UNDERSTANDING BOSTON

The Greater Boston Housing Report Card 2019

Supply, Demand and the Challenge of Local Control

The Boston Foundation tBf

Northeastern University
Dukakis Center for Urban and Regional Policy

MHP
CENTER for HOUSING DATA

UMASS
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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.

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UNDERSTANDING BOSTON is a series of forums, educational events and research sponsored by the Boston Foundation to provide information and insight into issues affecting Boston, its neighborhoods and the region. By working in collaboration with a wide range of partners, the Boston Foundation provides opportunities for people to convene to explore challenges facing our constantly changing community and to develop an informed civic agenda. Visit www.tbf.org to learn more about Understanding Boston and the Boston Foundation.

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U N D E R S T A N D I N G B O S T O N

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AUTHORS

Alicia Sasser Modestino

Clark Ziegler

Tom Hopper

Calandra Clark

Lucas Munson

Mark Melnik

Carrie Bernstein

Abby Raisz

WITH ASSISTANCE FROM:

Ami Campbell, Jennifer Goldberg, Susan Strate, Thomas Peake, Nicoya Borella

EDITORS

Rose Corcoran, Soni Gupta and Sandy Kendall, The Boston Foundation

Luc Schuster, Boston Indicators

Preface

Dear Friends,

This is the 16th *Greater Boston Housing Report Card* published by the Boston Foundation. We thank everyone who collaborated on it, including the Kitty and Michael Dukakis Center for Urban and Regional Policy at Northeastern University, the Massachusetts Housing Partnership Center for Housing Data and the University of Massachusetts Donahue Institute.

These report cards always generate tremendous interest on the part of housing advocates, economists, policy makers—and the community in general—because they not only present and analyze an enormous amount of data, they also suggest new ways of considering the challenges we face—and they point us in the direction of solutions. This report is no exception.

The last report card, *Ideas from the Urban Core*, conveyed some good news about housing production in Boston, but concluded that not enough progress was being made outside the city. It encouraged other municipalities to think creatively about housing production—especially about the development of mixed-income and multifamily housing.

This year's report goes much further. It looks closely at the Commonwealth's practice of local control, otherwise known as "home rule," regarding land use regulation—and it raises concerns about the challenges that system poses. First and foremost among them is an apparent unwillingness on the part of many cities and towns to participate in developing the diversity of housing we need for our region's growing population. The vast majority of new housing production remains concentrated in a small number of cities and towns.

It also points out that people of color are still highly concentrated in a few places, often in poorer neighborhoods, even if residents themselves aren't poor. Generations of institutionalized racism have entrenched segregation and—even though the law prevents outright discrimination—established patterns and home rule have only maintained the status quo.

This report calls for a multipronged approach to these challenges—from legislation and public policy to education and technical support—to counter the inertia that can come with home rule and the legacy of generations of discriminatory practices. Cities and towns outside of Boston have the capacity to play a crucial role in solving our housing problem, but so far they are not delivering.

The data here will help as we move forward, but we also have to summon the political will to achieve real change in housing practices. I would submit that housing is, very simply, a human right. Most Americans believe this, but in order to provide that right to everyone, especially to low-income residents and people of color, all of the cities and towns circling in Boston's bright orbit—and benefiting from its growing reputation—need to step up and do their part.

Paul S. Grogan
President and CEO
The Boston Foundation

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Introduction

GREATER BOSTON HAS LONG RELIED ON ITS HUMAN CAPITAL AS THE PRIMARY SOURCE OF ITS ECONOMIC GROWTH. Drawing on a highly educated workforce, the region has developed a strong economic base in education, healthcare, professional services, and finance—key industries that have experienced strong growth as the national economy has shifted away from manufacturing and toward the knowledge and service sectors. Greater Boston's strength in these sectors helped bolster the region relative to the rest of the nation during the Great Recession and also attracted employers to locate or expand here during the recovery. By the end of 2018, the unemployment rate stood at 2.4 percent, a historic low, with more than 50,000 jobs added to the economy over the previous 12 months.

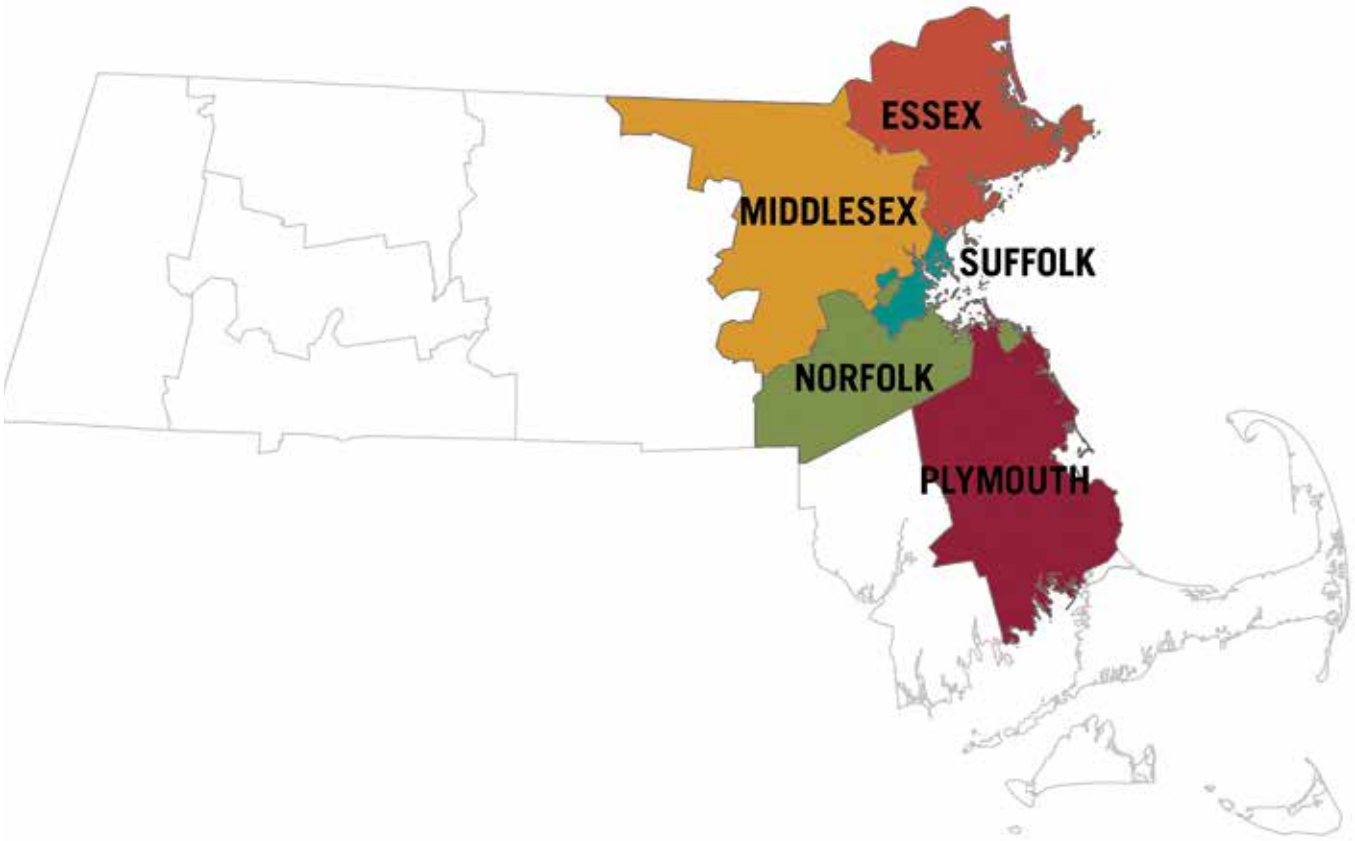
Yet to some extent Greater Boston has become—not for the first time—the victim of its own success. Having failed to produce an adequate supply of housing for decades, the region is not prepared to accommodate the population growth that is being propelled by the current economic boom. Strong job growth has attracted more people into the region and pulled more residents into the job market—both of which serve to increase the number of new households being formed and correspondingly, the demand for additional housing. For a region with a track record of sluggish housing production, this has predictably resulted in demand outstripping supply, sending both rents and home prices soaring. This is despite setting higher goals for building new units at both the city and state level. As in the past, as the economy strengthens in other parts of the U.S., Greater Boston is losing current and potential domestic residents, who are voting with their feet to live elsewhere for a variety of reasons, but immigrants entering the region from abroad are more than making up for that loss, and sustaining the region's labor force.

If you've lived here for more than a decade, then you've probably heard this scenario before. What's different this time? With each successive cycle of housing bust and boom, Greater Boston prices out an increasing share of its residents. Most of these residents are at the lower end of the income distribution but as housing costs continue to escalate, the burdens become greater on middle-class residents as well—many of whom are college-educated and can take advantage of labor market opportunities in less expensive parts of the country. Coupled with national trends including stagnant wage growth and the hollowing out of the middle of the labor market, rising housing costs also have the potential to make Greater Boston less attractive to in-migrants from other states who would normally come to take advantage of the region's booming economy.

Aside from the direct economic consequences, the lack of affordable housing also has important social consequences for the Greater Boston region. Lack of diversity in the housing stock means a lack of diversity in our communities—whether it be by income, race, ethnicity, family type, or generation. What do we want Greater Boston to look like? Who do we want as our neighbors? Have we considered that many lower income residents (e.g., surgical technicians, paralegals, drafters) do work that is complementary to that of higher income residents (e.g., surgeons, lawyers, engineers)? All residents deserve stable, safe, and affordable housing, regardless of income. But exclusionary housing practices, combined with a tight and expensive housing market and limited public resources, create significant roadblocks to realizing that ideal.

The Greater Boston Housing Report Card serves as an annual assessment of housing conditions in Greater Boston and what needs to be done to meet the region's goals for current and future housing production. For most of our analysis, we define Greater Boston as the communities that comprise the following five counties: Essex, Middlesex, Norfolk, Plymouth, and Suffolk—as shown in the map below.[1] In doing so, we take stock of which communities within the Greater Boston region have taken actions to increase the supply of affordable housing—including actual production of units as well as adopting best practices that will lead to future production. We also explore the consequences of failing to meet the region's housing demand in terms of increasing racial segregation and thereby limiting opportunities for traditionally underrepresented groups. The goal is for this report card to serve as both a key resource of housing information within the region as well as an annual "call to action" among the housing and community development sectors that includes an appeal for more and better data on housing production and zoning regulations. In addition to updating stakeholders on recent trends, we hope to foster productive debates around the solutions identified in the report that can lead to the development of policies and practices across sectors to address the region's housing challenges over the next decade.

The Five Counties of Greater Boston



Executive Summary

Housing Supply

- Greater Boston hasn't been permitting enough housing to meet its needs since the 1980s. That gap has significantly widened since the Great Recession as new housing has failed to keep up with rapid job growth and increasing population.
- Recent housing production is concentrated in a small number of cities and towns. In the last five years more than 43 percent of the multifamily housing permitted in the entire Commonwealth was in the city of Boston.
- Multifamily development is increasingly concentrated in cities and towns served by the MBTA subway system but not in communities served by MBTA commuter rail, where stations are typically surrounded by low density housing.
- If the region is able to sustain the peak post-recession permitting levels achieved in 2017, housing production will be sufficient to achieve the governor's 135,000 unit housing production goal but insufficient to support projected growth in new households.

Affordability

- Metropolitan Boston has become one of the most expensive places in the country to buy a home, now ranking the fourth most expensive of the 25 largest metropolitan areas in the U.S.
- Metro Boston has also become one of the most expensive rental markets in the country, with median rents higher than Metro New York and exceeded only by San Francisco and Los Angeles among the 25 largest metro areas.
- Cost burdens for renters have increased throughout Greater Boston since 2000. Nearly half of the renters in Essex, Plymouth, and Norfolk counties are now cost burdened by housing.

Displacement

- Foreclosures have dropped by two-thirds in Greater Boston since the recession, though they remain concentrated (as do tenant evictions) in a handful of Gateway Cities, including Lawrence, Lowell, Haverhill, and Brockton, and in several Boston neighborhoods including Dorchester, Roxbury, and Mattapan.
- Over the past decade, the number of homeless families in Greater Boston increased by 27 percent and the number of homeless individuals by 45 percent, with a spike in 2018 driven by an influx of displaced residents of Puerto Rico.

Best Practices and Local Regulation

- Land use regulation in Massachusetts is controlled by many small municipalities, so meeting our region's housing needs depends on local action. Many cities and towns in Greater Boston have revised their zoning codes in recent years to encourage modest increases in housing production, though these advances are uneven and in many cases new housing production remains stalled by other local obstacles.

Racial Segregation

- While the region is becoming more diverse, racial segregation remains a persistent challenge. More than 70 percent of the region's Latino households and 66 percent of black households resided in just 10 municipalities in 2017 and Boston remains one of the most segregated of the nation's 50 largest metropolitan areas.
- Communities that permitted more housing units appear to have experienced greater reductions in segregation between 2000 and 2017. That relationship appears to be stronger for multifamily housing than for housing production as a whole.

Conclusions and Policy Discussion

- Three persistent challenges have faced the region for decades: insufficient housing supply, lack of housing affordability, and inequity in access to housing. These interrelated issues call for a variety of policy solutions, offering several areas of opportunity for improving the region's housing market.
- To address supply, measures such as the governor's Housing Choices legislation would be a good first step—but not a silver bullet. A multipronged approach of state-level requirements and incentives to counter the inertia of local municipalities' "home rule" could help increase the production of higher-density housing, small multifamily buildings, and accessory dwelling units while discouraging frivolous objection to new development.
- To address the affordable housing shortage, devoting additional federal and state resources to housing development and low-income rental assistance is critical—as is making the best use of existing resources. Inclusionary zoning has worked in Boston and Cambridge and should be extended to other cities and towns where economically feasible.
- Among policies that might move the needle to improve equity in housing access is the development and expansion of state housing finance programs that promote upward mobility, (e.g., mortgage products targeting historically underserved borrowers) and construction of affordable housing in all types of communities. Another is strong enforcement of state and federal fair housing and antidiscrimination laws. We encourage the state attorney general to review and address potentially discriminatory rules or practices.
- Finally, more data are needed. We'd be better positioned to plan for housing at the regional and state level if we had annual tallies of current zoning ordinances and bylaws, current zoning maps, and detailed property-level data for old and new addresses.
- Local decisions about housing have a profound impact on the state economy. It is not unreasonable for state government, which provides more than a billion dollars in annual local aid to its cities and towns, to require in return that those communities share their data to improve our shared destiny and promote our shared prosperity.

Municipal Evaluations

- No "report card" can be complete without grades. Greater Boston is evaluated using a set of metrics relating to five key areas: local housing production, adoption of best practices, affordability, housing stock diversity, and racial composition. Laggards and achievers are identified in relation to the status quo.
- The results for each of the 147 cities and towns in Greater Boston's five-county area are visualized in a series of radar charts, displayed on pages 96–105.

CHAPTER ONE

Core Metrics

In this chapter, we assess how Greater Boston is performing in meeting the region's need for housing using a set of core metrics. We start by examining recent demographic trends and economic conditions that drive housing demand and highlight the lack of affordability for certain groups.

We then assess the region's housing stock along with trends in production and projected future demand. We assess the degree to which the region is on pace to meet projected demand as well as the production goals put forward at the state and local levels.

We then discuss recent trends in rents and home prices, and compare Greater Boston to other metropolitan areas to provide some context for how the region's continually high demand and constrained supply are affecting affordability relative to other places.

Next, we provide a preliminary look at production in communities within Greater Boston that have good transit access to assess how well the region is taking advantage of rail infrastructure to encourage denser housing development.

Finally, we highlight the region's continued housing instability in the wake of the Great Recession. Recent trends in foreclosure, eviction and homelessness demonstrate that there are many households still struggling to maintain housing security within Greater Boston.

Chapter Sections

DEMOGRAPHICS

ECONOMIC CONDITIONS

HOUSING SUPPLY

- Housing Stock
- Vacancy
- Production
- Chapter 40B
- Demand Projections and Production Goals

PRICES

TRANSIT AND HOUSING

HOUSING INSTABILITY

- Foreclosure
- Eviction
- Homelessness

Demographics

Any assessment of housing needs should begin with an assessment of the underlying demographic trends that drive housing demand. The utility of the housing stock in Greater Boston, and the characteristics of the housing the region needs for the future, are determined by changes in the composition and preferences of the residents. Who is faring well under our current housing system, and who is being left behind? What housing challenges lie ahead as the characteristics of our population change with respect to both race and ethnicity as well as age? Are we being strategic in our housing policies to ensure that we are building units of the right size and in the right locations to meet the changing needs and preferences of our residents?

Greater Boston is at the leading edge of a national trend toward an older population.

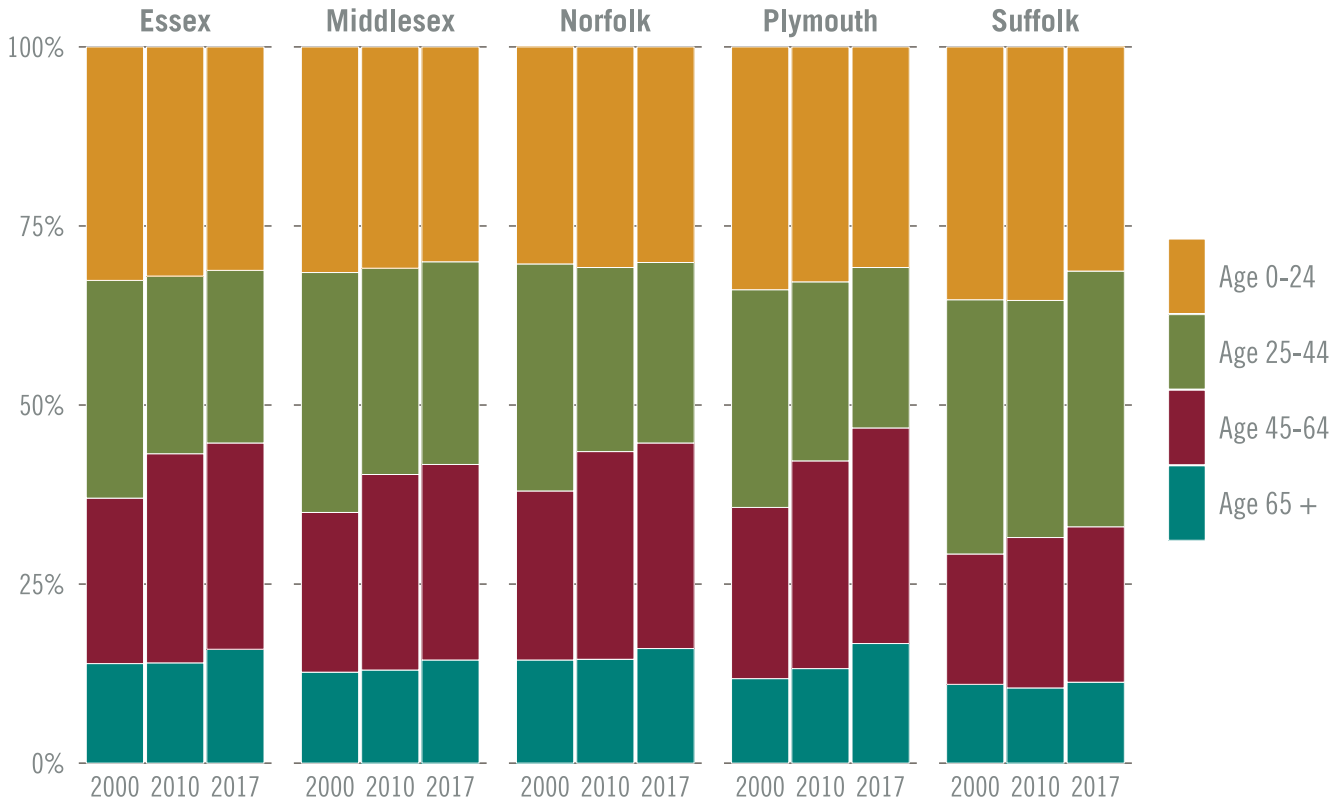
Greater Boston's population has been growing older for the past two decades (Figure 1.1), with the share of individuals age 45 and older now accounting for over 40 percent of the population in most counties. Compare that to 2000, when only about a third of the region's population was over the age of 45. The outlier is Suffolk County, which typically attracts younger residents, where over two-thirds of its population is under the age of 44, and over one-third is under the age of 25.

Changes in the region's age distribution affect the demand for different types of housing, both in terms of location and size of units. The degree to which the needs of each demographic group affect the housing market depends on both size and buying power.

Despite this understanding, there is still a great deal of uncertainty. For example, if Baby Boomers opt for aging in place, then having fewer elderly residents selling their homes may lead to a shortage for new families to buy. If Boomers choose to downsize instead, then fewer single-family homes will be needed but the demand for smaller, denser units will continue to increase, leading to higher prices. Meanwhile, it is unclear whether the preferences of Millennials will exacerbate or ameliorate the need for different types of housing.

FIGURE 1.1

Age Distribution across the 5 Counties in the Greater Boston Area



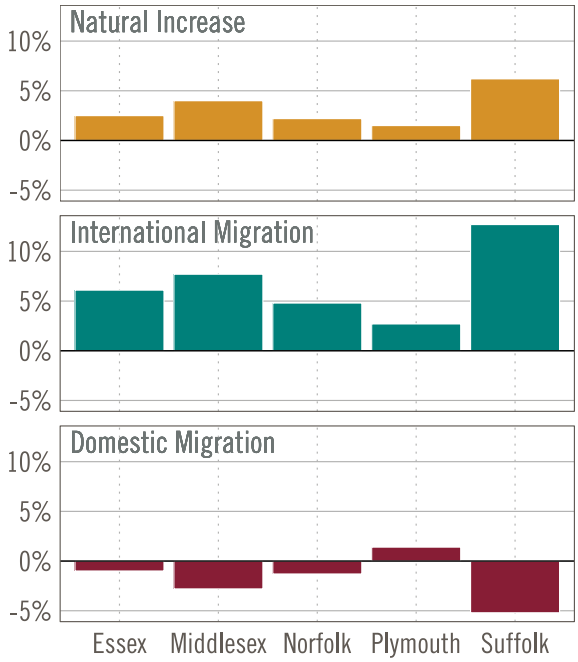
As Greater Boston continues to lose residents to other states, immigrants fuel the region's growth.

An increase in population requires an increase in housing supply. An inability or unwillingness to accommodate a larger population can make the current housing supply unaffordable. And that may make Greater Boston less attractive to future migrants, thus putting a lid on both population and economic growth. An inadequate housing supply also risks causing displacement of current residents who can no longer afford to live in their communities.

FIGURE 1.2

Components of Population Change

by county, April 1, 2010 to July 1, 2017



Source: UMDI. CO-EST2017_ALLDATA.U.S. Census Bureau, Population Division

While Greater Boston continues to experience population growth, the growth has largely depended on increased immigration from abroad plus some small natural increases resulting from the a higher number of births versus deaths.

International immigration has been particularly strong in Suffolk County, where nearly 30 percent of the population was foreign-born as of 2017. In each county, the net rate of international migration between 2010 and 2017 was roughly twice that of the natural increase in the existing population.[1] In contrast, since the end of the Great Recession, net domestic migration has been negative across most of the five-county region as the recovering labor market in other parts of the country has lured residents away. (The one exception is Plymouth County, where domestic migration has been positive since 2010.)

Greater Boston is therefore increasingly reliant on immigration to drive its labor force growth. That immigration, so essential to the region's economic well-being, also magnifies the need for a diverse housing stock that can accommodate new entrants in the housing market and people of different socioeconomic status and cultural backgrounds.

International migrants in Greater Boston represent both the low- and high-skill parts of the education distribution, making up roughly 60 percent of high-school graduates and nearly 30 percent of those with an advanced degree.

The region will need to ensure that housing opportunities exist for workers at both ends of the income spectrum for current and future residents.

Racial diversity is increasing across most of Greater Boston but more so in some places than others.

Diversity—whether in the form of race, sexual orientation, or religion—is a tremendous asset to a region, both in bringing new ideas to its residents and in mitigating discrimination for marginalized groups.

In terms of race, the population of Greater Boston has become more diverse over time, though this demographic shift has occurred more rapidly in some places than in others. While the more suburban counties of Essex, Middlesex, Norfolk, and Plymouth remain predominantly white, Suffolk is now a majority-minority county.

