynn	Not in Boston	\$ 1,528	\$ 1,612	5.5%
01950	Newburyport	Not in Boston	\$ 1,953	\$ 2,051	5.0%
01701	Framingham	Not in Boston	\$ 2,000	\$ 2,082	4.1%
02360	Plymouth	Not in Boston	\$ 2,044	\$ 2,124	3.9%
01852	Lowell	Not in Boston	\$ 1,621	\$ 1,672	3.1%
01851	Lowell	Not in Boston	\$ 1,412	\$ 1,443	2.2%
01960	Peabody	Not in Boston	\$ 1,836	\$ 1,875	2.1%
01752	Marlborough	Not in Boston	\$ 1,646	\$ 1,666	1.2%
02121	Boston	Roxbury	\$ 2,430	\$ 2,453	0.9%
02132	Boston	West Roxbury	\$ 2,142	\$ 2,139	-0.1%
02124	Boston	Dorchester	\$ 2,269	\$ 2,263	-0.3%
02184	Braintree	Not in Boston	\$ 2,480	\$ 2,459	-0.8%
02474	Arlington	Not in Boston	\$ 2,185	\$ 2,152	-1.5%
02169	Quincy	Not in Boston	\$ 2,016	\$ 1,982	-1.7%
02458	Newton	Not in Boston	\$ 2,342	\$ 2,301	-1.8%
01760	Natick	Not in Boston	\$ 1,933	\$ 1,896	-1.9%
02465	Newton	Not in Boston	\$ 2,684	\$ 2,622	-2.3%
02171	Quincy	Not in Boston	\$ 2,090	\$ 2,025	-3.1%
02466	Newton	Not in Boston	\$ 2,180	\$ 2,112	-3.1%
02131	Boston	Roslindale	\$ 2,280	\$ 2,205	-3.3%
02120	Boston	Roxbury	\$ 3,804	\$ 3,669	-3.5%
02151	Revere	Not in Boston	\$ 2,153	\$ 2,066	-4.0%
02467	Boston, Brookline, Newton (Chestnut Hill)	Not in Boston	\$ 2,550	\$ 2,442	-4.2%
02148	Malden	Not in Boston	\$ 2,151	\$ 2,053	-4.6%
02127	Boston	South Boston	\$ 2,851	\$ 2,721	-4.6%
01801	Woburn	Not in Boston	\$ 2,121	\$ 2,013	-5.1%
02472	Watertown	Not in Boston	\$ 2,310	\$ 2,189	-5.2%
02128	Boston	East Boston	\$ 2,338	\$ 2,213	-5.3%
02150	Chelsea	Not in Boston	\$ 2,035	\$ 1,917	-5.8%
02130	Boston	Jamaica Plain	\$ 2,423	\$ 2,282	-5.8%

Zip Code	Municipality	Boston Neighborhood	Jan-20	Jan-21	Percent Change
02459	Newton	Not in Boston	\$ 2,955	\$ 2,770	-6.3%
02446	Brookline	Not in Boston	\$ 2,724	\$ 2,551	-6.4%
01810	Andover	Not in Boston	\$ 2,242	\$ 2,096	-6.5%
02445	Brookline	Not in Boston	\$ 2,647	\$ 2,466	-6.8%
02145	Somerville	Not in Boston	\$ 2,677	\$ 2,486	-7.1%
02135	Boston	Allston/Brighton	\$ 2,325	\$ 2,137	-8.1%
02108	Boston	Back Bay/Beacon Hill	\$ 2,921	\$ 2,680	-8.3%
02116	Boston	Back Bay/Beacon Hill	\$ 2,783	\$ 2,542	-8.7%
02134	Boston	Allston/Brighton	\$ 2,317	\$ 2,103	-9.2%
02215	Boston	Fenway/Kenmore	\$ 2,371	\$ 2,145	-9.5%
02143	Somerville	Not in Boston	\$ 2,801	\$ 2,531	-9.6%
02141	Cambridge	Not in Boston	\$ 2,811	\$ 2,532	-9.9%
02139	Cambridge	Not in Boston	\$ 2,751	\$ 2,471	-10.2%
02115	Boston	Fenway/Kenmore	\$ 2,784	\$ 2,484	-10.8%
02138	Cambridge	Not in Boston	\$ 2,596	\$ 2,308	-11.1%
02118	Boston	South End	\$ 3,110	\$ 2,731	-12.2%
02109	Boston	Central Boston	\$ 3,003	\$ 2,633	-12.3%
02140	Cambridge	Not in Boston	\$ 2,766	\$ 2,413	-12.8%
02113	Boston	Central Boston	\$ 2,499	\$ 2,180	-12.8%
02110	Boston	Central Boston	\$ 4,479	\$ 3,861	-13.8%
02111	Boston	Central Boston	\$ 3,311	\$ 2,817	-14.9%
02114	Boston	Central Boston	\$ 2,727	\$ 2,286	-16.2%
02210	Boston	South Boston	\$ 3,596	\$ 3,010	-16.3%

Source: Zillow Research