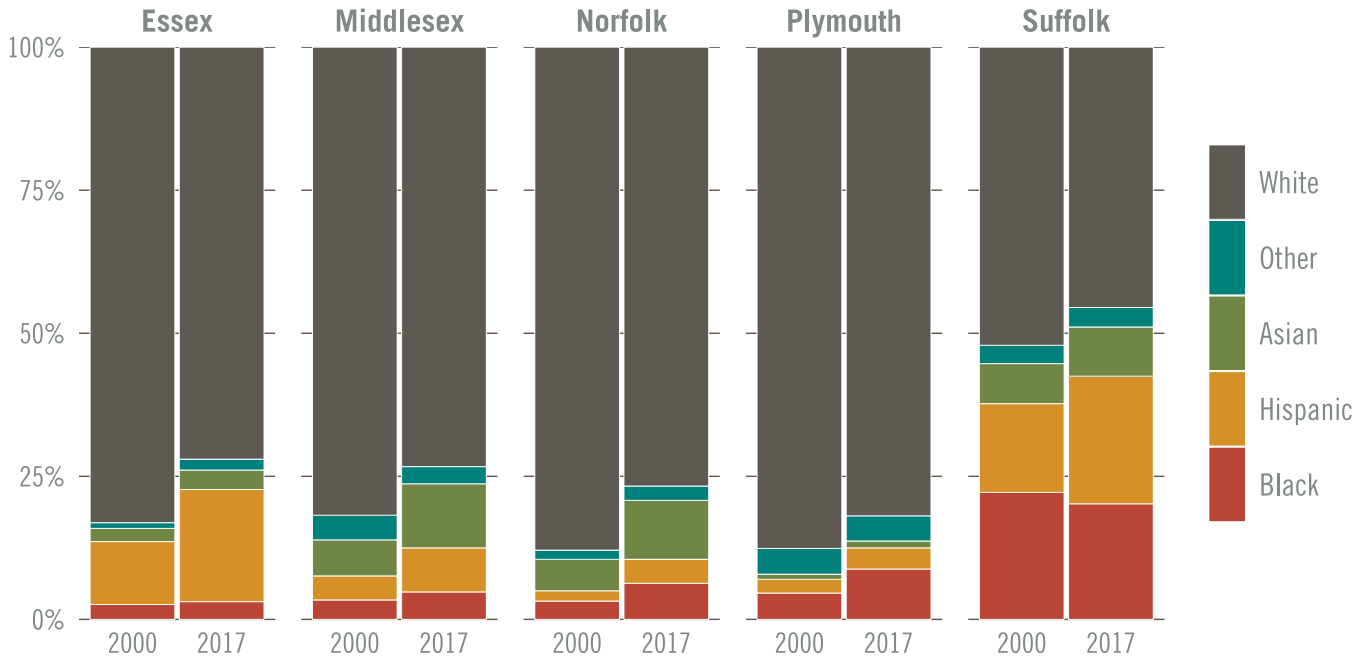
However, the pace of change in the suburbs has been quite rapid with the non-white share growing from less than one-sixth to one quarter between 2000 and 2017 in some counties. One trend worth emphasizing is the increase in Latino residents in most counties since 2000, especially in Essex County. Later in this report we will explore how racial and ethnic groups are distributed within the Greater Boston area and the role that housing production plays in segregation.

In other ways, Massachusetts as a whole is a relatively diverse state. It has the third highest percentage of people identifying as LGBTQ+, at 5.4 percent.[2] Massachusetts is also home to eight different religious affiliations that are observed by at least 3 percent of the state's population (including non-practicing and agnosticism).[3]

Though these specific groups do not necessarily have different housing needs, the diversity they represent speaks to Greater Boston's ability to create space for and welcome people of different affiliations and perspectives.

FIGURE 1.3

Racial Distribution across the 5 Counties in the Greater Boston Area



Source: U.S. Census Bureau, Decennial Census and American Community Survey, various years.

Among renters, household sizes are increasing.

Over time, average household size can indicate changes in the number of empty nesters, Millennials who are starting families, or renters doubling up to offset rent increases.

As the region's population growth rate has increased since 2010, its average household size has also increased. Breaking down average household size by housing tenure (i.e., owning versus renting) reveals two different trends.

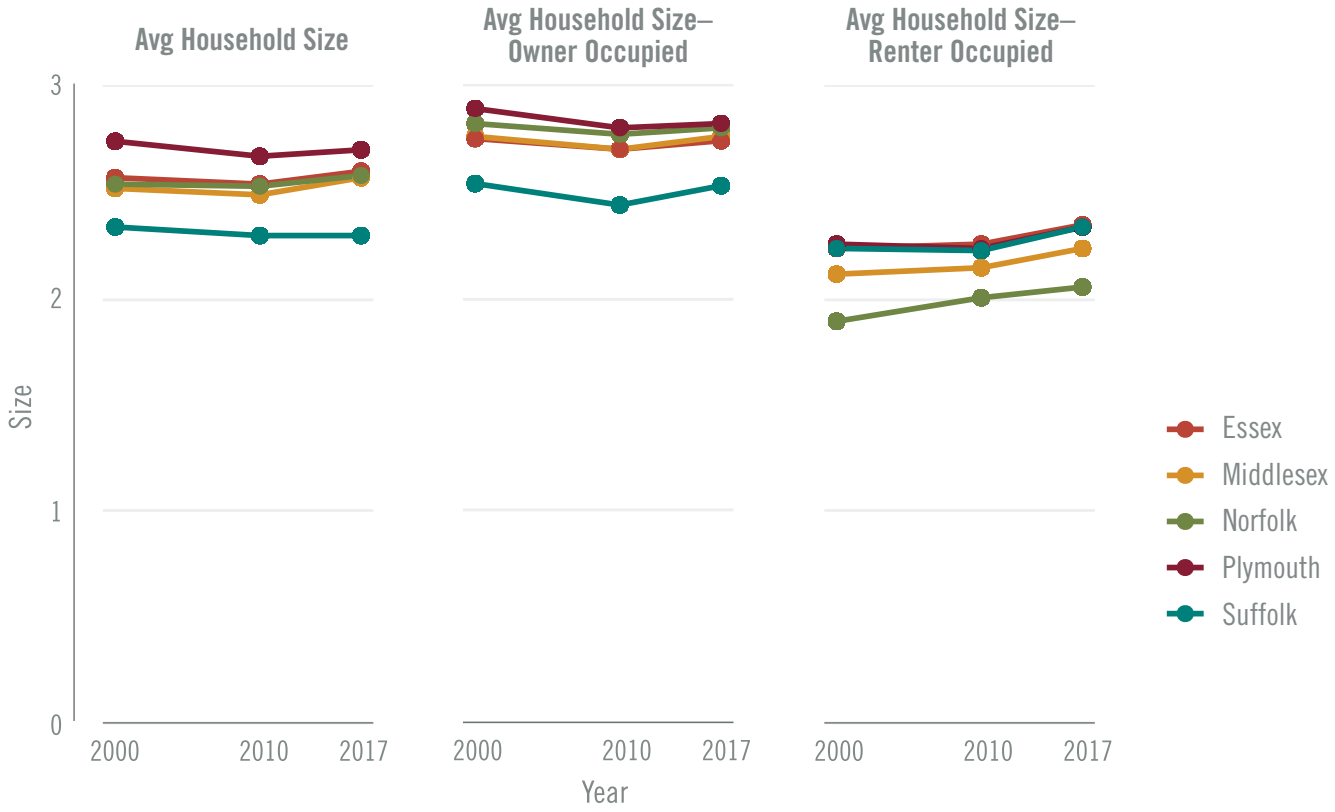
In all five of the region's counties, the average household size for owner-occupied units fell between 2000 and 2010, only to rise again between 2010 and 2017. Falling household sizes between 2000 and 2010 could point to an increase in empty nesters, especially as the families started by Baby Boomers several decades prior come of age. The subsequent increase in owner-occupied household size could indicate the beginning of Millennial family formation. But will Millennial families be as big as Boomer families?

Time will tell, but building housing that can accommodate both larger and smaller family sizes is an essential step to ensuring that when people make their housing choice, they do so out of want, not need.

Among renter-occupied households, average household size has increased sharply since the end of the Great Recession across all five counties. Skyrocketing rental and home prices in the post-recession years—detailed in the "Prices" section of this chapter—may have led to more and more people "doubling up" in order to afford a home close to work, school, amenities and/or their existing neighborhoods.

FIGURE 1.4

Household Size over Time



Source: U.S. Census Bureau, Decennial Census and American Community Survey, various years.

Economic Conditions

Housing, both as a financial asset and as a necessity of living, is closely linked to the economic well-being of an area. In a depressed economy, the demand for housing is likely to crumble, putting downward pressure on prices. In a booming economy, the demand for housing will likely skyrocket, leading to shortages and a rapid surge in prices. Conversely, the long-term economic well-being of an area also depends on its ability to house its residents, particularly workers. With unemployment at a historic low, can the Greater Boston region continue to prosper while ensuring residents at all income levels have a place to call home?

Greater Boston's economy is booming; unemployment is low.

Greater Boston's economy has experienced strong growth over the past several decades. Total employment in the region increased from 2.1 million in 1990 to nearly 2.6 million in 2018.

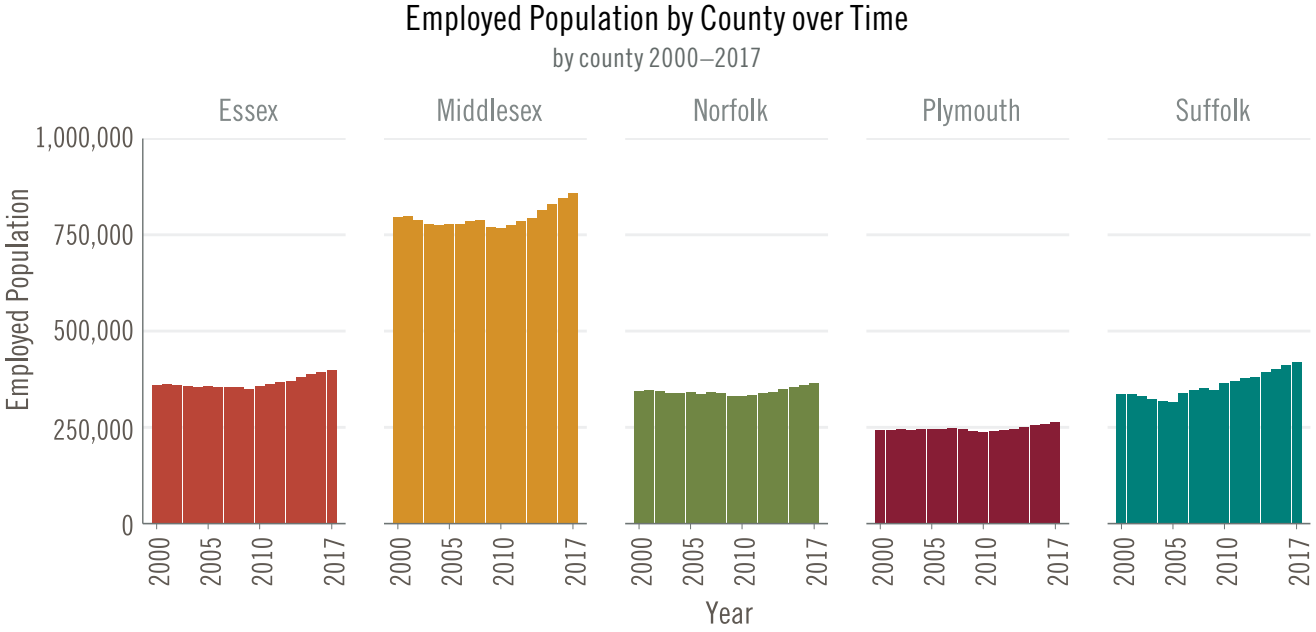
Since 2012, Greater Boston has added 327,000 jobs and seen employment growth in each of the five counties, with particularly strong growth in Middlesex and Suffolk counties. The strong pace of job growth has put increasing pressure on the region's infrastructure, transportation network, and housing supply. One of the keys to the region's long-term economic success is creating a more comprehensive approach to housing supply and housing affordability, which would more fully recognize the close connection between economic development, transportation, and housing and the role these issues play in the quality of life of members of our community, particularly those in middle- and lower-income households.

Since the economic recovery following the Great Recession, the state's unemployment rate has declined rapidly. Much of the state's overall economic performance post-recession is attributable to the booming economy in Greater Boston, particularly around the urban core of Boston and Cambridge. In 2010, the unemployment rate peaked at 7.7 percent (Essex and Plymouth were over 8 percent at their respective peaks). Today, the unemployment rate in the region hovers around 3 percent, with some cities and towns, most notably Cambridge, hovering around 2 percent. Greater Boston's economic performance since the Great Recession is due largely to the mix of industries in the region, including significant clusters in technology, life sciences, and other knowledge industries, as well as the region's well educated labor force.

Greater Boston's employment growth is closely tied to population increases in the region, as more people have moved to Boston, particularly the foreign-born, to fill jobs in its flourishing economy.

Workforce growth may be constrained by the cost of housing and the rate at which new housing is produced. Without additional housing production that emphasizes price and proximity to transit and jobs, employers may have increasing difficulty filling jobs.

FIGURE 1.5



Source: U.S. Bureau of Labor Statistics, various years.

Home prices are out of reach for many.

Buying a home in Greater Boston is not easy for most people. Since 2000, the Boston metropolitan area[4] has been one of the most expensive places in the U.S. to buy a home. As of 2018, the median home price in Greater Boston was more than five times the median household income, making Boston the fourth least affordable of the 25 largest metropolitan areas. The only metropolitan areas less affordable than Boston are San Francisco, Seattle, and New York.

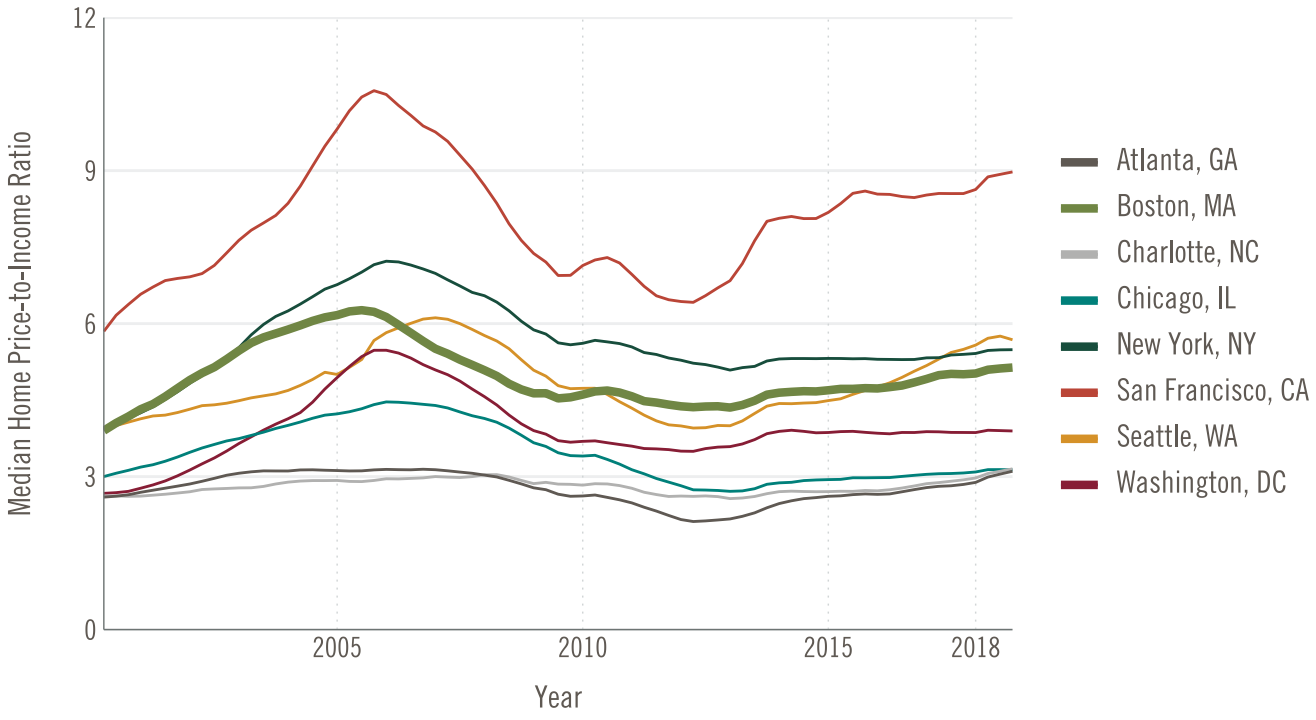
The regions at the top of this list, including Boston, all have relatively high median incomes compared with the nation as a whole. All five Greater Boston counties have a higher median household income than the national average of $57,652 (according to the American Community Survey 2017). Higher income levels in the Boston metropolitan area are still not nearly enough to offset the region's extremely high housing prices.

Despite low unemployment, impressive job growth, and booming high-wage sectors, home prices in the Boston metropolitan area are very expensive in relation to the income of most of its workforce. Although this may not hold true for the highest wage earners, a closer look at the economic experience of middle- and lower-income earners tells us a different story about the region's economic prosperity.

FIGURE 1.6

Ratio of Median Home Price to Median Household Income

Boston versus comparison metros, 2000–2018



Source: Zillow Research

Greater Boston has a high level of income inequality.

Income inequality refers to the gap between incomes of those at the bottom versus the top of the distribution of households. One such measure is to compare the ratio of average income of an area's top 1 percent of households with that of the bottom 99 percent. As of 2015, all five of Greater Boston's counties rank nationally in the top 10 percent for income inequality, with Suffolk County ranking highest of the five at #17 out of more than 3,100 counties nationwide.

In Suffolk, the average income of the top 1 percent of households is 53.6 times the average income of the bottom 99 percent of households. Plymouth County has the lowest level of income inequality in the region, with the average income of the top 1 percent being 22.7 times the average of the bottom 99 percent.

Research shows that part of the increase in income inequality over the past several decades stems from wage polarization, where the middle of the income distribution has been hollowed out. Between 1990 and 2014, the number of middle-income working households in the Boston metropolitan area fell while the number of low-income and high-income households grew.[5]

Income inequality can exacerbate a region's housing affordability problems. Higher income households will always be able to outbid lower income residents. If production is not able to keep pace with demand, then middle-income households will struggle to find affordable options on the market, and low-income households may be pushed out of the market altogether.

TABLE 1.1

Comparison of Top 1 Percent Income to Bottom 99 Percent Income for Greater Boston Counties, 2015

Rank (by top-to-bottom ratio)	Geography	Average income of the top 1 percent	Average income of the bottom 99 percent	Top-to-bottom ratio
17	Suffolk County	$ 2,796,952	$ 52,149	53.6
41	Norfolk County	$ 3,184,335	$ 83,872	38.0
74	Middlesex County	$ 2,515,860	$ 79,220	31.8
191	Essex County	$ 1,516,940	$ 62,149	24.4
238	Plymouth County	$ 1,522,496	$ 67,213	22.7
6	Massachusetts	$ 1,904,805	$ 61,694	30.9
	United States	$ 1,316,985	$ 50,107	26.3

Source: Estelle Sommeiller and Mark Price. 2018. The New Gilded Age. Income Inequality in the U.S. by State, Metropolitan Area, and County. Economic Policy Institute.

Note: Analysis of county-level tax data from the Internal Revenue Service SOI Tax Stats (various years) and Piketty and Saez, 2016.

Poverty rates have increased across the region.

Poverty remains a significant concern in Greater Boston, trapping many of the region's residents in a cycle of financial insecurity with slim chances of escape.

Poverty rates have increased in all five Greater Boston counties since 1999. Moreover, poverty in Greater Boston is also highly concentrated. In Suffolk County, nearly 1 in 5 residents live below the poverty line while in Norfolk County the rate is only 1 in 15. Part of this disparity in poverty rates between counties exists because of the types of housing options available. Suffolk County, where Boston sits, has more housing options and opportunities for lower-income residents than other areas of the region.

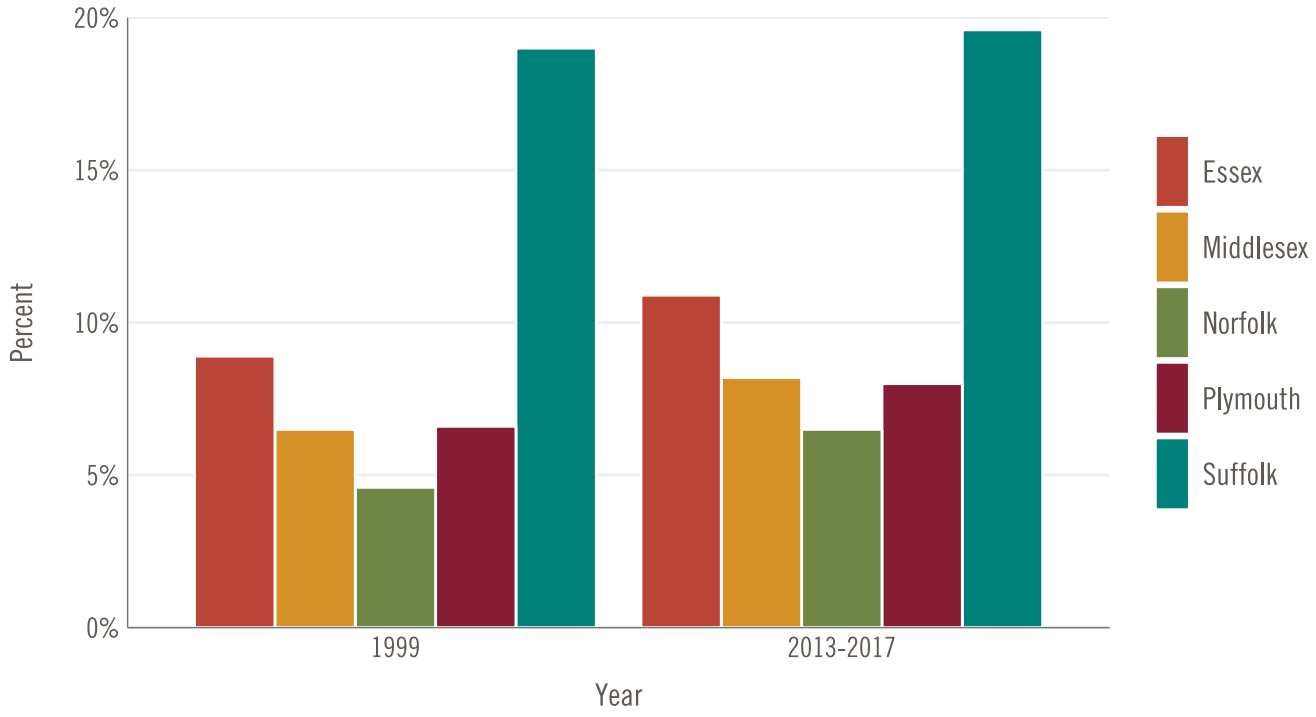
Unemployment may be low across the region, but large numbers of the region's residents still find themselves living in poverty, largely due to decades of stagnant wage growth. While high-wage sectors like technology and finance are employing a growing share of Greater Boston's workers, those who remain in lower paying sectors are falling farther behind.

With more and more of the region's residents slipping below the poverty line, and with housing costs continuing to rise faster than incomes, the availability of affordable housing becomes an even more urgent regional issue.

FIGURE 1.7

Percent of Individuals Living in Poverty

by county, 1999 versus 2013–2017



Source: U.S. Census Bureau, Decennial Census (1999) and American Community Survey, 5-yr estimates (2013–2017)

Living wage depends on where you live.

Official poverty rates tend to underestimate the financial hardship of residents in metropolitan areas with higher cost of living such as Greater Boston because they rely on a set of income thresholds set at the national level. This is important since housing is the single largest component within the household budget and housing costs vary considerably across the nation. Using a "living wage" threshold that incorporates differences in the cost of living shows that the percentage of families experiencing financial hardship is even higher than the poverty rate and varies considerably by family type. For example, 36 percent of families with two earners and two children living in Suffolk County earn below the living wage needed to support their household ($78,998) while over 80 percent of single-parent families with two children fall below the living wage threshold for that group ($73,611).

TABLE 1.2

Living Wage Threshold (Annual Income)

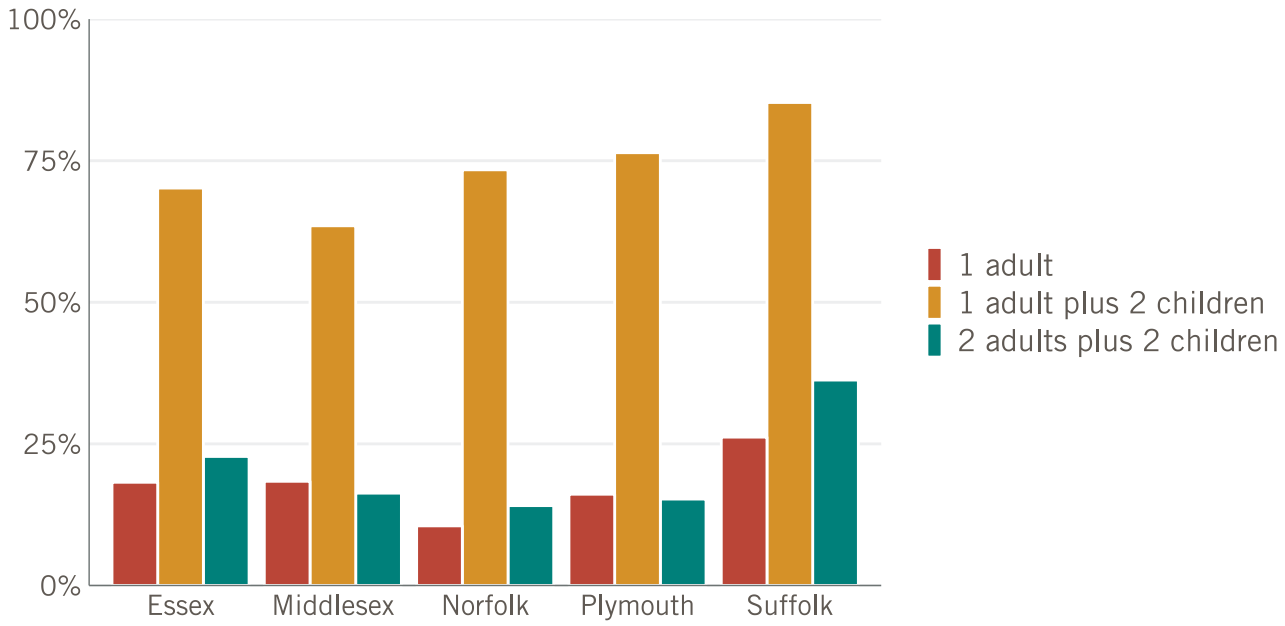
County	1 adult	1 adult plus 2 children	2 adults plus 2 children
Essex	$ 29,973	$ 63,066	$ 76,794
Middlesex	$ 30,992	$ 72,738	$ 78,125
Norfolk	$ 31,595	$ 73,424	$ 78,832
Plymouth	$ 29,806	$ 70,949	$ 76,378
Suffolk	$ 31,741	$ 73,611	$ 78,998

Source: U.S. Census Bureau and Living Wage Calculator

FIGURE 1.8

Percent of Individuals Earning Less Than a Living Wage

by county, 2017



Source: U.S. Census Bureau, Decennial Census (1999) and American Community Survey and Living Wage Calculator

Housing cost burden is increasing and low-income households are hardest hit.

Has Greater Boston's housing market already become unaffordable for too many of its residents?

One way to determine affordability, for both homeownership and rental opportunities, is to examine whether or not households are "cost burdened." The Census Bureau categorizes households as "cost burdened" if they spend more than 30 percent of their income on housing and "severely cost burdened" if they spend more than 50 percent.

In Greater Boston, we see significant cost burdens for both owners and renters, but the issue is more acutely felt by renters in the region.

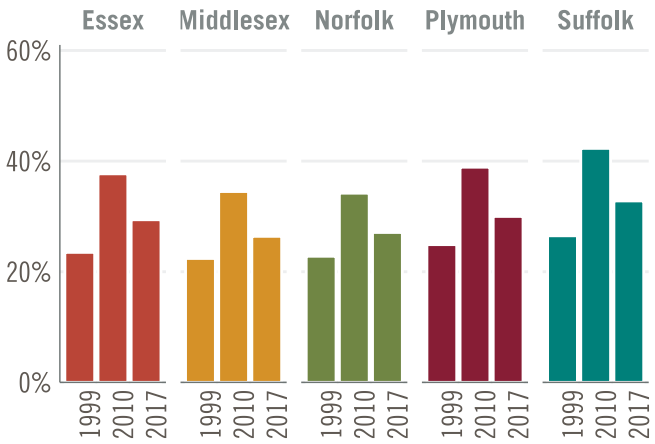
Among the region's homeowners, rates of cost burden increased considerably between 1999 and 2010, with around one quarter of the region's households being cost burdened in 1999 and 35 percent in 2017. In Suffolk County, the share of households that were cost burdened eclipsed 40 percent as of 2010. Between 2010 and 2017, the percent of owner-occupied households that were cost burdened fell, though remained slightly above pre-recession rates.

Among renters, rates of cost burden have increased since 1999 in all five counties in the region. Although the share of renter households that were cost burdened also increased between 1999 and 2010, it remained elevated after the end of the Great Recession. As of 2017, nearly 50 percent of the renters in Essex, Plymouth, and Norfolk counties are cost burdened by housing.

FIGURE 1.9

Percent of Owner Households Spending 30 Percent or More of Income on Housing Costs

by county, 1999, 2010, 2017

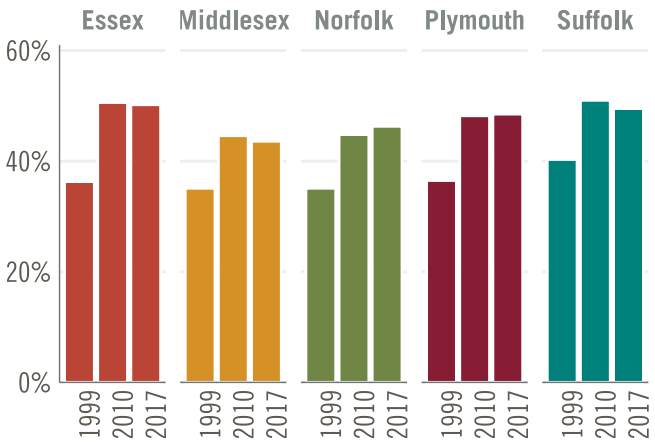


Source: U.S. Census Bureau, Decennial Census (1999) and American Community Survey, 5-year estimates (2013–2017)

FIGURE 1.10

Percent of Renter Households Spending 30 Percent or More of Income on Housing Costs

by county, 1999, 2010, 2017



Source: U.S. Census Bureau, Decennial Census (1999) and American Community Survey, 5-yr estimates (2013–2017)

Home prices and income distribution do not match.

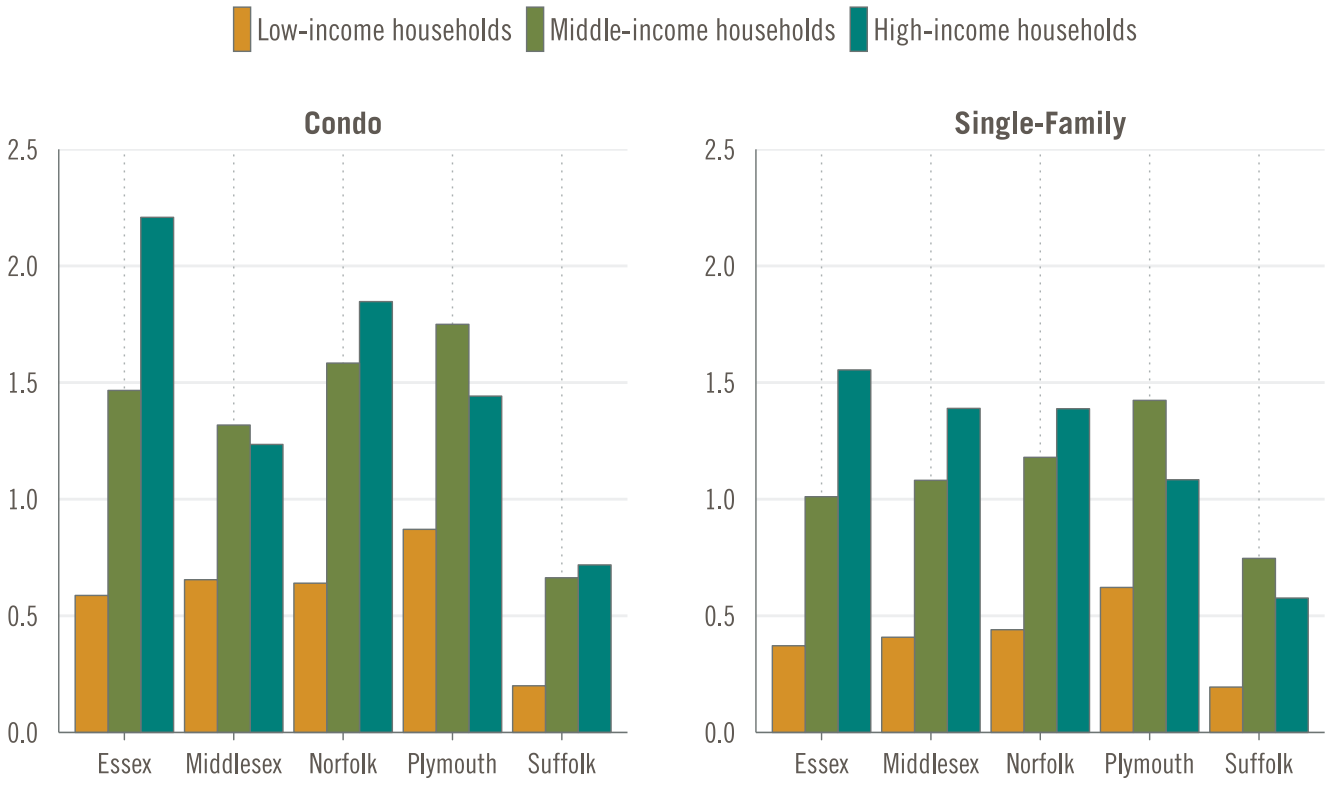
Another way to look at affordability is to determine whether a home at a certain price percentile is affordable to someone in the corresponding income percentile. For example, can a low-income household in the bottom 20 percent of the income distribution afford to buy to a condo or home in the bottom 20 percent of the price distribution?

Our analysis shows that low-income households are priced out of the homeownership market in all five counties within Greater Boston. Middle-income households have sufficient income to buy a middle-priced condo or single family home in every county except Suffolk.

In Suffolk County, middle-income households have only 74 percent of the income needed to purchase a mid-priced house and only 66 percent of the income needed to purchase a mid-priced condo.

FIGURE 1.11

Ratio of Household Income to Income Needed to Afford Housing, 2017



Source: American Community Survey, 5-year estimates (2013–2017) and The Warren Group

Housing Supply

Greater Boston's housing supply is characterized by its combination of low vacancy rates, older housing stock, and uneven development patterns that leave a small set of communities pulling most of the weight around new housing production. This leaves the region with a unique set of barriers to creating the housing stock needed for a growing region. Does the region have the housing stock it needs for the future?

Vacancy rates, for homeownership and rental, are well below stable levels.

Vacancy rates are a useful proxy to determine the tightness of the region's housing market. When vacancy rates are within a "healthy" range, there's enough inventory on the market for buyers and renters to find reasonably priced homes. Sellers can also expect that if they sell their home they'll be able find another property suitable to their needs.

A stable vacancy rate for home ownership is considered to be 2 percent; for rentals, 6 percent is generally considered stable, although prior Report Cards have indicated that the Greater Boston market may stabilize at 5.5 percent.[6] A consistently low vacancy rate, of either homeownership or rental units, can have a significant impact on the cost of housing in the region.

Since 2005, the ownership vacancy rate in Greater Boston has been considerably lower than the national average. While national vacancy rates have also dipped below 2 percent, they still significantly exceed Boston's rate. During the Great Recession, vacancy rates both locally and nationally rose significantly, but even during the recession's peak, Greater Boston's homeownership vacancy rate never surpassed 2 percent. Since then, the rate has steadily declined, consistently dipping below 1 percent in some years.

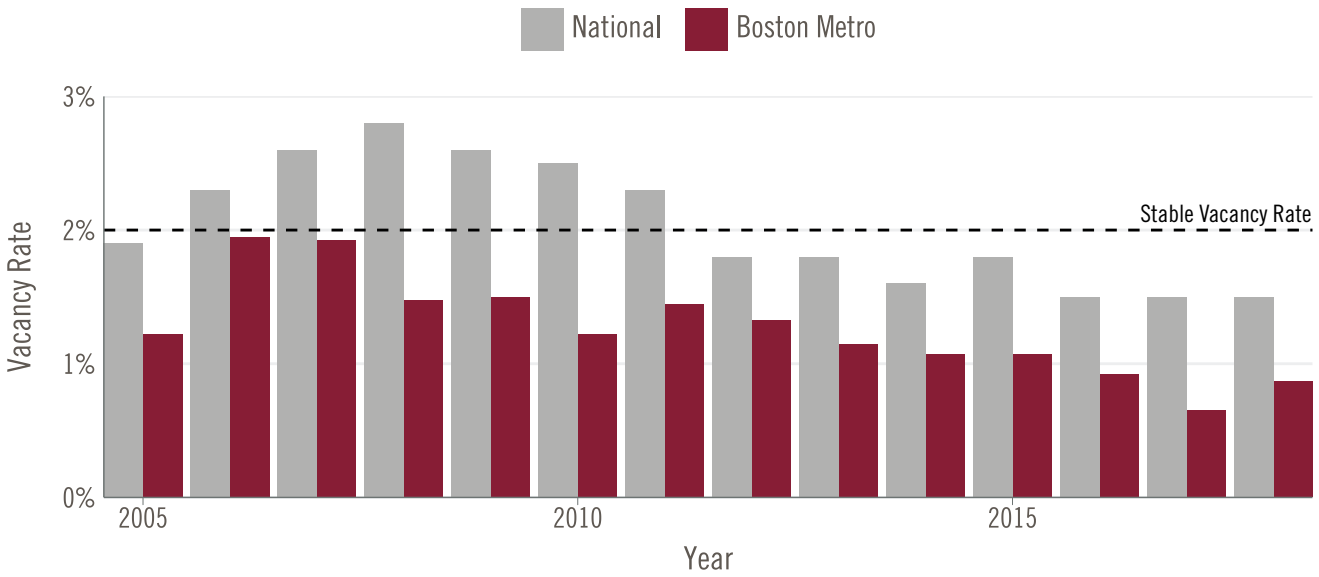
Greater Boston's rental vacancy rates hovered around 5.5 percent between 2005 and 2014. The vacancy rate then dipped well below 4 percent in 2015 and has yet to recover.

So what does this mean for residents of Greater Boston participating in the housing market? A lack of housing options for potential homebuyers can drive up costs, force buyers into suboptimal options, and even lead families and individuals to look for housing outside of the region. Sellers will easily be able to find someone to buy their home but there's no guarantee that they will find somewhere they can afford to move, especially if they are looking to downsize.

On the rental side, the options for affordable properties decrease exponentially while the risk of displacement increases as vulnerable renters cannot compete for a limited number of apartments with higher-income households who are willing and able to pay higher rents. This is extremely important to the region because a disproportionate percentage of the region's renters are low-income and people of color who have historically been pushed or priced out of the housing market.

FIGURE 1.12

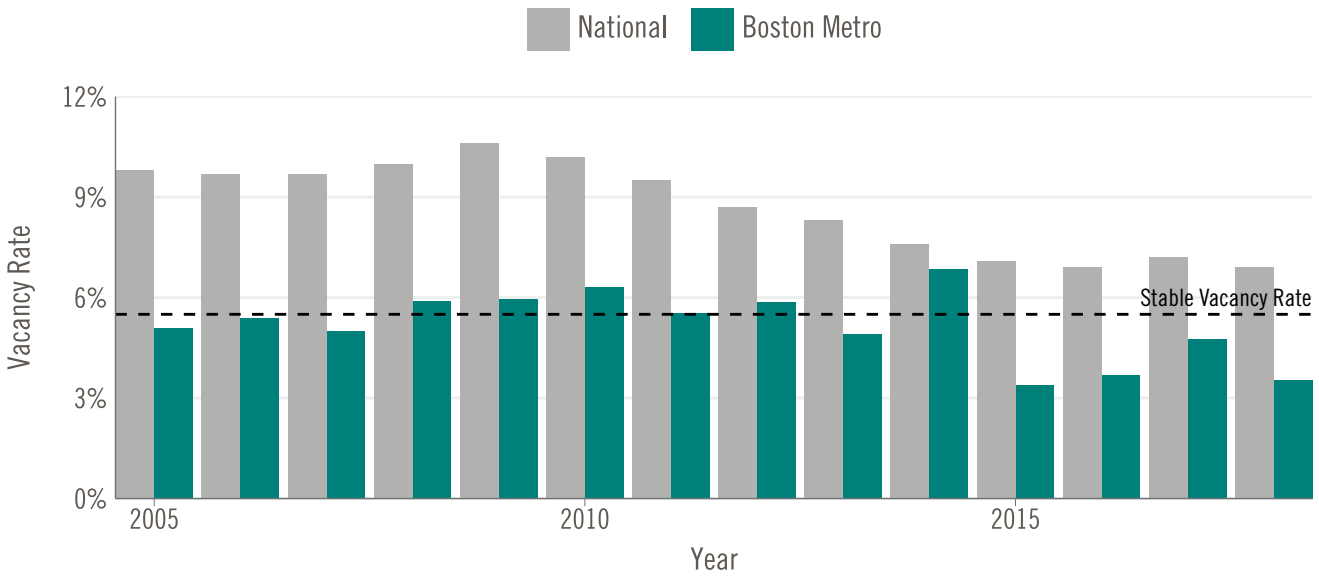
Ownership Vacancy Rates, Boston Metropolitan Area versus National Average of Metropolitan Areas



Source: U.S. Census Bureau, Housing Vacancies and Homeownership Reports, various years

FIGURE 1.13

Rental Vacancy Rates, Greater Boston Area versus National Average of Metropolitan Areas



Source: U.S. Census Bureau, Housing Vacancies and Homeownership Reports, various years

The region depends on old, unique housing stock.

Greater Boston's housing stock is older than that of many similar sized metro regions. Over 50 percent of the region's housing stock was built before 1960, with nearly 25 percent predating 1920. No other comparable metro area has more than 10 percent of its housing stock predating 1920. In some Massachusetts communities, homes still in use date back to the 18th and even the 17th century.

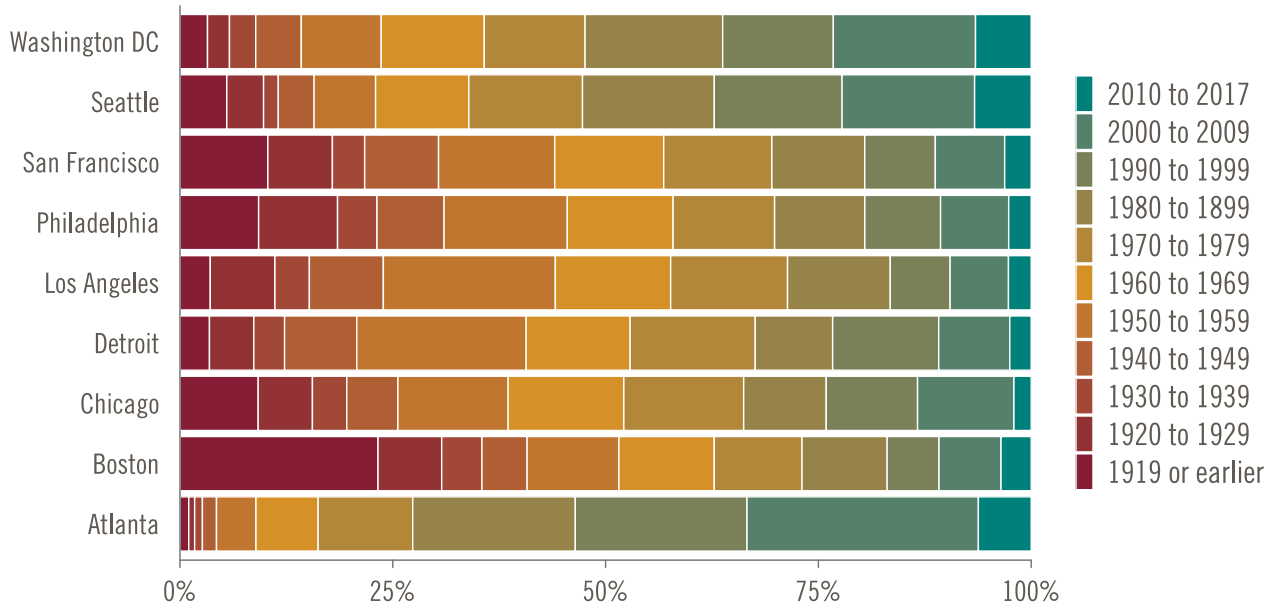
While Boston is one of the nation's oldest cities, other metros that experienced large growth prior to the 20th century, such as Philadelphia and San Francisco, have housing stocks that are less heavily reliant on pre–WWII housing. A quarter of Metro Boston's housing stock was built after 1980, compared with a third for both Philadelphia and San Francisco, and more than half for Seattle and Washington, D.C. This is another indication that supply is likely lagging behind demand: Boston's economy has kept pace with these cities, while its production of housing stock has not.

With an older housing stock comes attractive features such as dense neighborhoods, unique architecture, and history. However, a lack of new housing stock can also indicate a market that is not producing the housing needed for the region.

Note: Throughout this section, and the rest of the report, we use permit numbers from the U.S. Census' Building Permit Survey as a proxy for production. There is a typically a few years' lag time between when a permit is issued and when a development is open and habitable.

FIGURE 1.14

Age of Housing Structures, Metro Region Comparison, 2017



Source: U.S. Census Bureau, American Housing Survey

Housing production has nearly returned to pre-recession rates with a higher proportion of multifamily units.

Permitting has increased significantly in Greater Boston since the Great Recession dragged production almost to a halt in 2009. In 2017, Greater Boston permitted approximately 13,000 new housing units, an increase of about 8,000 since the low point of the recession in 2009. Nearly 75 percent of this increase in production was multifamily housing.

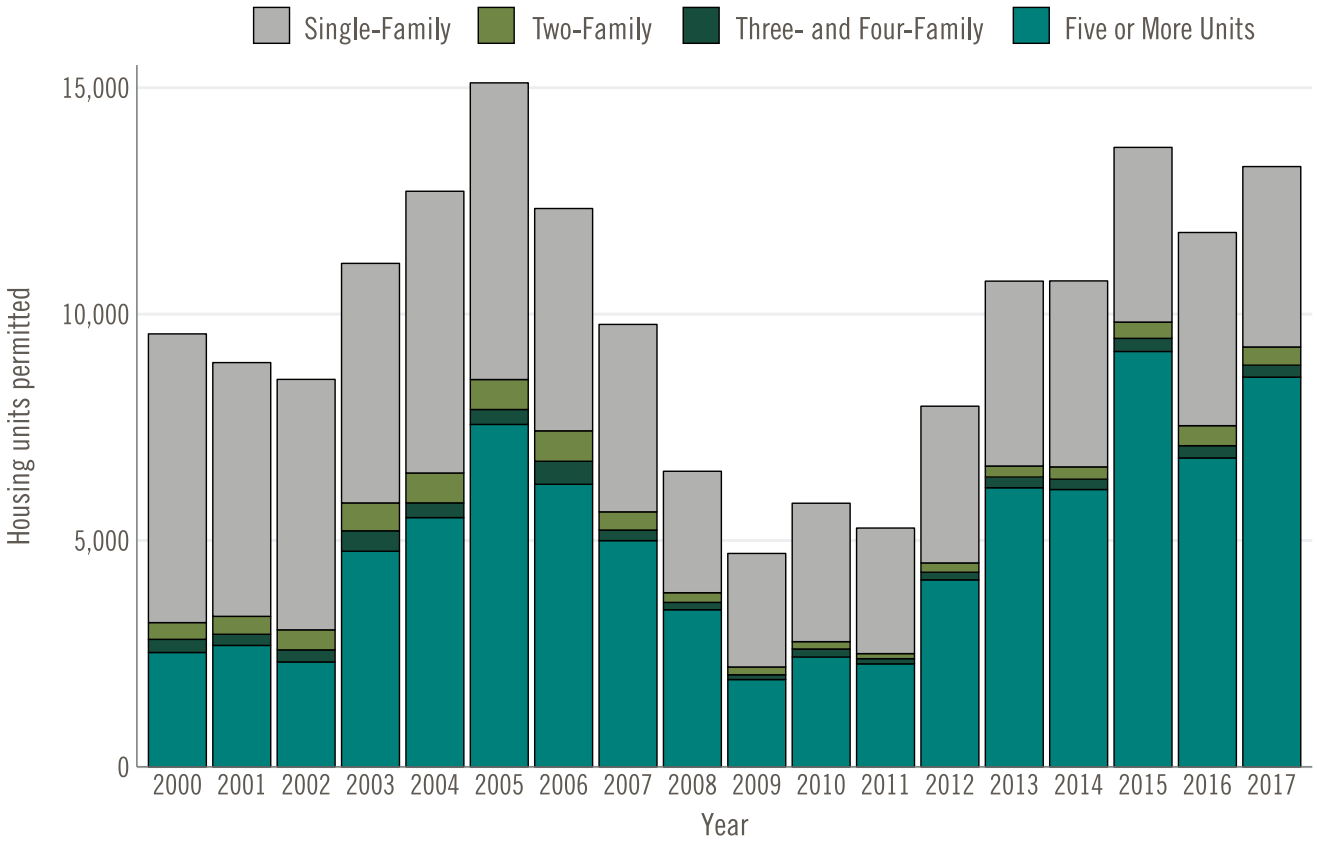
Whether it be for shorter commutes, more walkable neighborhoods, or environmental concerns, multifamily units have become increasingly desirable in the region and across the country as a whole.[7]

The rate at which new housing is permitted in Greater Boston has not returned to the previous peak in 2005. Both total permits and multifamily permits were highest in 2015 and 2017 with preliminary data suggesting that permitting may have slowed in 2018.

Permitting levels for the last two decades are quite low compared with the end of the last century. Since 2010 cities and towns in Massachusetts have permitted new housing at less than half the rate they did in the 1980s, when housing production averaged nearly 28,000 units per year.

FIGURE 1.15

Units Permitted Over Time by Building Type, Greater Boston



Source: U.S. Census Bureau Building Permit Survey, 2000–2017

Massachusetts' new housing is increasingly concentrated in Greater Boston.

An increasing share of the state's new housing production is in Greater Boston.

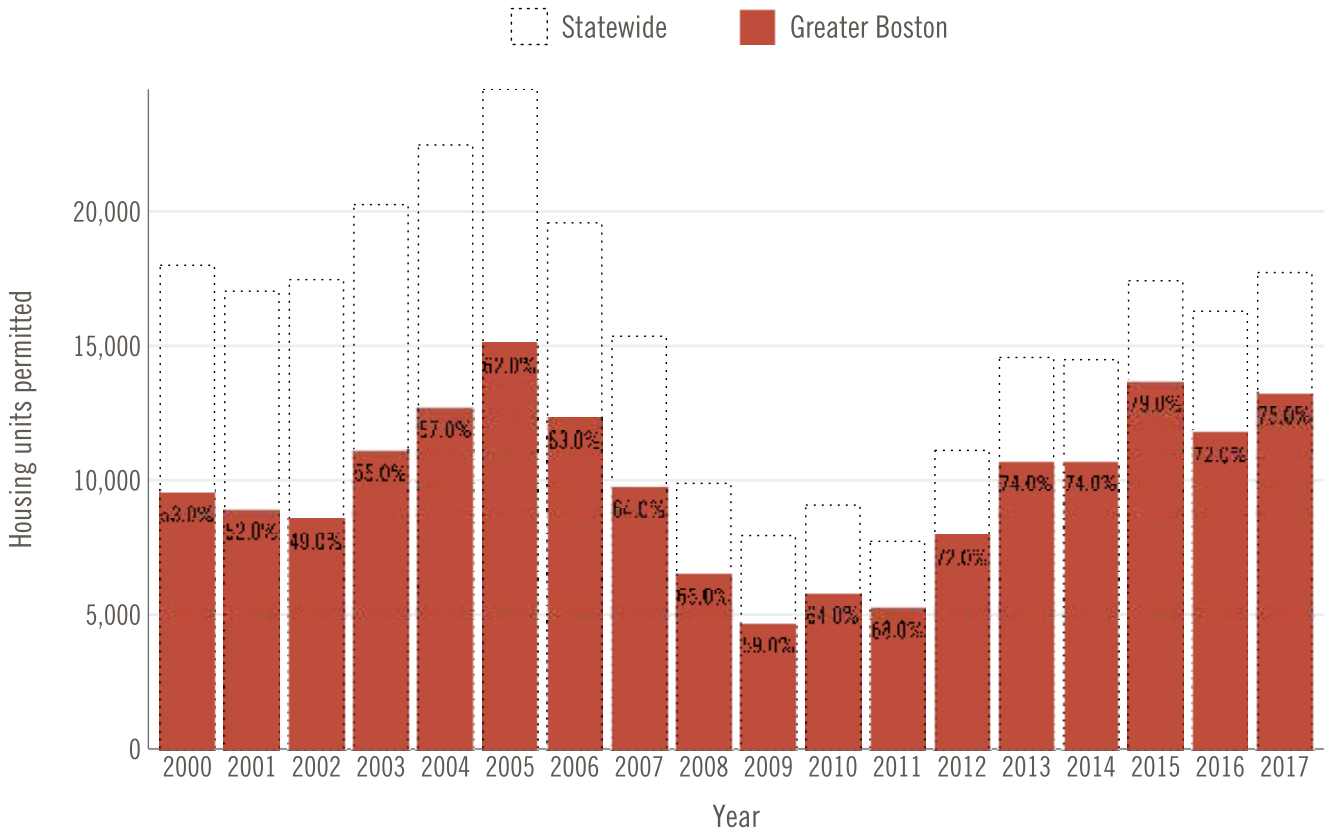
In the early 2000s, only about half of the new housing being permitted in Massachusetts was in Greater Boston. By 2015 that percentage had increased to 79 percent, reflecting strong post-recession job growth in the inner core, but also a tendency toward more exclusionary zoning practices in outer core communities. Examples of exclusionary zoning practices include prohibiting certain housing types in the local zoning bylaws (e.g., townhouses or units above first-floor retail) or placing restrictions on lot sizes, floor area ratios (FAR), or parking that make building certain housing types fiscally infeasible. More information about exclusionary zoning practices can be found in Chapter 3 of this report.

The number of new housing units permitted in cities and towns outside Greater Boston has never fully recovered since 2005 and is less than half of pre-recession levels. That reflects significant disparities in job growth and household incomes between Metro Boston and other regions of the Commonwealth.

FIGURE 1.16

Greater Boston Units Permitted Versus Statewide Units Permitted

2000–2017



Source: U.S. Census Bureau Building Permit Survey, 2000–2017

Production rates and diversity of new housing varies significantly across Greater Boston.

While the five-county Greater Boston region produces far more housing than the rest of Massachusetts, significant variation in permitting levels is apparent within the region.

Middlesex and Suffolk counties have more than doubled their permitting for new housing since the trough of the Great Recession, reflecting back the concentration of job growth in these counties. Suffolk County is permitting new housing well above the previous peak in 2005 and now dominates multifamily permitting in the region.

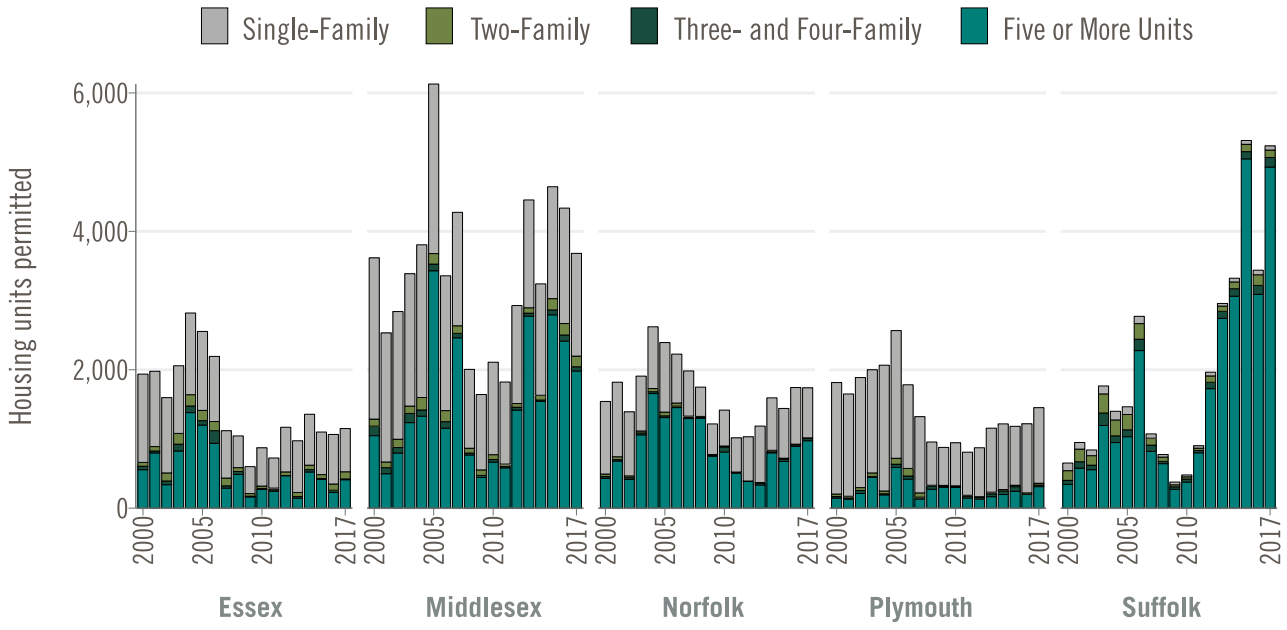
In contrast, Essex, Norfolk, and Plymouth counties have seen only a modest recovery in the number of permitted units since the recession and none of the three counties have returned to their pre-recession permitting levels.

One reasons why Middlesex and Suffolk have out-permitted the other counties is because of the types of units being permitted. Nearly all units permitted in Suffolk County and a majority of new units in Middlesex and Norfolk counties are multifamily, while single-family homes continue to predominate new housing in Essex and Plymouth counties. The causes of these permitting patterns are many, including: 1) type of housing units that already exist in the area, 2) preferences toward denser, multifamily production in closer-in areas connected to public transit, and 3) longstanding zoning rules that either don't allow certain types of housing or make production of that housing almost impossible.

FIGURE 1.17

Units Permitted Over Time by County and Building Type

Greater Boston by county, 2000–2017



Source: U.S. Census Bureau Building Permit Survey, 2000–2017

The City of Boston issues the largest share of the region's new housing permits.

Over the last two decades the City of Boston's share of statewide housing production has increased more than sixfold and now eclipses the share of all other inner-core communities.

Fifteen cities and towns in Greater Boston have issued more than half of the building permits in the Commonwealth from 2013 to 2017: Boston, Cambridge, Plymouth, Watertown, Everett, Weymouth, Somerville, Burlington, Chelsea, Framingham, Hopkinton, Middleborough, Quincy, Arlington, and Canton.

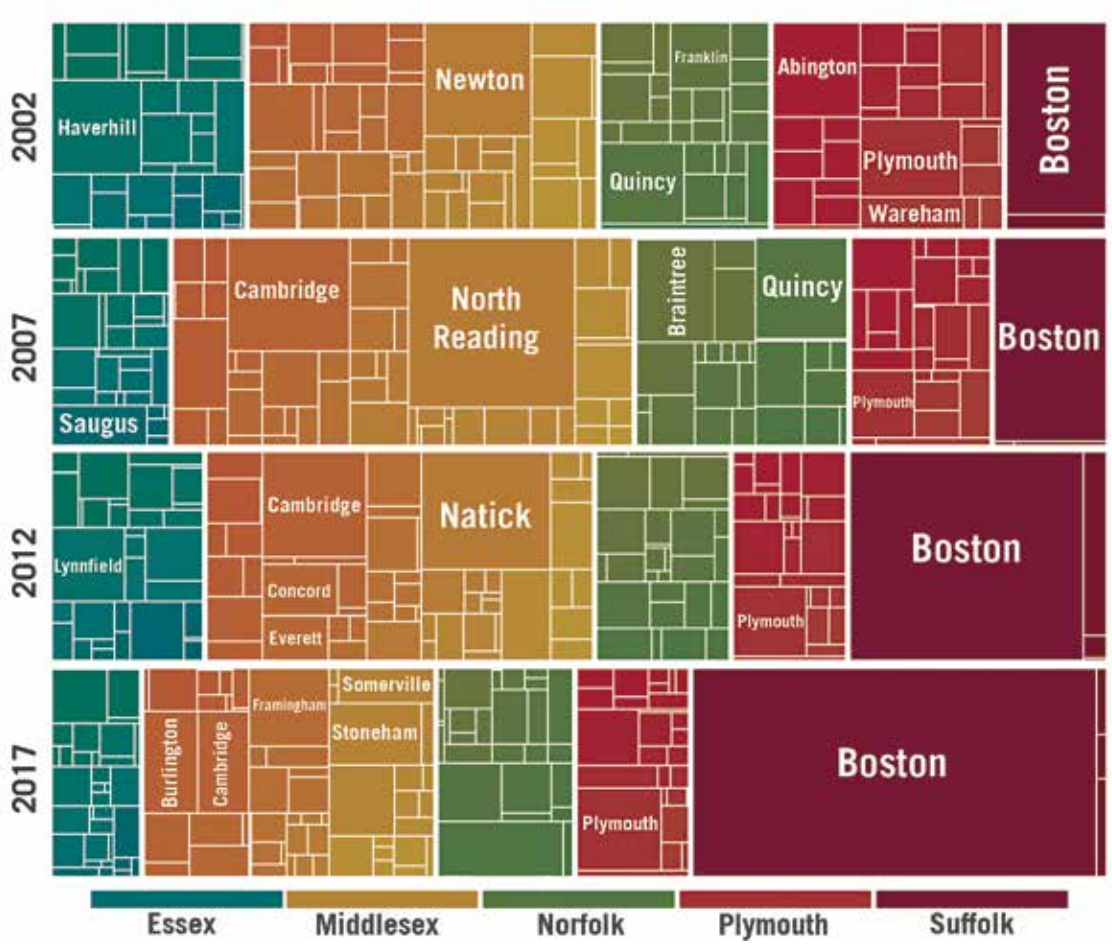
The concentration of multifamily permitting is even more striking. More than half of the new multifamily housing permitted in Massachusetts from 2013 to 2017 was in just four cities and towns: Boston, Cambridge, Everett, and Watertown.

FIGURE 1.18

Total Annual Permits Issued by Municipality and County

Greater Boston 2002–2017

Size of box indicates proportion of new statewide units permitted that year



Source: U.S. Census Bureau Building Permit Survey, various years

Metro Boston lags most other major U.S. metropolitan areas on housing production.

While housing production in Boston and some other Massachusetts cities and towns has substantially increased in recent years, the region as a whole is lagging far behind other parts of the United States.

In 2017, about three new housing units were permitted for every thousand residents in the Boston Metropolitan Statistical Area (Boston MSA),[8] ranking Metro Boston 18th out of the nation's 25 largest metropolitan areas in housing production.

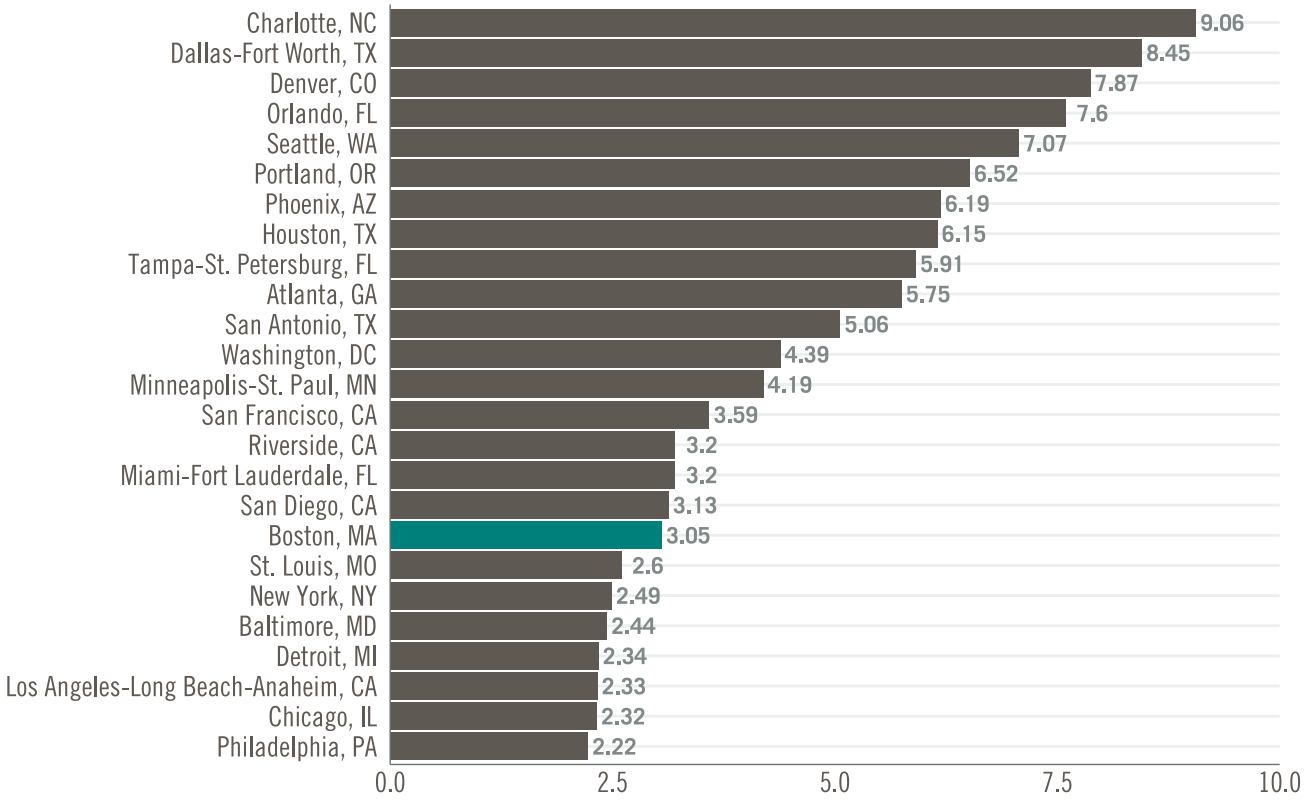
Of seven major metros with housing production rates lower than Metro Boston's, most either have slower-growing economies (St. Louis, Baltimore, Detroit) or are very large cities with more overall housing production than Metro Boston, albeit at a lower per capita rate (New York, Los Angeles, Chicago).

Most of the major metros permitting new housing at a faster rate than Boston (including Seattle at 7.1 per thousand residents, Denver at 7.8, and Washington at 4.4) are also seeing positive net domestic migration. Meanwhile, Boston and several other metros that are permitting fewer units are seeing small or negative net migration rates. If not for international migration patterns, population in Greater Boston might not be growing at all.

FIGURE 1.19

Housing Permit Rates for the Largest 25 Metros, 2017

permits per thousand residents



Source: U.S. Census Bureau Building Permit Survey and Annual Population Estimates

Chapter 40B is the primary means of permitting rental housing in many suburban communities.

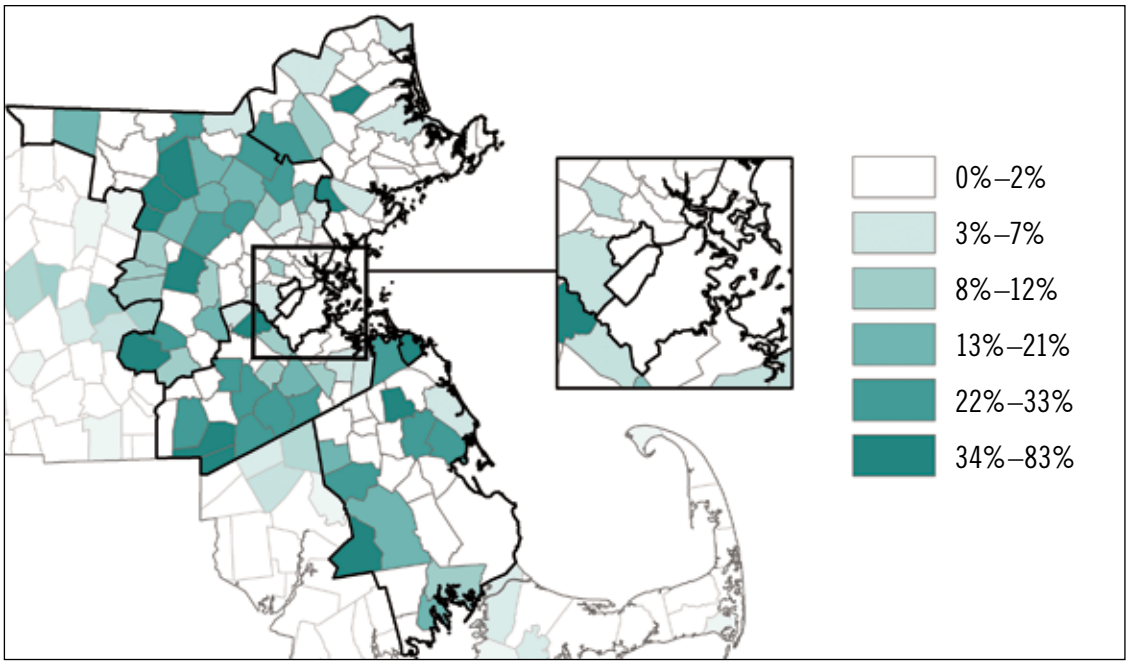
Chapter 40B, also known as the Comprehensive Permit Law, was enacted in 1969 to help expand the number of communities and neighborhoods where housing for low- and moderate-income households may be developed. Created in the wake of the civil rights movement with the goal of de-segregating the state, the law provides an exemption from local zoning and other land use regulations, through "comprehensive permits" issued by the local zoning board of appeals, for certain developments in which at least 20 or 25 percent of the proposed units have long-term affordability restrictions.

In many Greater Boston communities, a large share of the rental housing stock is permitted and constructed through Chapter 40B intervention. This typically occurs in communities where local zoning (such as density regulations) does not otherwise allow development of multifamily housing, because 40B permits the Commonwealth to override the locality. Statewide, 30 communities have produced more than one third of their rental units through 40B.

Once subsidized low- or moderate-income housing represents at least 10 percent of a city or town's year-round housing stock (as determined by the state's Subsidized Housing Inventory or SHI), the community may limit or deny applications for Chapter 40B comprehensive permits without risk of that local decision being overturned by a state appeals board. To be clear, the 10 percent threshold (or any other statutory minima used) is only the minimum amount of affordable housing that exempts communities from a potential override of local zoning. Many have gone above and beyond this threshold because they recognized the need for additional affordable units in their community.

MAP 1.1

Chapter 40B Rental Units as a Percentage of All Rental Units



Source: 40B Production: Interagency 40B tracking sheet (DHCD, MassHousing MassDevelopment & Massachusetts Housing Partnership), January 2019

Chapter 40B has led to the creation of 60,000+ units of diverse housing stock statewide, but remaining production capacity under Chapter 40B is diminishing.

Chapter 40B's impact on housing production is most evident in suburban communities in the Greater Boston region. While there is no consistent reporting of locally-permitted units, research conducted by Citizens Housing and Planning Association (CHAPA) indicates that Chapter 40B has resulted in upwards of 60,000 permitted units statewide since 1969.[9]

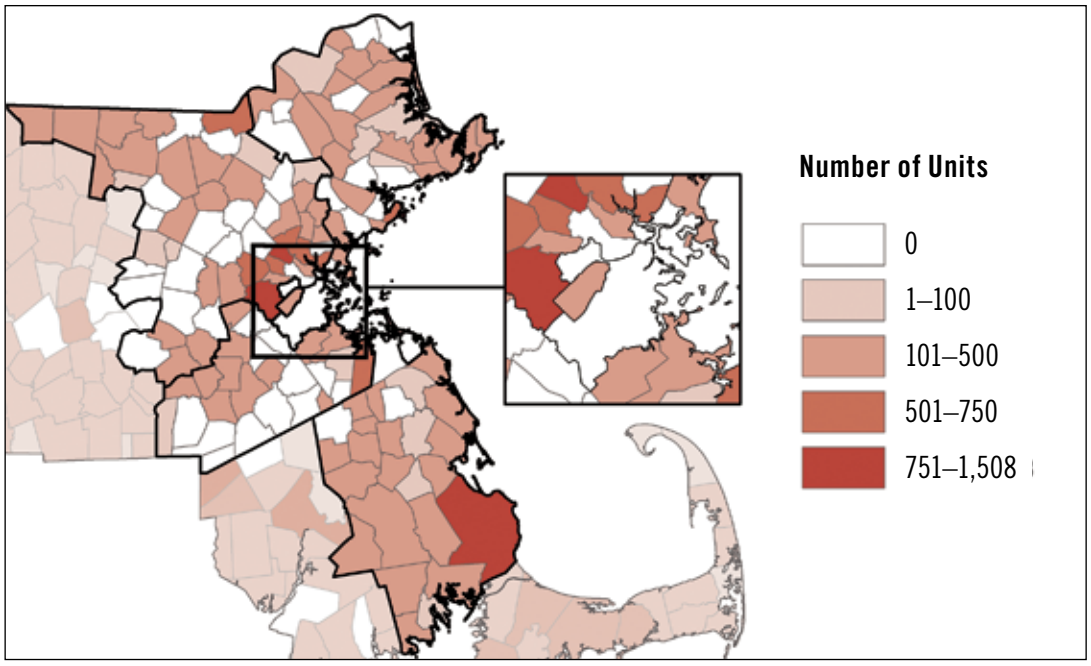
While Chapter 40B has been a critically important tool for promoting suburban affordable housing development, as more communities reach the 10 percent threshold, there will be fewer opportunities for new production under this mechanism.

Based on the most recent SHI in 2017, there is capacity for an additional 56,078 housing units to be permitted through Chapter 40B before all communities reach the 10 percent threshold. Within the five-county Metro Boston region, there is capacity for an additional 38,162 housing units permitted through Chapter 40B.

The SHI is based on counts of the year-round housing stock from the most recent decennial census. When housing unit counts from the 2020 Census are published it is expected to result in only modest increases in the capacity for new Chapter 40B production because much of the region's recent housing growth has been in cities and towns that are above the 10 percent threshold.

MAP 1.2

Remaining Capacity for New 40B Development



Source: SHI: DHCD, Subsidized Housing Inventory, Sept. 2017; Housing Units: U.S. Census Bureau Estimate of Year-Round Housing Units

Housing permit levels trail state and regional goals.

As part of his Housing Choice Initiative, Governor Baker has established a statewide goal of permitting 135,000 new housing units between 2018 and 2025, measured by building permit activity. That goal will be met if production continues at 2017 levels, though preliminary data from the U.S. Census suggests that production may have declined in 2018.

The statewide goal does not specify what type of units need to be produced (e.g., how many single-family or multifamily), where those units need to be (e.g., how many with proximity to public transit), or to whom they are affordable.

The Metropolitan Mayors Coalition has also established a goal of 185,000 new housing units to be permitted in their 14 member communities between 2016 and 2030. It would take a substantial increase from recent permitting levels to achieve that goal.

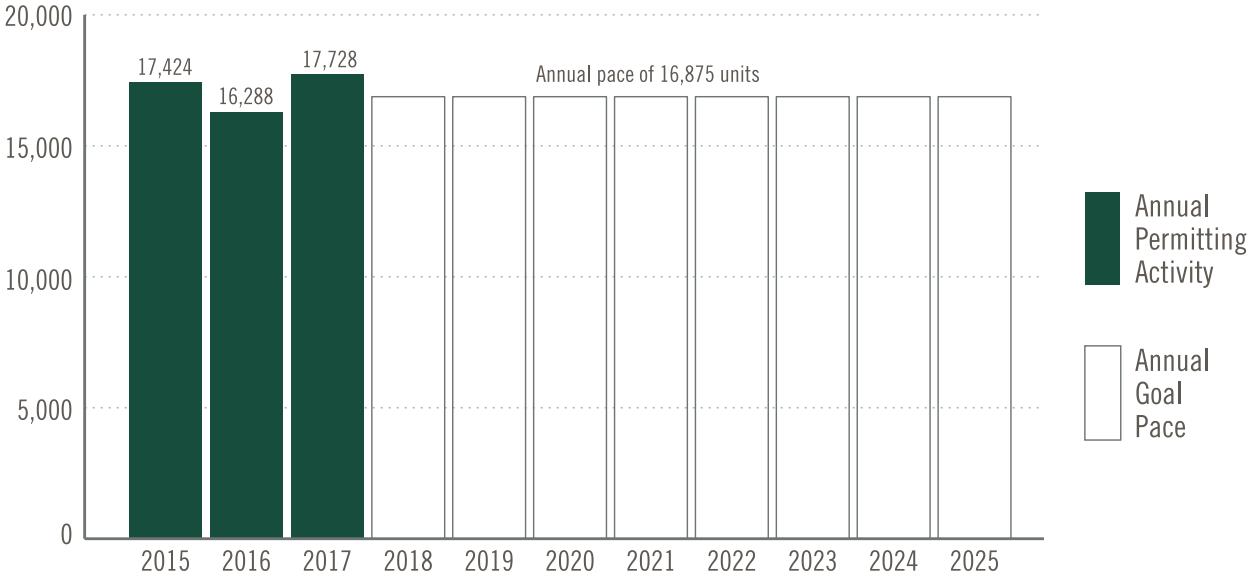
The City of Boston has historically been the highest housing producer in the Commonwealth. In 2014, the City of Boston released the "Housing Boston 2030" plan with a goal of producing 53,000 new housing units by 2030 with specific targets for production at different affordability levels. In 2018, the City of Boston adjusted its housing production from 53,000 to 69,000 (an increase of 16,000 units) by 2030 to keep up with the growing needs of the city. The City of Somerville has also established a separate housing production goal through its SomerVision 2030 plan. The goal commits the city to producing 6,000 new units, 1,200 of which will be permanently affordable, by 2030. The plan is now in the process of being updated through 2040.

If the Metro Mayors Coalition member communities are able to significantly increase production and get on pace to reach their 2030 goal, the contributions of those 14 communities alone would achieve 78 percent of the Governor's statewide goal by 2025.

FIGURE 1.20

Past Permitting (statewide 2015–2017) with Housing Choice Goal (statewide 2018–2025)

135,000 net new units, 2018–2025 (8-year goal)

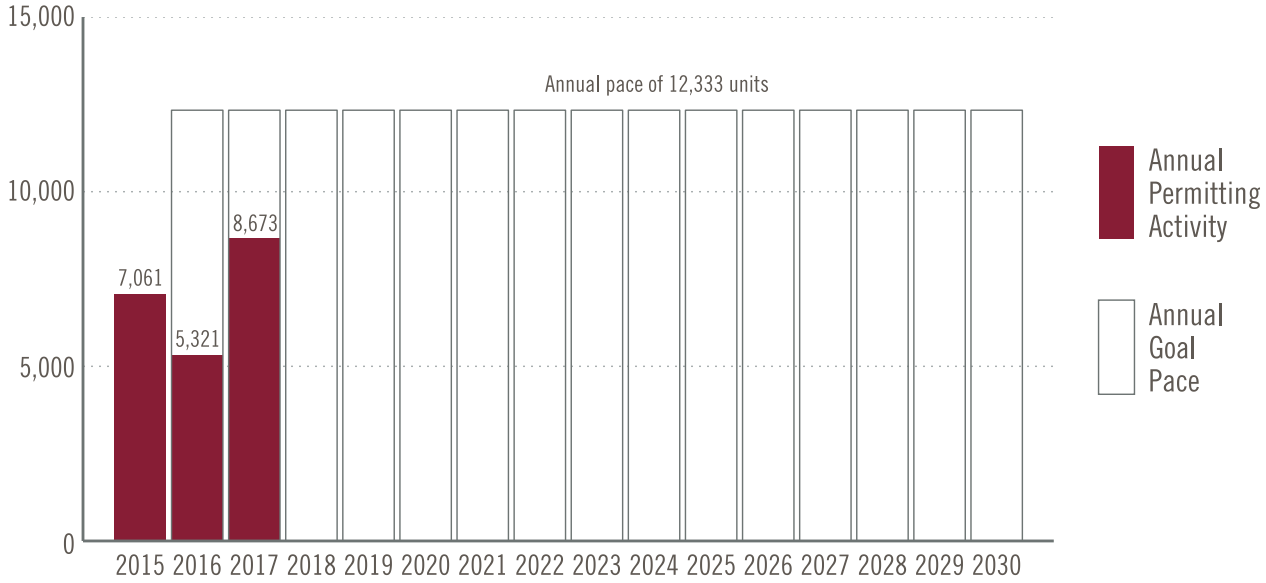


Source: U.S. Census Bureau, Annual Building Permit Survey, various years

FIGURE 1.21

Past Permitting (Metro Mayors geography 2015–2017) with Metro Mayors Annual Goal (2016–2030)

185,000 net new units, 2016–2030 (15-year goal)



Source: U.S. Census Bureau, Annual Building Permit Survey, various years

Region is short of new housing needed to accommodate projected household growth.

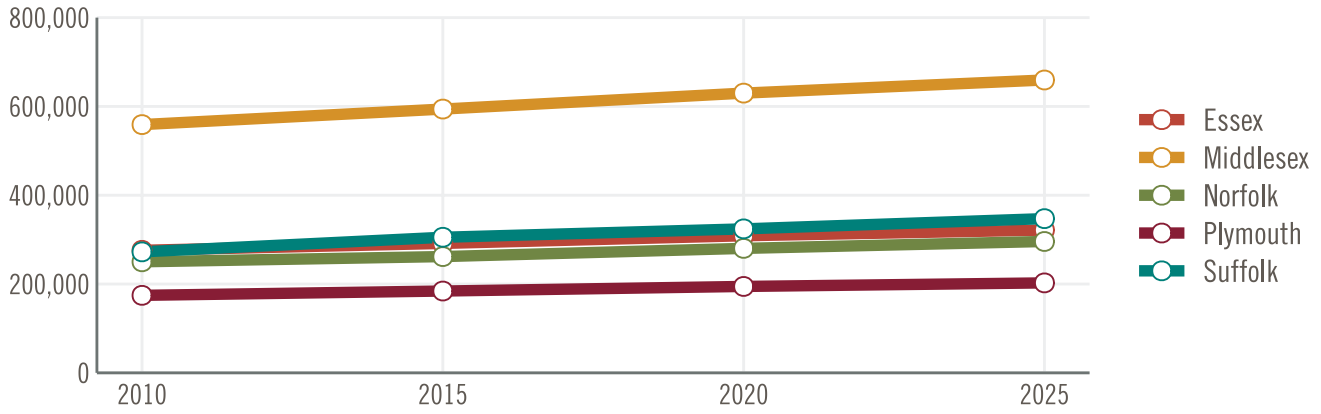
Between 2010 and 2025 the number of households in the five-county Greater Boston region is expected to grow by nearly 20 percent—from approximately 1.53 million to 1.83 million households—based on projections by the UMass Donahue Institute (UMDI). Most of that expected growth is concentrated in Middlesex, Suffolk, and Essex counties.

In order to accommodate new household growth, UMDI projects that the Greater Boston region will need to produce approximately 320,000 new units between 2010 and 2025, to bring the total from 1.63 million to 1.95 million housing units.

Figure 1.23 below compares actual housing production through 2017 with the new housing need projected by UMDI, and shows that the region is falling significantly short. If the current rate of housing production in Greater Boston does not substantially increase it will push vacancy rates lower and put additional upward pressure on rents and home prices.

FIGURE 1.22

Projected Units Needed by County

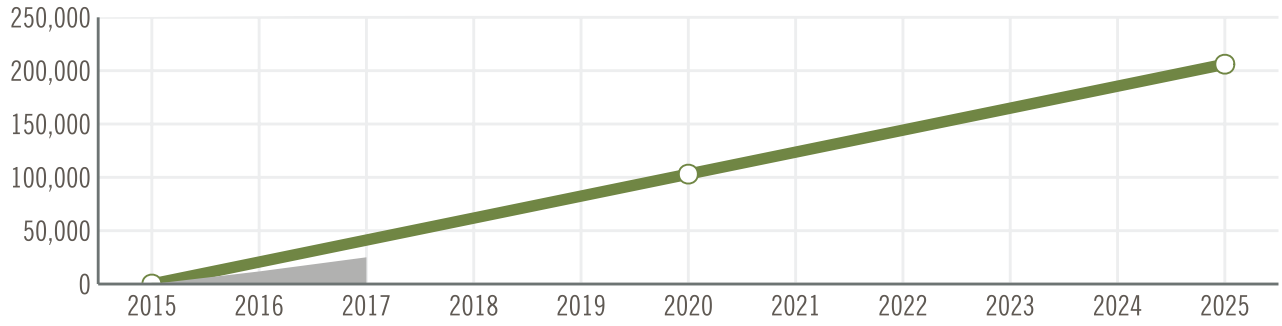


Source: UMass Donahue Institute

FIGURE 1.23

Projected Net New Housing Units Needed with Recent Permit Activity

Greater Boston through 2025



Source: UMass Donahue Institute and U.S. Census Bureau

Prices

High housing demand combined with insufficient supply and low levels of new production have driven prices up beyond pre-recession levels across the Greater Boston region, and in some cases far, far beyond. Prices have increased in all parts of the region, and at every tier in the market.

Home prices are increasing across Greater Boston, most dramatically in Suffolk County.

While we know that median home prices are increasing, it's also important to understand what is happening at different price points in the market. Is there any softening in the luxury housing market? Are affordable "starter homes" still available?

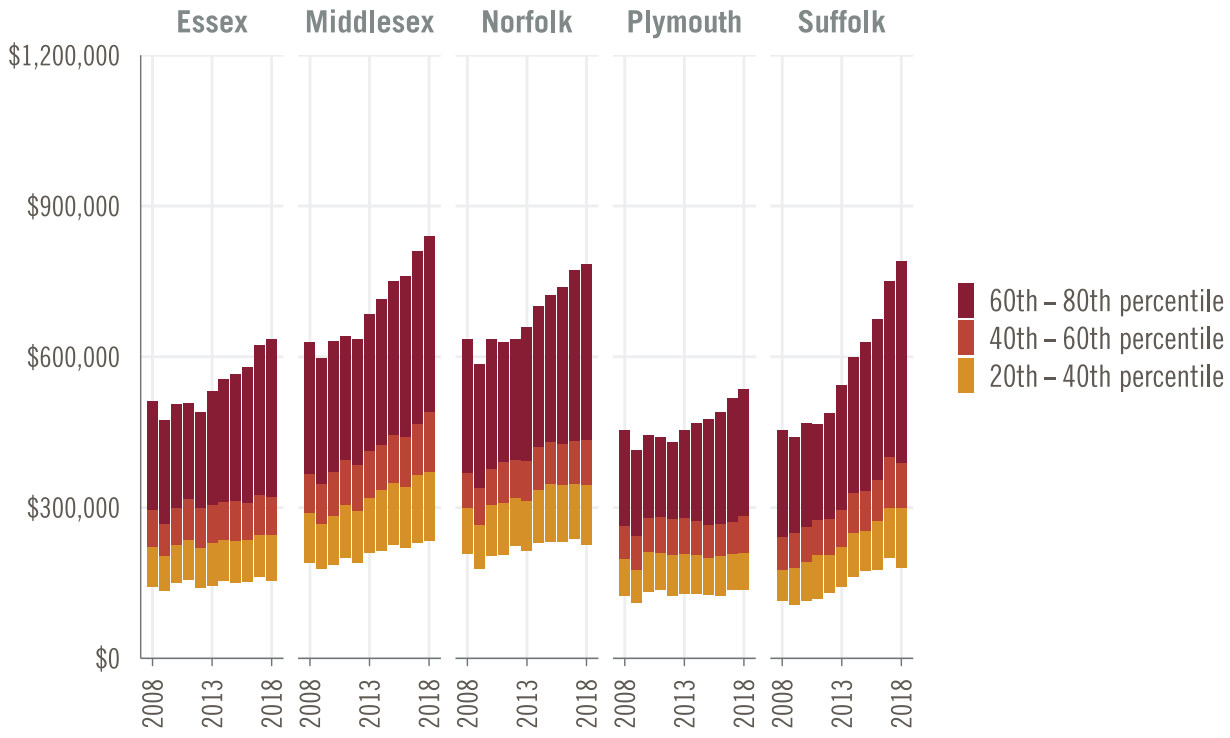
To answer these questions, we divided the housing market into quintiles (dividing the distribution into five equal groups based on sales price) and examined the middle 60 percent of home sale prices by county. This allows us to examine which segments of the market are expanding and contracting, and gives a picture of the distribution without being distorted by outliers. We also separated the condo and single-family home markets, as there are important differences in the price trends.

From 2008 to 2018, consistent price increases have hit all parts of the single-family home price distribution over time. The most dramatic have taken place in Suffolk County, where the 20th percentile of home sale prices went from just over $200,000 in 2008 to about $400,000 in 2018, indicating a loss of affordability even at the lowest segment of the single-family market.

FIGURE 1.24

Distribution of Single-Family Home Prices Over Time by County, 2008–2018

middle 60 percent range (middle three quintiles)



Source: The Warren Group

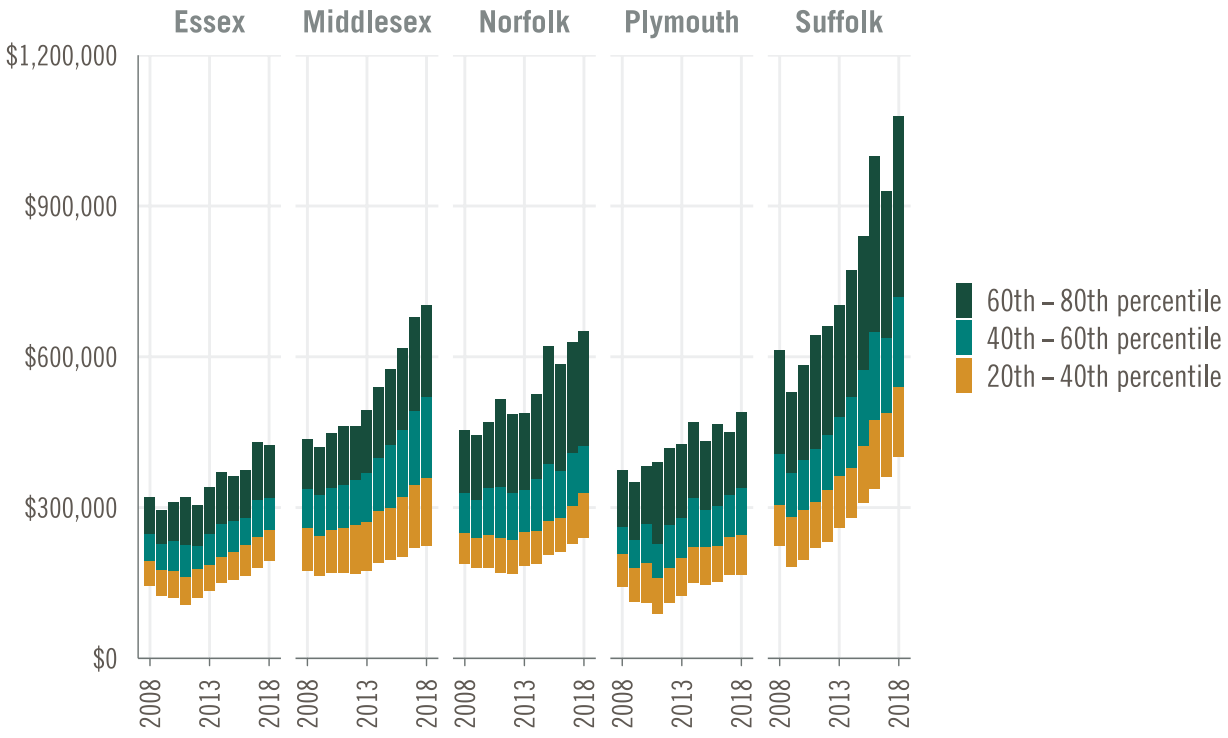
Sales prices for condos have increased in all five Greater Boston counties. Prices at the lower end of the condo market have remained relatively stable in most of the region, with the exception of Suffolk County, where the 20th percentile condo price has approximately doubled in 10 years from about $200,000 to $400,000.

The upper end of the market in Norfolk, Middlesex, and Suffolk counties has also become increasingly expensive. The increase has been particularly dramatic in the higher end of the condo market in Middlesex and Suffolk counties. In Suffolk County, the 80th percentile of condo prices has increased from about $600,000 in 2008 to over $1 million in 2018. This means that more than 20 percent of all condo sales in Suffolk County in 2018 were in excess of $1 million.

FIGURE 1.25

Distribution of Condo Prices Over Time by County, 2008–2018

middle 60 percent range (middle three quintiles)



Source: The Warren Group

Metro Boston home prices are among the highest in the U.S., and still rising.

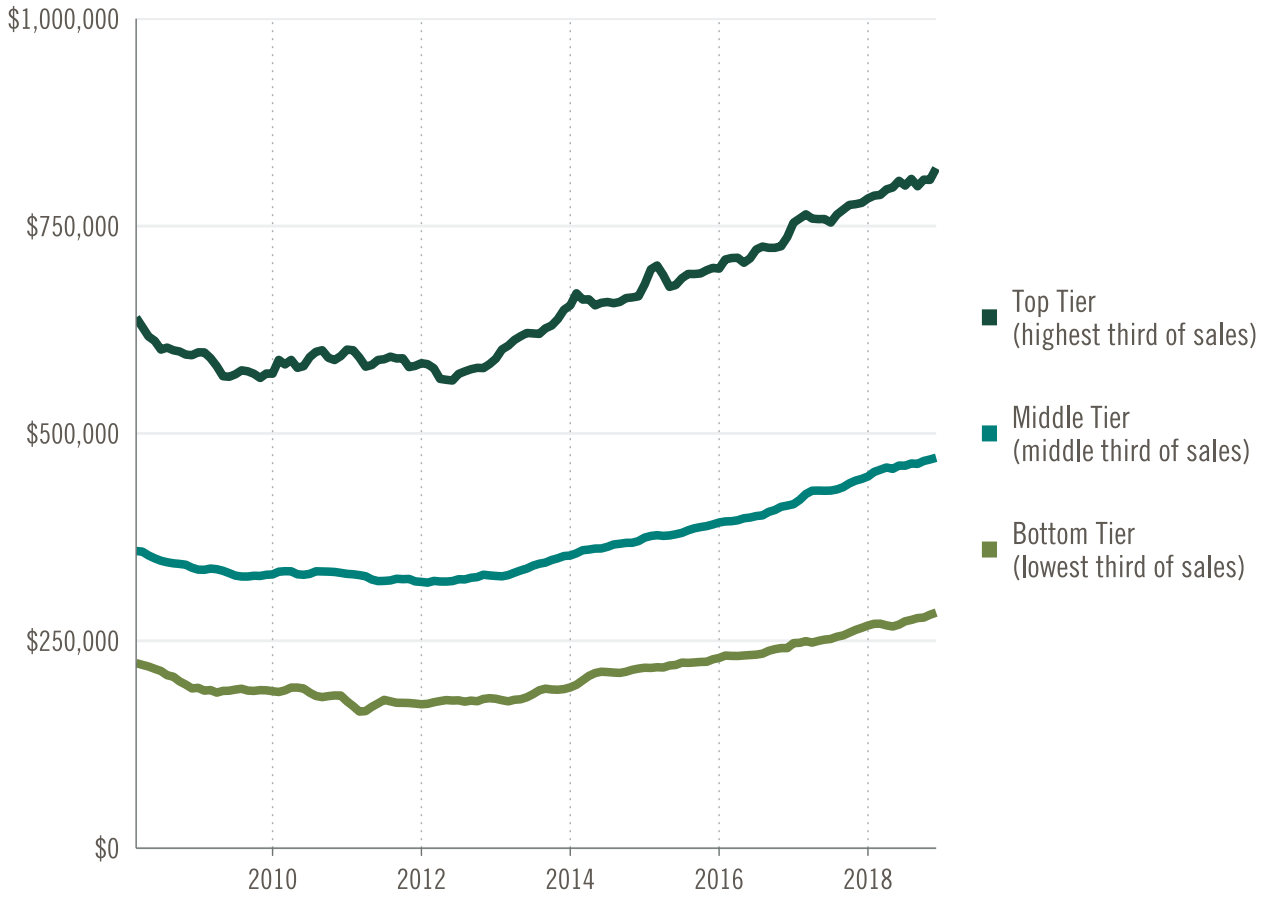
Boston MSA home prices remain on an upward trajectory. Figure 1.26 shows the middle range of sales prices by metro (the range between the 33rd and 66th percentile of home sales). Home prices in all tiers of the Metro Boston housing market have increased significantly over the past several years. As of November 2018, the median sales price for the high end of the market (top third of sales prices) has now exceeded $800,000; the median in the middle tier of the market is around $470,000; and the median for the bottom third of the market is approaching $300,000.

These home price increases have established Boston as one of the most expensive metro areas in the country. Among the 25 largest metro areas as of July 2018, Boston's mid-range home prices (33rd to 66th percentile) rank fifth,

FIGURE 1.26

Median Home Sale Price by Tier, Boston MSA

March 2008–December 2018

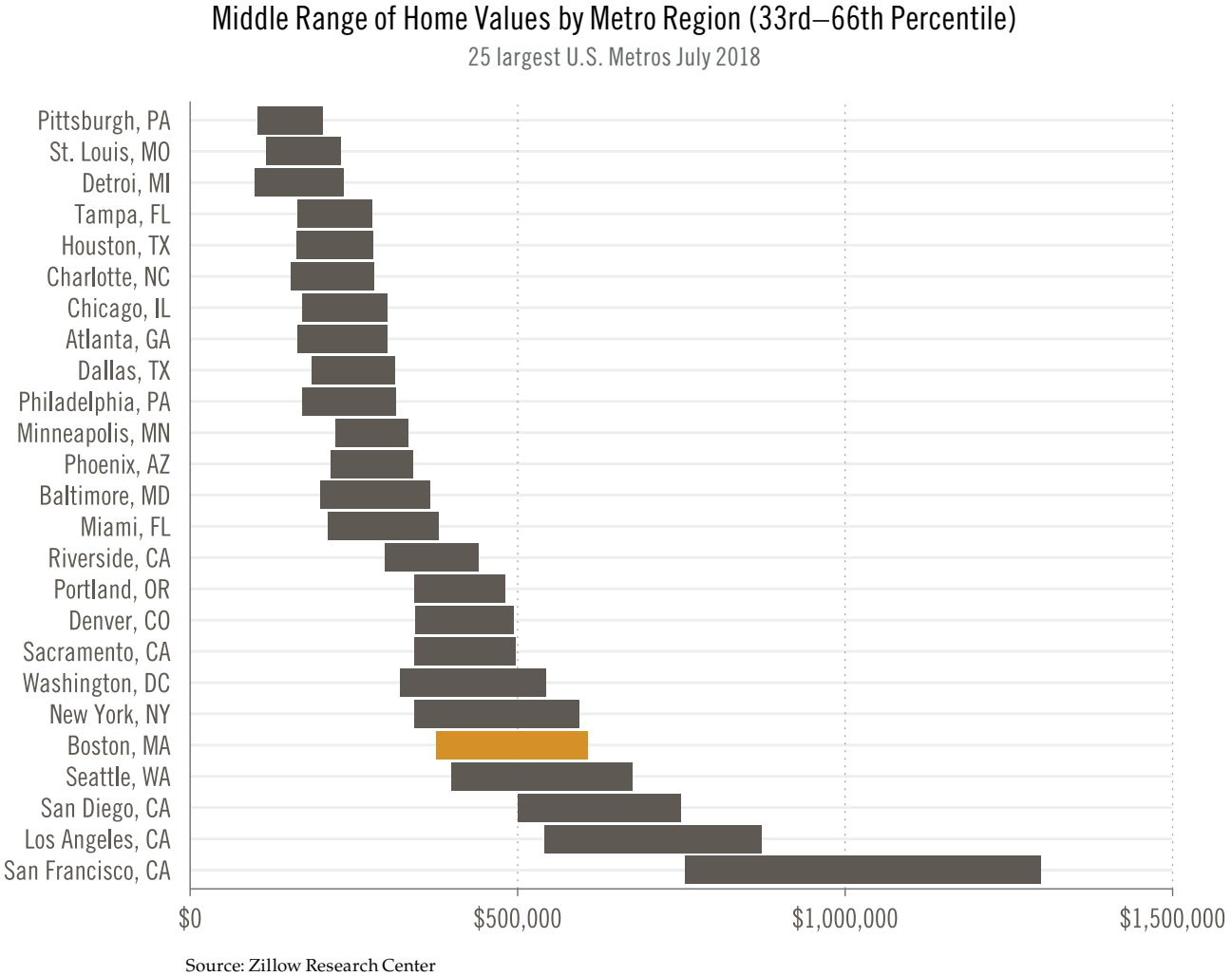


Source: The Warren Group

behind only the San Francisco, Los Angeles, San Diego, and Seattle metros. Metro Boston home prices now exceed even the New York City metropolitan area.

A number of rapidly growing metropolitan areas appear to offer lower price points for a larger portion of their housing stock. Places such as Atlanta, Charlotte, San Antonio, and Houston have a significant portion of July 2018 sales at or below $200,000, a price point that has largely disappeared in Metro Boston. Nearly two-thirds of July 2018 home sales in Metro Boston were in excess of $400,000.

FIGURE 1.27



Source: Zillow Research Center

Home sales volume is declining while prices are dramatically increasing.

Median home prices in all five Greater Boston counties have now surpassed pre-recession levels. During the recession, the median home price in Greater Boston declined most severely in Plymouth, Essex, and Suffolk counties with lesser declines in Norfolk and Middlesex counties. Despite the decrease in home values during the recession years, prices in all five counties still remained well above where they were throughout the 1990s.

While median home prices have returned to pre-recession levels, transaction volume has not. In all five Greater Boston counties, the number of home sales in 2018 was more similar to 1988 volume than to the years just prior to the Great Recession. This lower level of inventory is a significant contributor to the rapid acceleration in median home prices. With growing population, a lack of supply makes home price stability incredibly difficult to achieve.

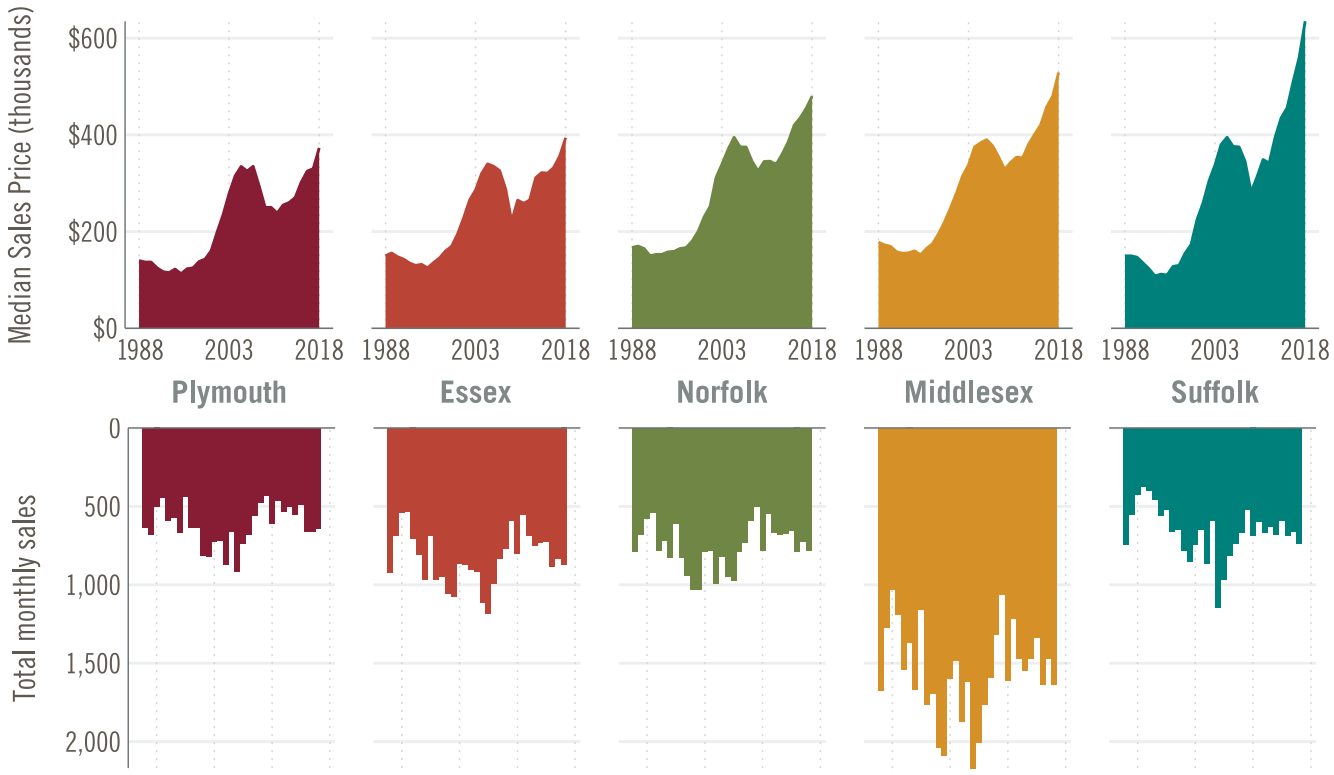
Growth in median home prices in Suffolk, Middlesex, and Norfolk counties has been particularly dramatic over the past several years. Many homeowners who were able to weather the recession or were able to purchase a home during the recession are likely seeing the benefits of this home price appreciation. For residents who are unable to afford to buy a home, rising prices are placing homeownership even further out of reach.

Even residents who own their homes are affected by soaring prices. High prices might limit opportunities for older residents to downsize to smaller units, or might keep young families from finding affordable options that suit their changing needs. A high-cost, low-supply housing market limits these options.

FIGURE 1.28

Median Home Sales Price and Transaction Volume by County

April 1988–April 2018



Source: The Warren Group

Rents have increased substantially throughout Greater Boston.

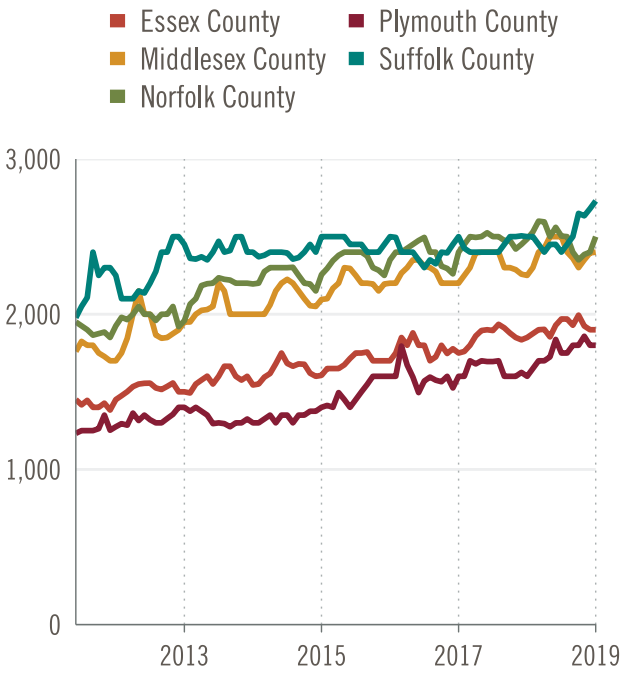
All five Greater Boston counties have seen significant increases in median rent over the past several years. Suffolk County has the highest median rent at $2,730, followed closely by Norfolk at $2,500 and Middlesex at $2,400. This change in ranking is a recent development, with median two-bedroom rent in Suffolk County experiencing a sharp increase from 2017 to 2018.

Virtually every neighborhood in the region seems to have been impacted by price increases. Zillow tracks median rents for a selection of neighborhoods. Table 1.3 shows a subset of the data on two-bedroom rents for context. Some of the neighborhoods that top the list are ones we might expect: Chinatown ($4,425), Back Bay ($3,999), East Cambridge ($3,435), and Squantum in Quincy ($3,149).

FIGURE 1.29

Median Two-Bedroom Rent by County

June 2011–January 2019



Source: Zillow Research Center

What might be surprising is just how expensive some historically affordable neighborhoods have become. Median two-bedroom rents in Dorchester and Roxbury are at $2,000; East Weymouth is approaching $1,800; and the Highlands and Pawtucketville neighborhoods of Lowell are $1,425 and $1,573, respectively.

TABLE 1.3

Sample Median Two-Bedroom Rents by Neighborhood

Neighborhood	City	County	Median two-bedroom rent, January 2019
Chinatown	Boston	Suffolk	$ 4,425
Downtown	Boston	Suffolk	$ 4,290
Back Bay	Boston	Suffolk	$ 3,999
West End	Boston	Suffolk	$ 3,860
East Cambridge	Cambridge	Middlesex	$ 3,435
South Boston	Boston	Suffolk	$ 3,400
Cambridgeport	Cambridge	Middlesex	$ 3,200
Squantum	Quincy	Norfolk	$ 3,149
Cambridge Highlands	Cambridge	Middlesex	$ 3,141
North Cambridge	Cambridge	Middlesex	$ 2,924
Aggasiz - Harvard North	Cambridge	Middlesex	$ 2,900
Chestnut Hill	Brookline	Norfolk	$ 2,800
Corey Hill	Brookline	Norfolk	$ 2,800
South Dorchester	Boston	Suffolk	$ 2,000
Roxbury	Boston	Suffolk	$ 2,000
Roslindale	Boston	Suffolk	$ 2,000
North Quincy	Quincy	Norfolk	$ 1,950
Hyde Park	Boston	Suffolk	$ 1,950
Central Weymouth	Weymouth	Norfolk	$ 1,910
East Weymouth	Weymouth	Norfolk	$ 1,756
Pawtucketville	Lowell	Middlesex	$ 1,573
Highlands	Lowell	Middlesex	$ 1,425

Source: Zillow Research Center

Note: Median rent data were not available for neighborhoods in Plymouth or Essex counties.

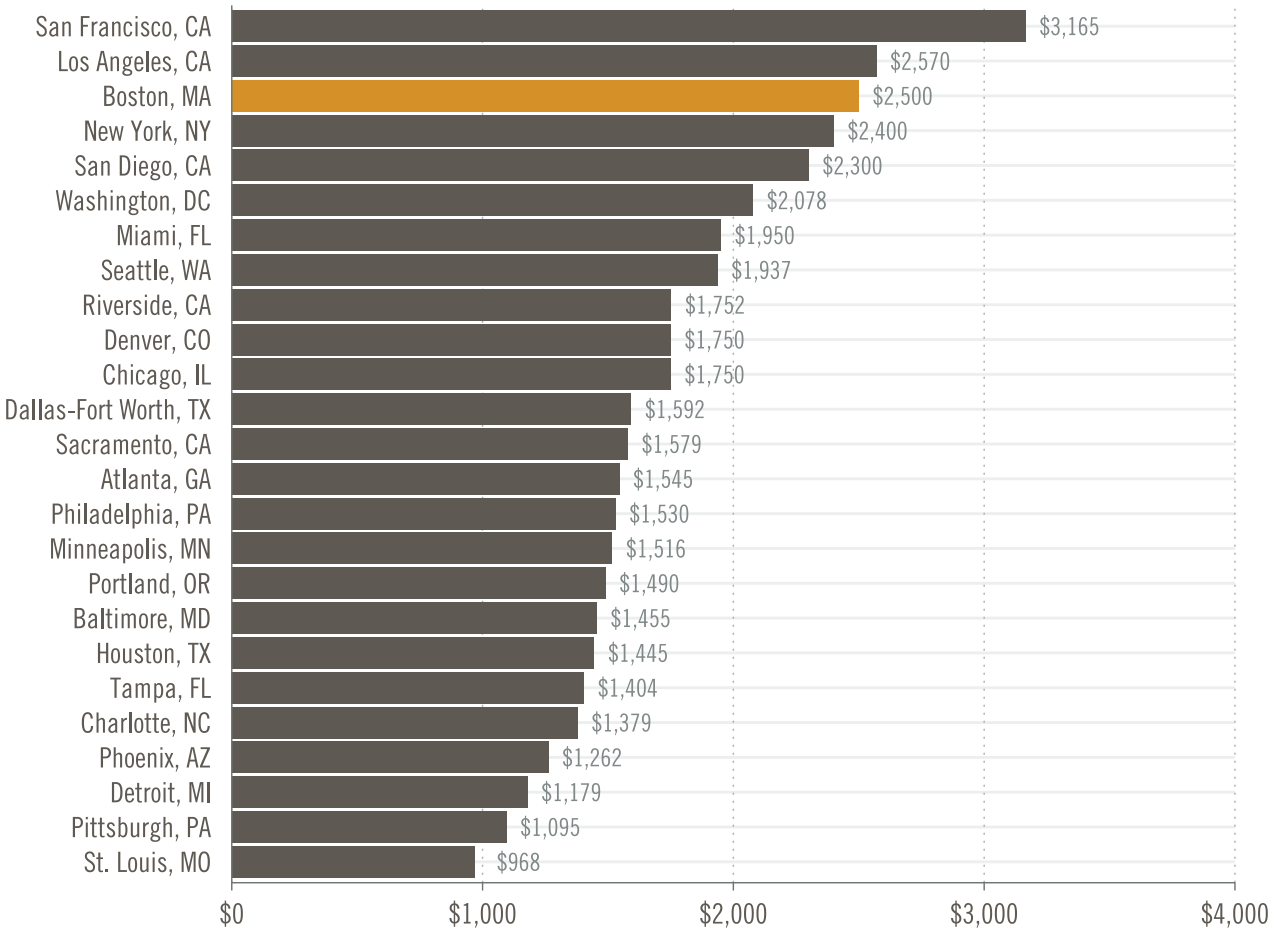
Metro Boston rents are among the highest in the U.S.

Metro Boston rents are expensive in comparison with almost all other major metro areas in the U.S. As of early 2019, median two-bedroom rents in Metro Boston surpassed Metro New York City for the first time. Among the 25 largest metro areas in the country, Boston's median $2,500 two-bedroom rent trails only San Francisco and Los Angeles. Rents for one- and three-bedroom apartments in Metro Boston are also among the highest in the country. Furthermore, rents have been climbing more steeply in the Boston metro than in markets like New York and San Francisco.

FIGURE 1.30

Median 2-Bedroom Rent by Metro Area

25 largest U.S. metros, January 2019



Source: Zillow Research Center

Transit and Housing

Transit connects the Greater Boston region, and when transit is underutilized and automobile dependence is encouraged it has serious repercussions for the region: adverse environmental impacts, longer commutes, disinvestment in transit infrastructure, and in Boston's case, having some of the worst traffic in the country.[10] Beyond these impacts, our transit system represents a major monetary investment. If we are not focusing on density around transit stations, then we are squandering the potential these investments have created. An emphasis on denser, multifamily development near these transit nodes would allow the region to expand its housing stock in a way that makes more efficient use of land and infrastructure.

Nearly 60 percent of Greater Boston communities are near fixed-rail transit service; recent development has shifted toward transit-accessible communities.

Encouraging denser housing development around existing transit helps make the most of current infrastructure and helps minimize the impacts of new household formation on traffic congestion. One of the state's largest transit investments is in the Massachusetts Bay Transportation Authority's fixed-rail system, which includes the rapid transit system (Red, Blue, Orange, Green, and Silver lines) that connects much of the inner core, and the commuter rail system, which has spurs to outlying areas as far away as Wickford Junction, R.I.

Map 1.3 demonstrates the broad reach of Metro Boston's transit system, highlighting each municipality that lies within a half mile of either a commuter rail or rapid transit stop. In total, 84 out of the 147 cities and towns in Greater Boston have close proximity to fixed-rail transit.

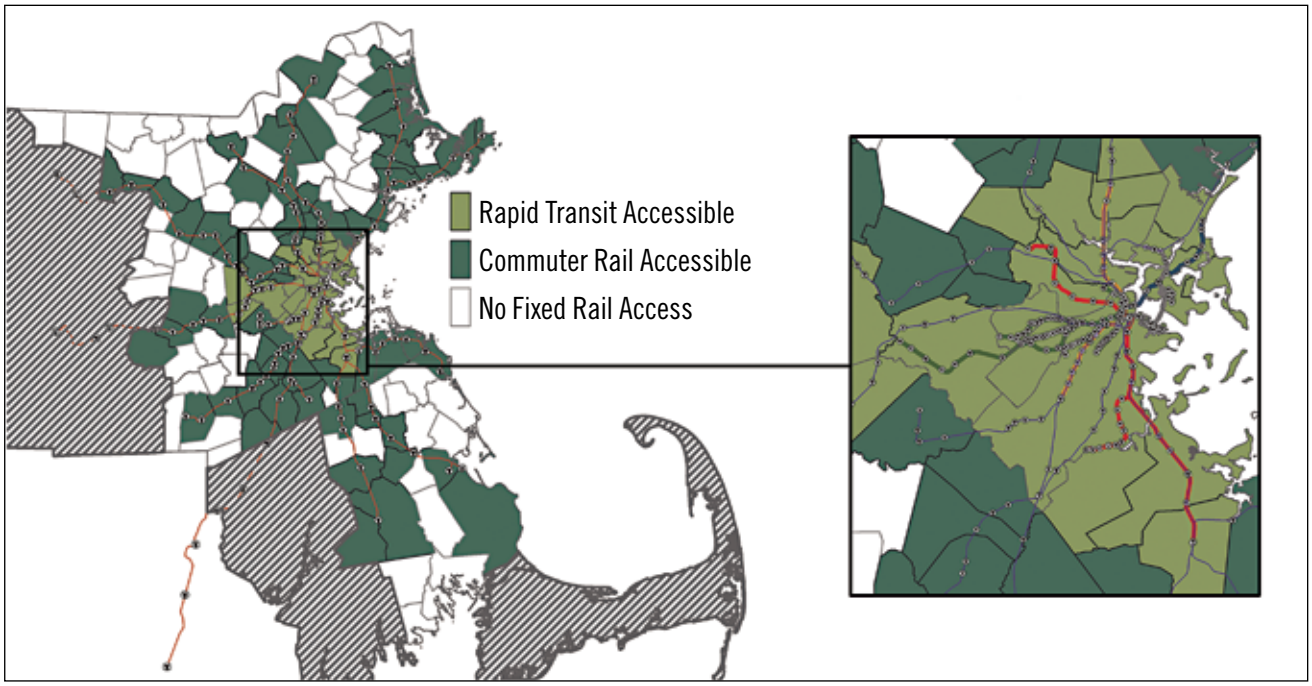
Collectively, these communities represent some of the most accessible locations in Metro Boston, yet the existing housing stock and housing development patterns in these cities and towns vary widely.

Housing development has shifted since 2000 toward communities in Greater Boston with fixed-rail transit service, particularly those served by rapid transit and to a lesser extent in communities served by commuter rail. Fewer units are being permitted in municipalities without proximity to public transportation.

Generally, this shift in housing development patterns appears aligned with state and regional policy goals. While new housing and a diverse mix of housing is needed in all Greater Boston communities, an emphasis on transit-oriented locations is more sustainable, takes better advantage of existing transit infrastructure, reduces traffic impacts, and lowers transportation costs for new residents.

MAP 1.3

Greater Boston Communities by Fixed Rail Transit Access

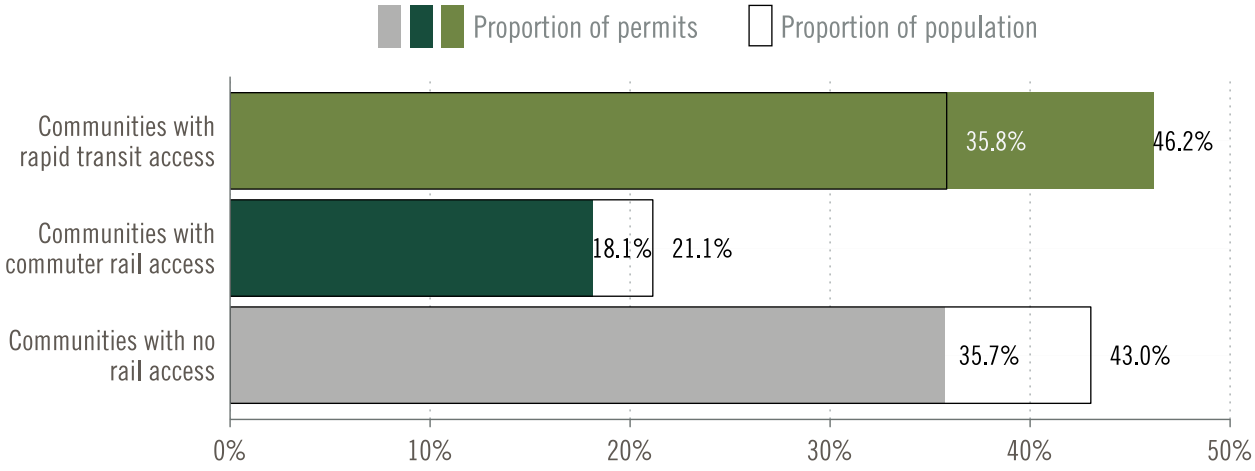


Source: UMass Donahue Institute

FIGURE 1.31

New Production by Fixed Rail Transit Access

Share of Permits Relative to Population, 2013–2017



Source: U.S Census Bureau, Building Permit Survey, 2013–2017 & American Community Survey, 5-year 2013–2017

Permitting for transit-accessible development has been lopsided.

While the total number of units permitted near transit is important, so is the type of housing that is created. Multifamily housing is needed to achieve a density that takes full advantage of transit potential. In communities with rapid transit access, nearly 90 percent of permitted units over the five-year period from 2013 to 2017 were in multifamily buildings with at least five units. By contrast, less than half of the units developed in towns served by commuter rail were multifamily, with more than half consisting of single-family homes.

Permitting activity across transit-accessible communities has been inconsistent, as Figure 1.32 demonstrates. Of all multifamily units (units in 5+ unit buildings) permitted in the 66 Greater Boston communities with commuter rail access over the 10-year period of 2008-2017, over 50 percent were permitted in just nine communities: Watertown, Randolph, Weymouth, Canton, Concord, Natick, Stoughton, Framingham, and Hingham. Meanwhile, 32 of the municipalities with commuter rail access reported fewer than 100 multifamily units permitted over the decade, with 17 communities reporting no multifamily units permitted whatsoever.

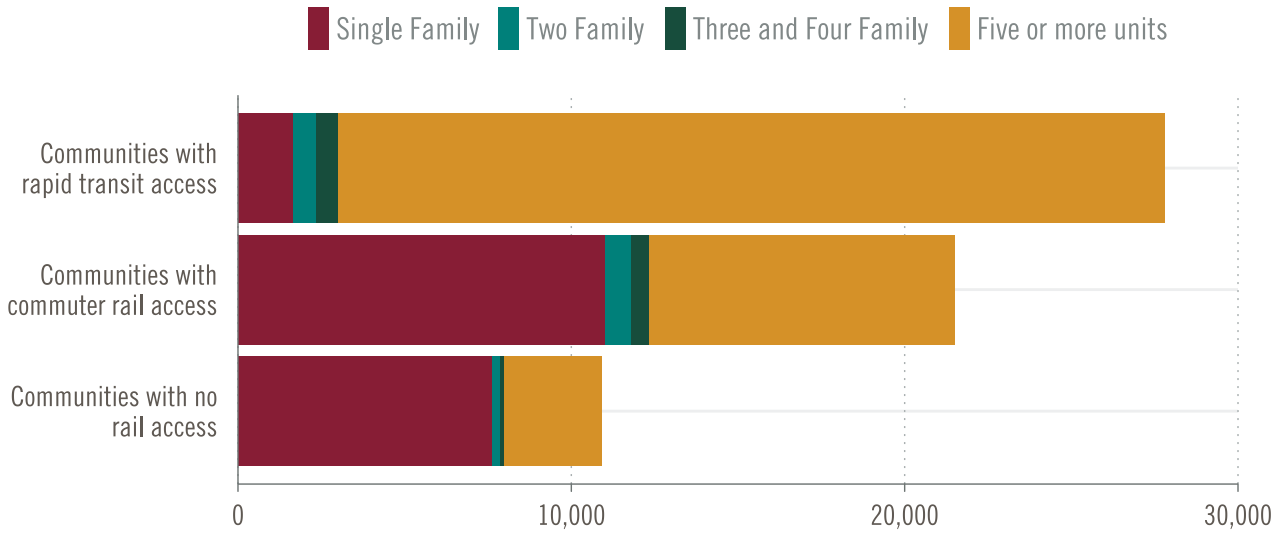
Development activity has not been any more evenly distributed across communities with rapid transit access. The City of Boston permitted 63 percent of all new housing units and 67 percent of all units 5+ unit buildings in these communities from 2008 through 2017. Three communities with proximity to rapid transit did not report a single multifamily unit permitted during that 10-year time period.

Taking full advantage of existing transit investments in Greater Boston would require more consistent development of denser, multifamily housing in transit-rich communities.

FIGURE 1.32

Type of Production by Fixed-Rail Transit Access

Units Permitted by Units per Structure, 2013–2017



Source: U.S Census Bureau, Building Permit Survey, 2013–2017 & American Community Surveyt, 5-year 2013–2017

Chapter 40R has had limited impact in promoting transit-oriented development.

Chapter 40R was created in 2004 to provide financial incentives for cities and towns to zone for dense development in smart growth locations. The program also authorizes reimbursement of any net increases in local costs of educating school children living in those developments.

As of January 2019, 47 40R districts had been approved in 41 cities and towns across the Commonwealth, 26 of which are communities within the Greater Boston region. These new 40R districts have the potential to support up to 18,916 new housing units, though only 3,683 units have been permitted to date in the state as a whole (and 2,932 permitted in the five-county Greater Boston region to date).

Many of the largest 40R sites are in older cities and other locations that need remediation funds, housing subsidies, and historic tax credits, all of which lengthen the time required to get to production.[11]

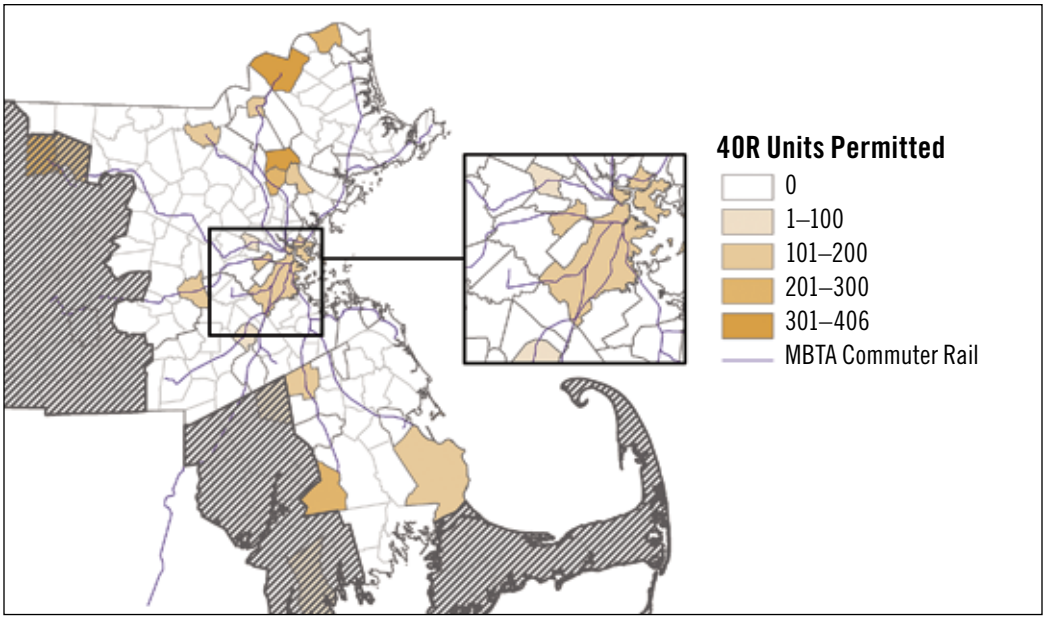
While almost one-half of the units produced to date have been affordable, the range of opportunities created has been uneven. Most units have been for small households with only 4 percent having three or more bedrooms.[12]

Many early 40R districts were areas where development plans were underway or in some cases had already been approved. It is estimated that about half of the 40R units permitted to date would likely have been built without Chapter 40R.[13]

At least 40 additional municipalities are reported to have considered creating additional 40R districts, but did not do so due to a variety of reasons including locations being found ineligible, votes falling short of the two-thirds majority required, fear of losing local control, or inadequate infrastructure.[14]

MAP 1.4

Chapter 40R Districts with Units Permitted



Source: Department of Housing and Community Develpment, January 2019

Housing Instability

Safe, decent, affordable housing is a fundamental right. In Greater Boston inequality is widening, housing prices are increasing rapidly, production of new housing is insufficient, and there are not enough public funds to meet the need for subsidized housing. As a result, the most vulnerable residents face uncertainty and instability in the housing market.

Foreclosures have dropped significantly since the recession but impacts linger.

Foreclosure is the act of a mortgage lender taking ownership of a home when a borrower fails to make loan payments or violates some other covenant under the terms of their loan. Experiencing a foreclosure has many adverse impacts on households and individuals, including displacement and housing instability, financial and economic hardship, damaged credit, ill health, and disruption of social and family relationships.[15]

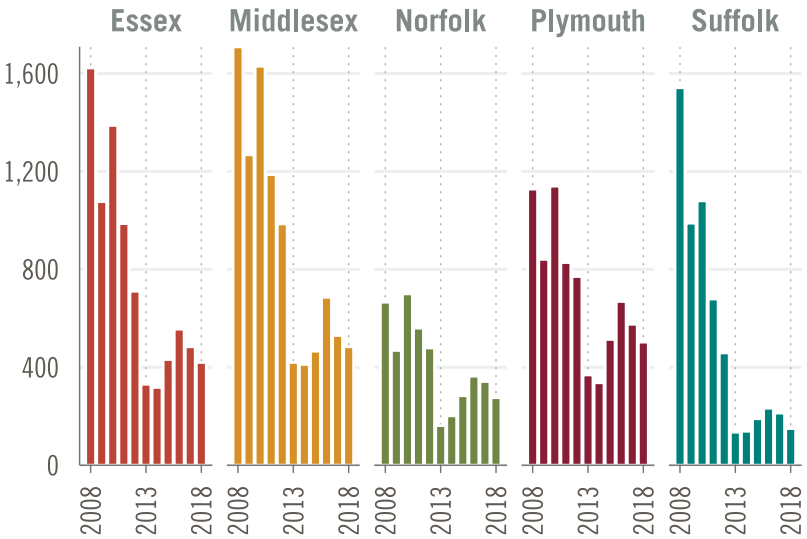
When foreclosure activity is concentrated in an area, the impacts extend beyond individual households, affecting entire neighborhoods and communities. Research has shown that high foreclosure rates and resulting vacancies can destabilize communities and result in higher crime rates, lower property values, and a reduction in social capital and collective efficacy/civic engagement.[16] Some of these impacts were certainly seen throughout the foreclosure crisis in the Greater Boston region, particularly in secondary urban markets and Gateway Cities such as Lawrence, Lowell, Brockton, and others, and particularly in neighborhoods with high proportions of low-income and non-white households.

Another impact of foreclosures on neighborhoods is the tendency of foreclosures to attract investor buyers. Investor buyers might rent out properties without making necessary repairs, contributing to neighborhood decline and perhaps adding to the concentration of poverty.[17] Investor buyers might flip properties without making needed repairs to make a quick profit, keeping a housing unit vacant and off the market.[18]

FIGURE 1.33

Foreclosure Deeds by County

2008–2018

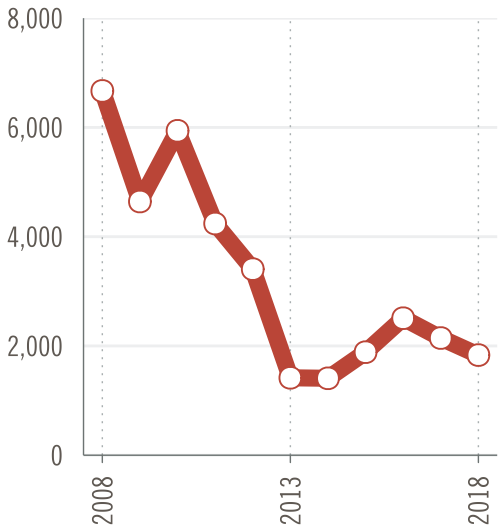


Source: The Warren Group

FIGURE 1.34

Total Foreclosures Greater Boston

2008–2018



Source: The Warren Group

Post-recession foreclosures remain geographically concentrated.

Since their peak in 2008 through 2010, foreclosure rates have significantly declined in all five Greater Boston counties, particularly in Essex, Middlesex, and Suffolk counties; Norfolk and Plymouth have seen relatively smaller reductions. While overall levels of foreclosures have been lower than crisis levels for a number of years, a bump in foreclosure activity from 2014 to 2016 is worth noting.

In addition, across the Greater Boston region, foreclosures are still largely concentrated in urban areas, particularly in poor and working class neighborhoods. The adjacent maps demonstrate the difference in volume and pattern of foreclosures between two five-year periods: 2008–2012 (the height of the foreclosure crisis) and 2014–2018 (the most recent five-year period). Clusters of foreclosure activity exist in Gateway Cities such as Lawrence, Lowell, Haverhill, and Brockton, as well as in communities along the North Shore and neighborhoods in Boston such as Dorchester, Roxbury, and Mattapan.

Many of these neighborhoods are experiencing gentrification and displacement of lower-income households—particularly in the City of Boston—where foreclosures can result in the turnover of previously affordable housing units into higher priced units as the market allows.

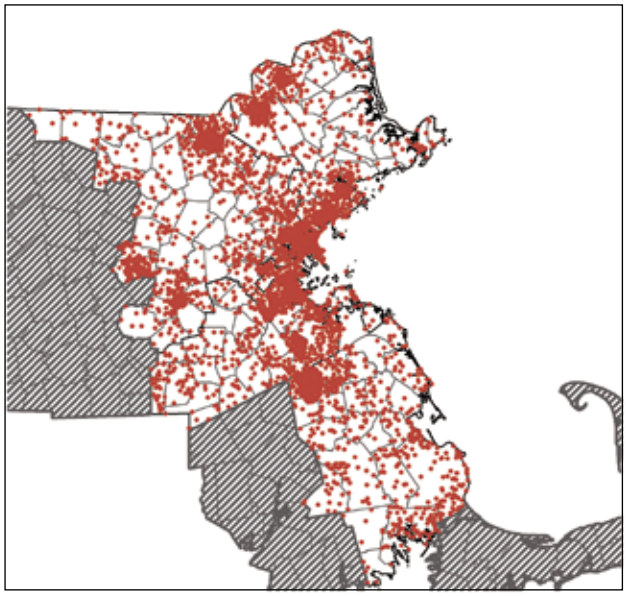
Households need somewhere to go following a foreclosure. For low-income households, this often means making difficult choices in an increasingly expensive rental market with few affordable options.

MAP 1.5

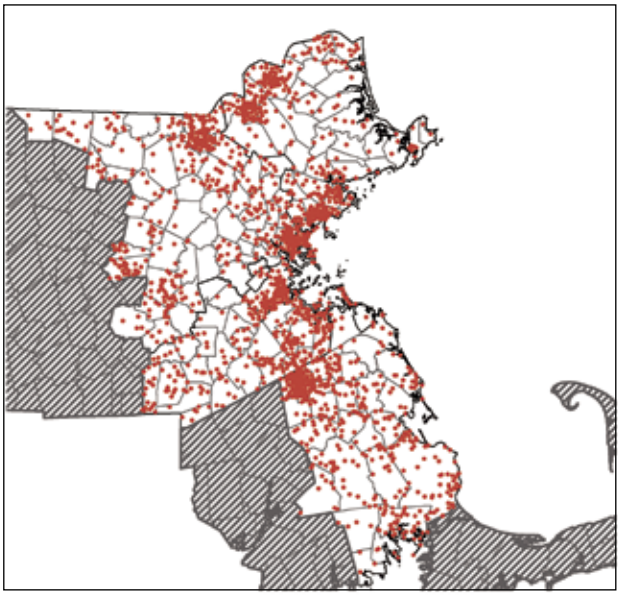
Foreclosure Deeds

Each Dot Represents 5 Foreclosure Deeds

2008–2012



2014–2018



Source: The Warren Group

Eviction is particularly acute in urban markets, and traps residents in a cycle of instability.

As rents soar, service job wages stagnate, and inequality grows, poor and working class renter households become much more vulnerable to eviction. Eviction can take a number of forms. There are evictions for non-payment of rent. There are also evictions for some fault or violation of a lease agreement by tenants, such as illegal activity taking place in the unit. Evictions must be brought to housing court, and a landlord must get permission from the court to evict tenants.[19] These evictions are relatively easy to track and measure.

The Eviction Lab, a national database out of Princeton University, collects eviction data from around the country.[20] Using its database, the adjacent map displays average annual eviction rates by census tract for the five-year period 2012–2016. While renters across the region are at risk of eviction, the scale of evictions is particularly acute in urban markets such as Brockton, Lawrence, Lowell, and a number of neighborhoods in the City of Boston.

These data only tell a portion of the eviction story, however. When faced with the threat of eviction, many households vacate their units before the case makes it to court. These instances do not show up in the data.

Formal eviction is also not the only way in which renter households are vulnerable to losing their units. When a lease reaches the end of its term, tenants may be asked to vacate if the landlord wishes to renovate the property, sell the property free of tenants, or convert the property to condominiums. These cases are notoriously difficult to track, yet having the data is critically important to evaluating how eviction, gentrification, and displacement are linked in our increasingly high-cost housing market.[21]

The debate around how to handle the eviction crisis is an important and complex one. Evictions are by and large private actions, but in a high-cost market these private actions may cause dramatic shifts and loss of community in affected neighborhoods and housing instability for displaced renters.

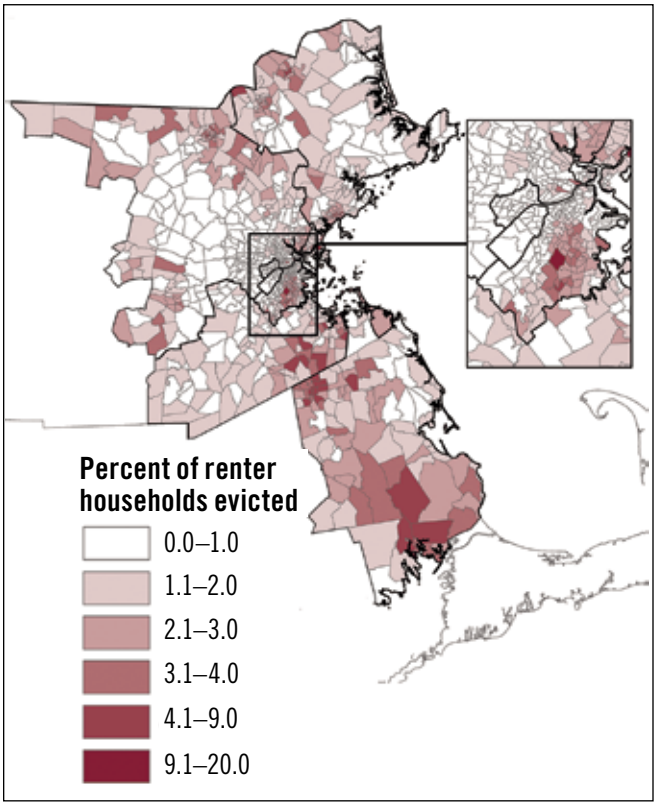
Evictions that result from price increases are symptomatic of an entire region that has insufficient affordable housing stock and has failed to produce enough housing to keep pace with demand. Evictions are an important reminder that when we fail to create enough housing opportunities for everyone, it is the most vulnerable who suffer the most severe consequences.

Short of homelessness, households that have been evicted face many poor choices upon re-entering the housing market, often accepting inferior conditions, sometimes in neighborhoods with fewer opportunities and lower levels of access.[22]

MAP 1.6

Average Annual Eviction Rate

2012–2016



Source: The Eviction Lab, Priceton University

Homelessness is on the rise in the region, despite large improvements in the City of Boston.

When housing situations become untenable and social networks have been exhausted in the pursuit of finding safe, affordable housing options, many households become homeless.[23] Homelessness is difficult to measure, in part because there are multiple definitions of homelessness.

The U.S. Department of Housing and Urban Development (HUD) only counts as homeless people living in shelters, transitional housing, or in public places, but other definitions include households that have doubled up with others due to necessity.[24]

Between 2008 and 2018, the number of homeless families and individuals grew in Greater Boston and New York, while falling in Seattle. This is despite the number of homeless families falling by 21 percent and the number of individuals falling by 13 percent in the City of Boston over the past decade.

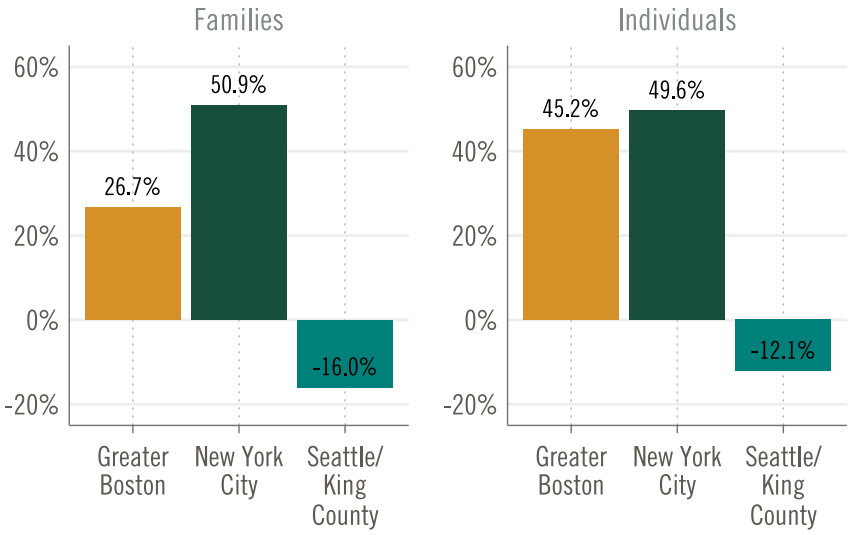
Although Seattle and Greater Boston are comparable in terms of population size, home values, and economic growth, one important difference likely accounts for Greater Boston's larger homeless population: Massachusetts is a right to shelter state. Right to shelter is a mandate that requires a state or municipality to provide temporary emergency shelter to every man, woman, and child who is eligible for services, every night.

Massachusetts has been a right to shelter state since Chapter 450 of the Acts of 1983 was signed by Governor Dukakis. Only two other U.S. jurisdictions have right to shelter mandates: New York City and the District of Columbia. Thus, comparisons over time with New York City are likely to provide a more accurate assessment of the city's homelessness situation. Greater Boston compares favorably to New York in terms of families more than individuals. This is likely because of the Commonwealth's Emergency Assistance program which provides homeless families with children access to emergency shelter and help finding permanent housing. Massachusetts is unique in that it operates the shelter system at the state level rather than the county or city level.

FIGURE 1.35

Change in Homelessness

Comparison, 2008–2018

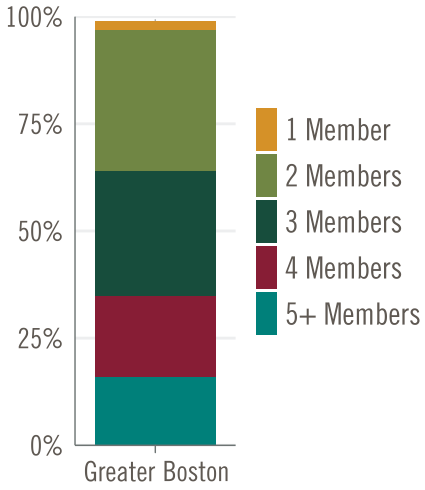


Source: Point In Time counts

FIGURE 1.36

Size of Families Placed in Emergency Shelter

January 2018



Source: DHCD Emergency Assistance Data

CHAPTER TWO

Best Practices

For the purposes of this report, "best practices" refer to local land use policies and practices that are thought to lead to increased housing production, more diverse housing stock, and more affordable housing. Understanding the context of housing production and land use regulation in Massachusetts is important before delving into an exploration of best practices at the local level.

In this chapter, we explore the use of best practices in Massachusetts, changes since the mid-2000s, and recommendations for increasing housing production through the strategic use of best practices in the future.

Chapter Sections

BACKGROUND AND CONTEXT

ANALYSIS OF BEST PRACTICES

- Multifamily Permitting
- Accessory Dwelling Unit Bylaws
- Inclusionary Zoning
- Mixed-Development
- Community Preservation Act
- Affordable Housing Trust

Background and Context

Understanding the context of housing production and land use regulation in Massachusetts is important before delving into an exploration of best practices at the local level.

In Massachusetts, we have historically given disproportionate power to small cities and towns to determine housing development and land use regulation, making the Commonwealth different from most other states in a number of ways.

Massachusetts has unique governing features that drive land use policy.

- Massachusetts is a "home rule" state with most land use control vested at the municipal level. Unlike other states we have no mandated training for volunteers on local boards that regulate development.
- There is no state planning office, mandated master planning, or comprehensive planning at the state level. Many other states have offices that focus on long-range planning, data collection, and research—such as California's Office of Planning and Research.
- There are two primary state zoning mechanisms designed to help produce more housing at the local level: Chapter 40B, which provides an exemption from local regulation for certain affordable housing developments, and Chapter 40R, which provides incentives for development in transit-oriented and other smart locations.
- A substantial majority of communities in the Commonwealth have a town meeting form of government, at which approval of zoning and certain other matters requires a supermajority two-thirds vote.
- Unlike in other states, county governments are weak or nonexistent in Massachusetts and do not enforce land use regulation or adopt regional plans. Massachusetts does have 13 regional planning agencies (RPAs) that play a leadership role but are not empowered to regulate land use or enforce regional land use plans.
- Massachusetts has excellent technical assistance providers focused on housing, economic development, and the environment. One goal of the Governor's Housing Choice Initiative was to integrate more collaboration between technical assistance providers through quarterly meetings and the creation of a shareable database to coordinate technical assistance efforts.[1]

Analysis of Best Practices

Best practices reviewed and included in this section are:

- **Multifamily permitting mechanisms**
- **Accessory dwelling unit (ADU) bylaws**
- **Inclusionary zoning bylaws**
- **Mixed-use development districts**
- **Adoption of the state Community Preservation Act (CPA)**
- **Creation of a local affordable housing trust (AHT)**

Zoning for age-restricted housing is also included in this data analysis, but for purposes of this report is not considered a best practice because use of these restrictions and their motivations vary so widely among communities. In some places, zoning for age-restricted housing may be a reasonable response to a specific market need. In other communities, zoning for age-restricted housing may be used to prevent development based on perceptions about the race or income of potential occupants or to avoid the costs of providing additional public education.

Methodology included historical and new data review plus original surveys and interviews.

This analysis of best practices is based on data collected from several sources. Historical information was obtained from the Housing Regulation Database created by the Pioneer Institute and the Rappaport Institute in 2005.[2] Updated best practices data as of 2017/2018 were compiled from research by local housing expert Amy Dain, our supplementary online survey of 49 communities in the Greater Boston region, a review of local bylaws and ordinances by the research team, and other data compiled by MHP.

Based on the data available, we selected four municipalities for follow-up interviews to learn more about on-the-ground challenges, solutions, and policies used to produce more housing in the Greater Boston region. We strove to provide geographic diversity as well as to represent some of the Metropolitan Planning Council's (MAPC) community types:[3]

- Maturing New England Town: Andover
- Major Regional Urban Center: Brockton
- Sub-Regional Urban Center: Methuen
- Mature Suburban Town: Natick

Our interview protocol focused on questions related to:

- Current housing stock and upcoming housing needs
- Challenges to providing new housing
- Solutions to housing production impediments
- The link between housing policy and production at the local level

Most communities have zoning on the books that allows multifamily housing in at least some locations.

In 2005, 11 communities in the Greater Boston region had zoning that did not allow multifamily housing.[4] By 2017/2018 that number was reduced to three: West Bridgewater, Westford, and Nahant.[5]

Several communities that did not allow multifamily housing in 2005, such as Sudbury, Norwell, and Medway, now permit the development of multifamily housing, and no longer limit housing development to single-family homes.

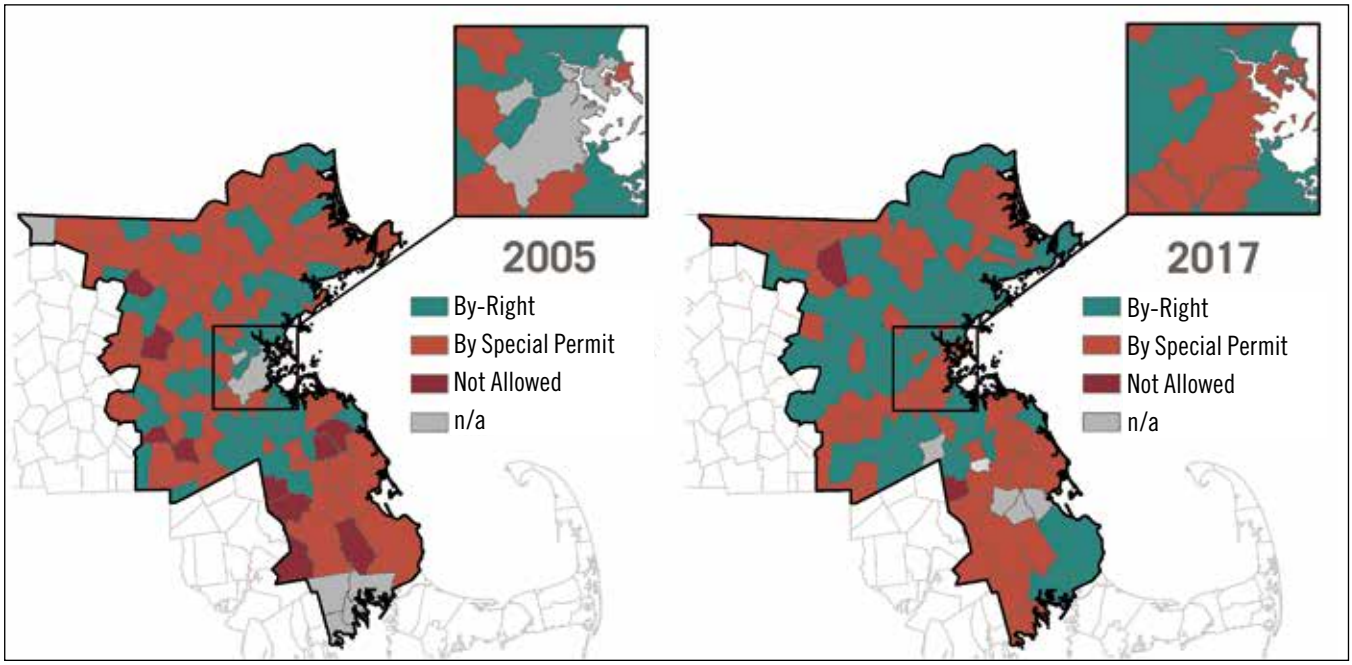
Of the 132 communities that did allow multifamily housing in 2017/2018, 58 percent allowed it by-right in at least some circumstances, on the books. "By-right" permitting is when a development is allowed when it meets local zoning requirements without the need for a vote of approval by the planning board or another discretionary local approval.

If the zoning district applicable to a site does not permit the desired use, or the proposed use varies from the dimensional requirements, then zoning relief is needed. Zoning relief may take the form of a variance or comprehensive permit issued by the zoning board of appeals, a change in zoning approved by the legislative body (a town meeting or a city or town council), or a discretionary special permit if allowed by local zoning.[6]

Even though most cities and towns in Greater Boston now allow by-right permitting for multifamily housing in certain districts, as shown in Map 2.1 below, most multifamily housing in the region is approved via special permits or comprehensive permits issued by local zoning boards pursuant to Chapter 40B.

MAP 2.1

Where Multifamily Housing Is Allowed



Source: Dain 2005 & 2019 MHP-UMDI Analysis

Potential for development through multifamily zoning has increased.

Municipalities in the region were surveyed to determine whether any significant amendments had been made to multifamily zoning since 2004.

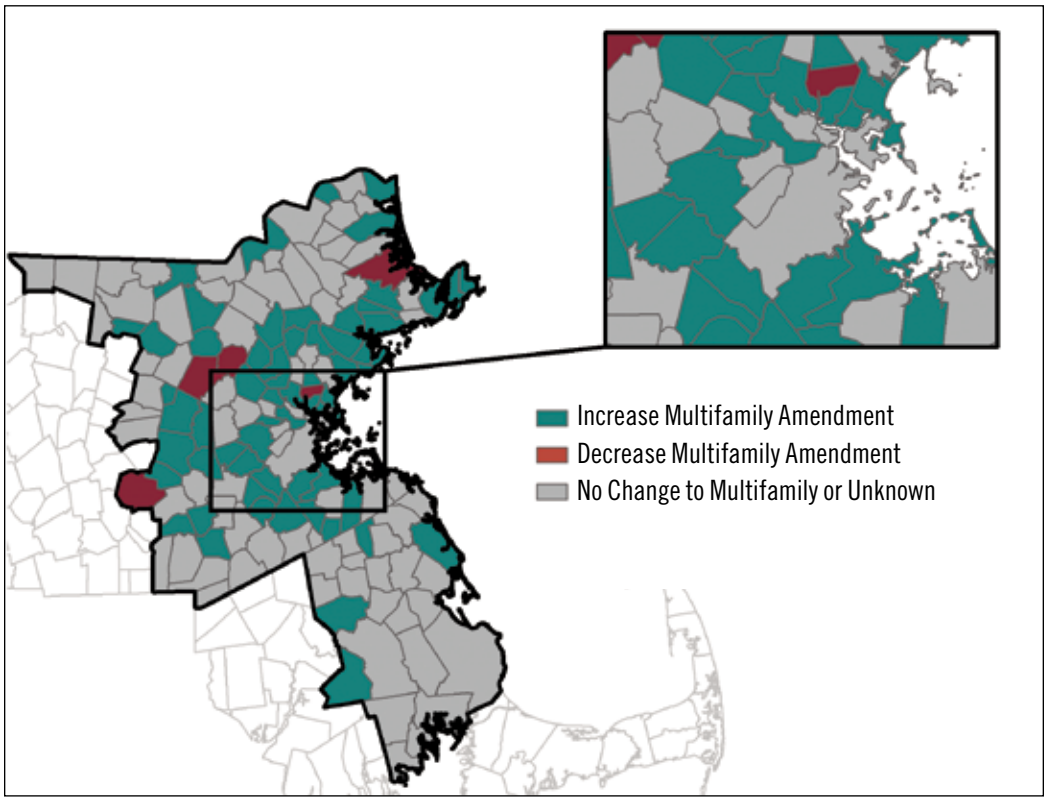
Of the 147 cities and towns in the region, 89 had amended their multifamily zoning since 2004. Of those that amended, 63 municipalities changed their zoning to potentially allow more multifamily units to be built. Only five amended their zoning to decrease multifamily housing potential. One community changed its multifamily zoning without changing the number of multifamily housing units that could be built.

The data show that 43 percent of the municipalities in the region have responded in a positive way since the mid-2000s to the need for additional multifamily housing, though this additional zoning potential does not appear to be of sufficient magnitude to meet unmet multifamily demand.

> *"Natick has the unique opportunity [with] two commuter rail stations and proximity to major routes to be a leader in [suburban multifamily housing production]."*
>
> —Jamie Errickson, Natick

MAP 2.2

Multifamily Zoning Amendments Since 2004



Source: Dain 2005 & 2019 MHP-UMDI Analysis

Many communities impose age restrictions on new multifamily development.

Since 2005 a number of municipalities in Greater Boston have adopted zoning bylaws or ordinances that impose an age restriction on new multifamily housing developments. In 2005, 47 communities had age restrictions that limited new multifamily housing to developments for residents aged 55 or older. In 2017/2018, that number had jumped to 73 communities.

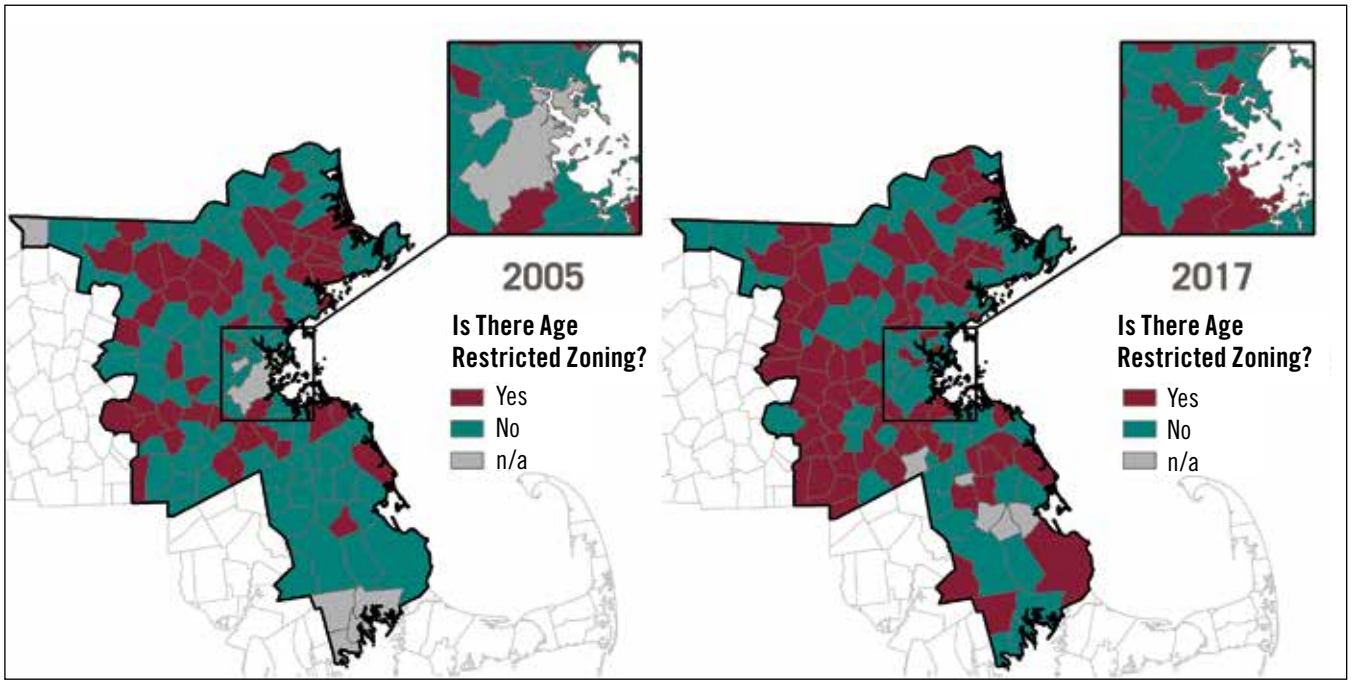
Age restrictions, by definition, exclude other populations in need of housing, such as families with children. That has the potential to exacerbate existing mismatches between housing supply and housing demand. Communities typically see more public support for age-restricted housing than for housing that is not restricted and available to families.

Concepts like "universal design" and "zero-step living," which emphasize one-story living and the ability to walk to amenities, may be more effective in meeting housing needs at various age levels than conventional housing that is simply age-restricted.

> *"There's strong demand for rental and multifamily housing, especially among young professionals, recent graduates, or empty nesters, and we need that—there's not enough [multifamily housing], and that drives up rents."*
>
> —Rob May, Brockton

MAP 2.3

Where Zoning Includes Age-Restricted Provisions



Source: Dain 2005 & 2019 MHP-UMDI Analysis

Zoning to allow accessory dwelling units (ADUs) has increased.

In 2005, accessory dwelling units were permitted in 86 cities and towns in the Greater Boston region. By 2018, that number had increased to 108 communities,[7] more than two-thirds of all municipalities in Greater Boston.

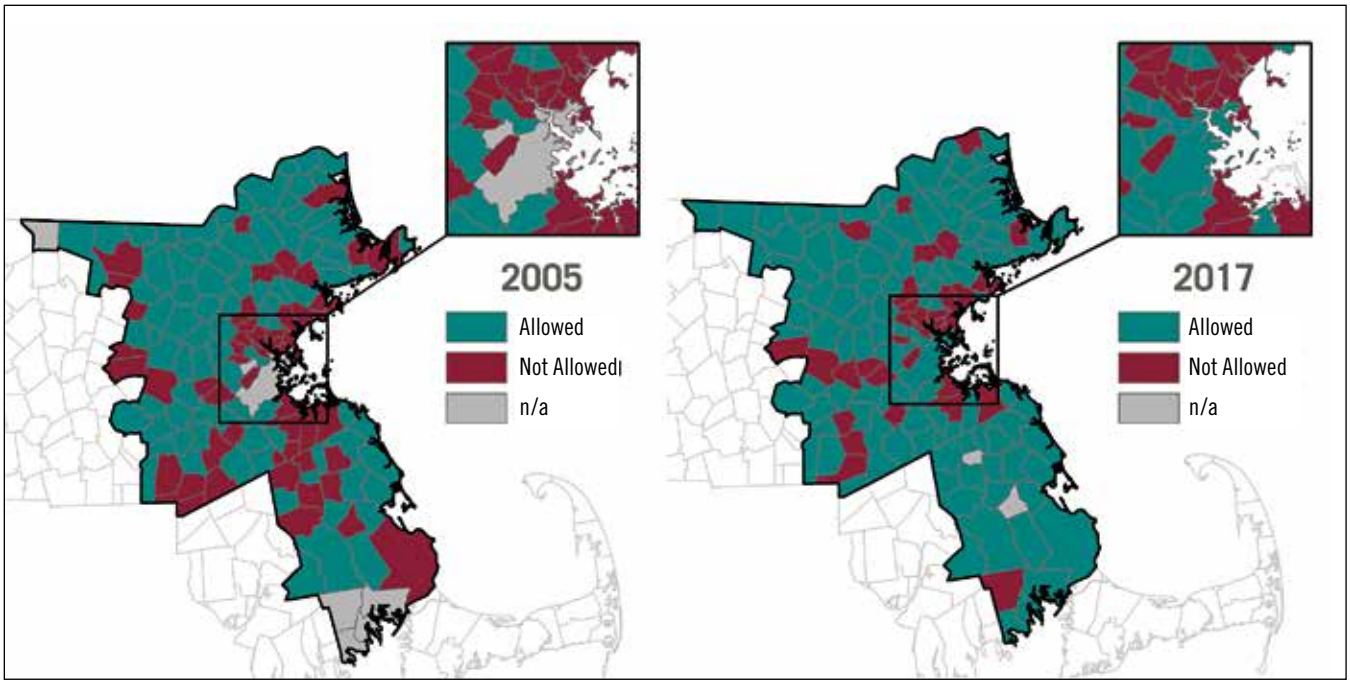
ADUs provide supplementary zoning that can be integrated into existing single-family neighborhoods to provide what is typically a lower priced housing alternative to conventional housing development. Residents of ADUs can be elderly relatives of the home's owners (these units are sometimes called "in-law apartments" or "granny flats") or adult children interested in saving money by living at home but still wanting separate living space. ADU zoning is typically crafted to make new units appear consistent with the character of existing neighborhoods.

Additional information about the benefits and examples of ADUs in Massachusetts can be found in EEA's Smart Growth/Smart Energy Toolkit[8] and in the 2018 joint study by the Pioneer Institute and Massachusetts Smart Growth Alliance. Of the 108 communities allowing ADUs, those that have permitted the highest number of units to date include Methuen (250 units), Tewksbury (150 units), Marshfield (150 units), Ipswich (101 units), and Tyngsborough (100 units).[9]

> *"Land availability and environmental constraints are the main housing production challenges."*
>
> —Bill Buckley, Methuen

MAP 2.4

Where Accessory Dwelling Units (ADUs) Are Allowed



Source: Dain 2005 & 2019 MHP-UMDI Analysis

Zoning for mixed-use development has doubled.

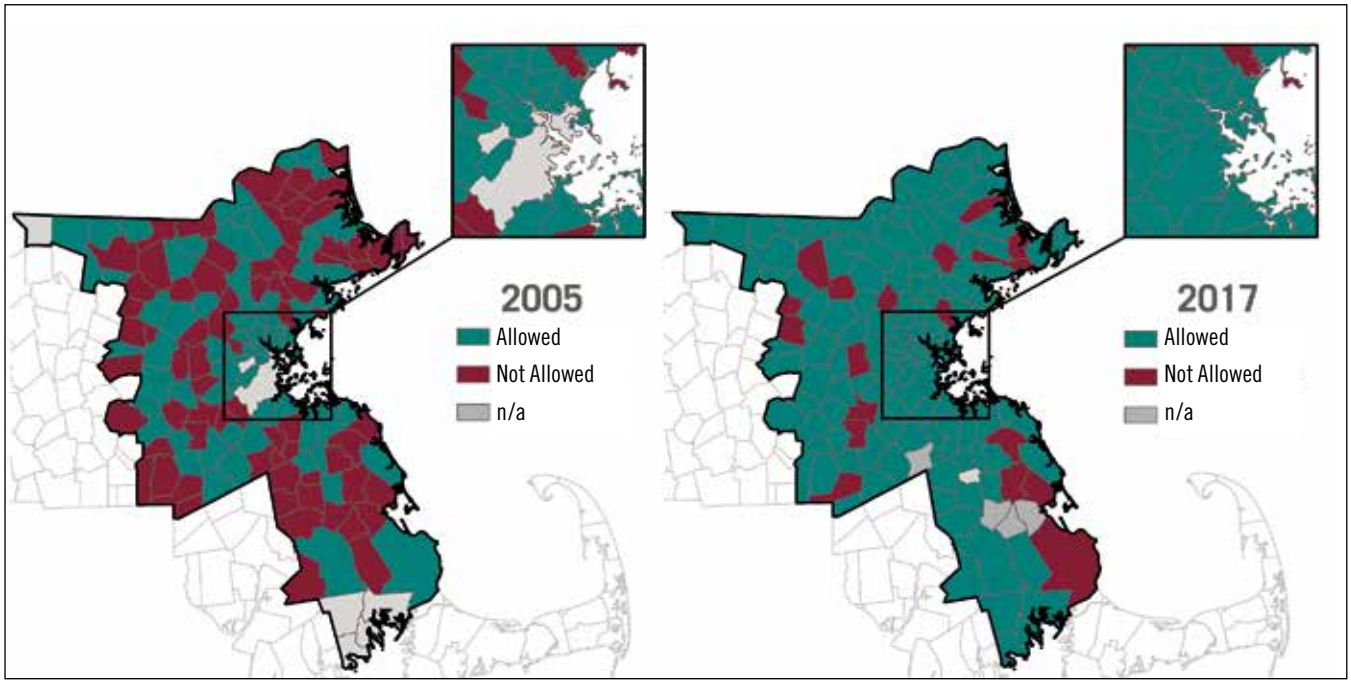
One of the more dramatic changes in Boston area land use regulation between 2005 and 2018 is how many municipalities now allow mixed-use development. As of 2017/2018, 121 municipalities allowed mixed-use zoning (by various mechanisms) compared with only 69 municipalities in 2005.

This change likely reflects increasing interest in "smart growth" development at the state and local level, a desire to increase the commercial tax base, and possibly changing preferences of residents. It is an especially attractive approach for cities and towns with traditional New England town and neighborhood centers and for communities with underutilized commercial buildings such as former mill buildings and empty shopping centers. More municipalities, and residents, are encouraging walkable and transit-oriented development within existing town centers and/or the creation of new town centers.

> *"One project downtown that used to be mostly retail was sold to new building owners, who realized that they could add 14 units of new housing using the special permit process."*
>
> —Lisa Schwarz, Andover

MAP 2.5

Where Mixed-Use Development Is Allowed



Source: Dain 2005 & 2019 MHP-UMDI Analysis

Inclusionary zoning has changed little in Greater Boston, but has seen more adoption across the state.

Inclusionary zoning bylaws or ordinances require developers to include a certain percentage of affordable housing units in developments that would otherwise be all market rate. To help offset the cost of providing these units, inclusionary zoning typically offers a "density bonus" or other incentives.

In 2005, 77 Greater Boston communities allowed inclusionary zoning—either optional or mandatory—and that number had only increased to 80 communities as of 2017/2018.

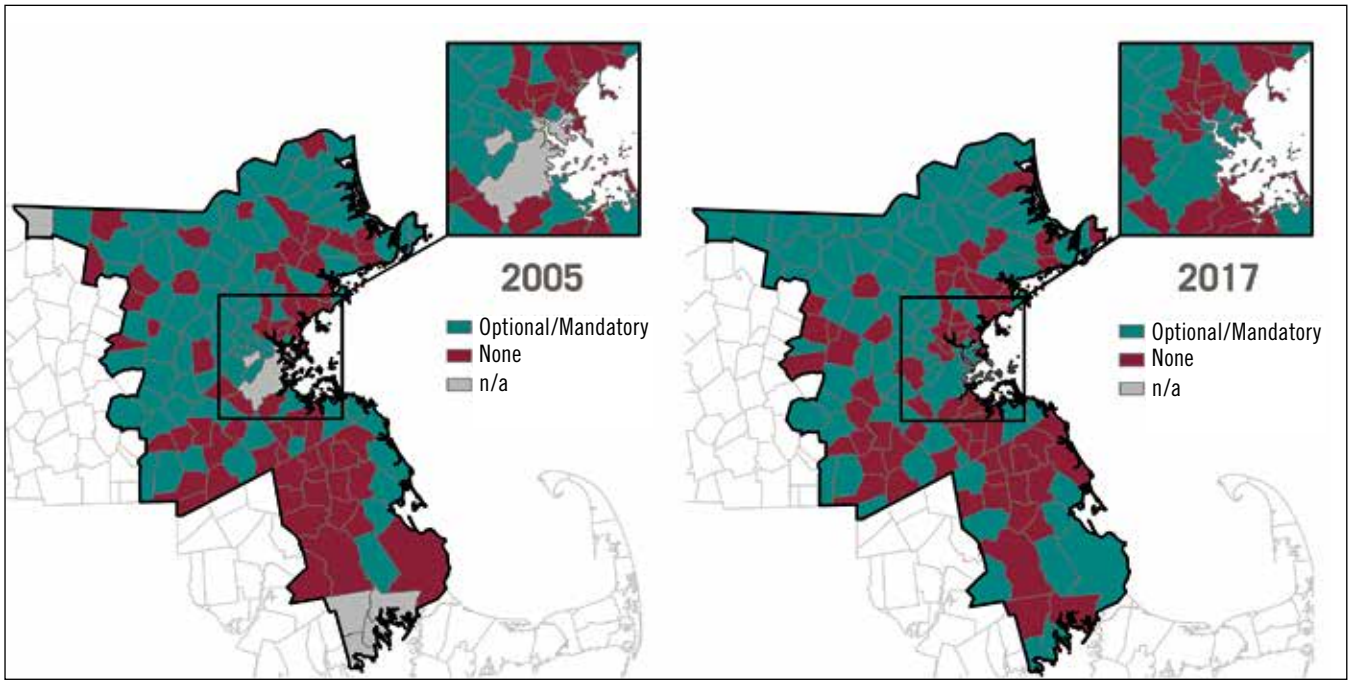
Across the Commonwealth as a whole, however, inclusionary zoning has become more popular. The number of Massachusetts communities with inclusionary zoning bylaws increased from 118 cities and towns in 1999[10] to more than 190 in 2018, according to initial data compiled by MHP.

Many inner core communities (including Boston, Cambridge, and Somerville) have struggled in recent years to determine what percentage of below-market rate housing units is achievable without making development economically infeasible. There is a balancing act between requiring too much affordability, which can deter developments in weaker markets, and failing to achieve the higher levels of affordability that hotter markets can support. Economic feasibility can also be enhanced by allowing greater density for developments with affordable units than zoning would otherwise allow.

Additional data about inclusionary zoning policies in Massachusetts will be available in 2020 through MHP's work with the Grounded Solutions Network, a national nonprofit organization coordinating inclusionary zoning policy efforts from across the country.[11]

MAP 2.6

Communities with Inclusionary Zoning Bylaws or Ordinances



Source: Dain 2005 & 2019 MHP-UMDI Analysis

Two-thirds of municipalities have adopted CPA; nearly half have created affordable housing trust funds.

The Community Preservation Act (CPA) offers municipalities flexibility to adopt a property tax surcharge to fund open space, historic preservation, affordable housing, and outdoor recreational spaces. Affordable housing trusts (AHTs) are municipal entities focused on creating and preserving affordable housing, generally described as housing for households earning up to 100 percent of the area median income (AMI). The adoption of one, or both, of these practices often demonstrates a municipality's commitment to funding and producing affordable housing.

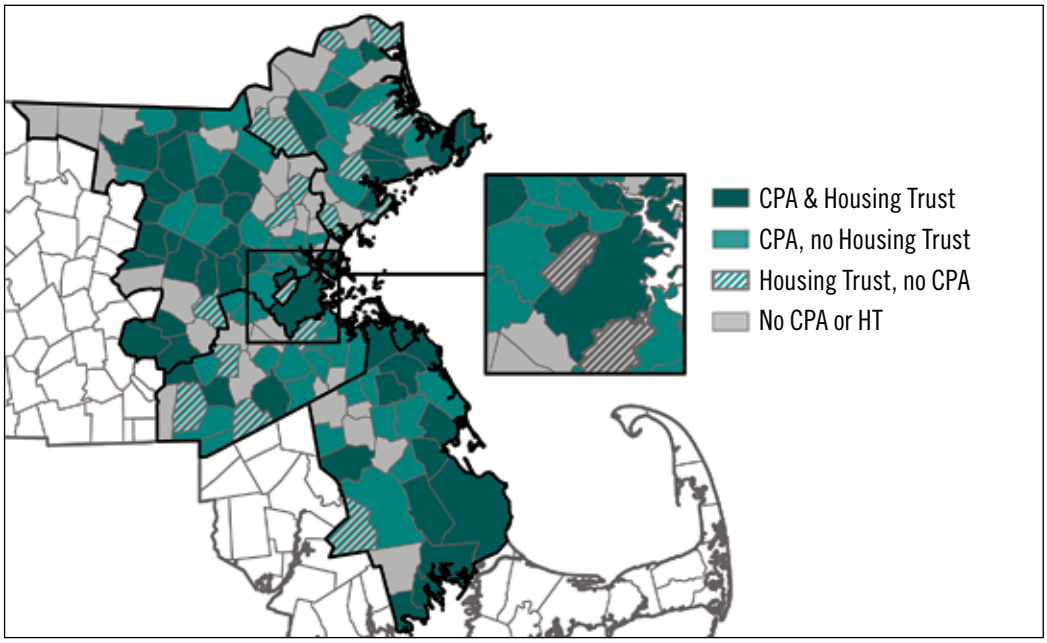
A local housing trust allows municipalities to collect funds for affordable housing, isolate these funds from the general municipal budget into a trust fund, and use these funds for local initiatives to create and preserve affordable housing.[12]

Affordable housing trusts also help promote affordable housing town-wide, and AHT board members often spread the word locally (e.g., in local groups and faith-based organizations) that affordable housing can be good for their community.

As of 2018, 91 cities and towns in the Greater Boston region have adopted CPA and 69 have created local affordable housing trusts.

MAP 2.7

Communities with CPA or Housing Trust Funds



Source: MHP and Community Preservation Coalition

CHAPTER THREE

The Relationship between Housing Production and Segregation

This chapter chapter examines trends in racial segregation across communities in Greater Boston using several different metrics and compares the region to similar metropolitan areas. We then explore the consequences of racial segregation in limiting opportunities for traditionally underrepresented populations in terms of income, job opportunities, school quality, and environmental health. Finally, we investigate the link between housing production and racial segregation over time at the municipal level.

While it may be difficult to conclude that these links are causal given the data that is currently available, our goal is to highlight how changes in production are correlated with racial segregation across the Greater Boston region. We hope that our analysis will serve to stimulate a policy discussion about the achievement of broad regional social goals, such as reducing the level of racial segregation, within the context of local zoning control.

GO TO:
https://www.tbf.org/GBHRC-2019-appendix
for the Technical Appendix

Chapter Sections

CONTEXT

PATTERNS OF SEGREGATION

SEGREGATION AND OPPORTUNITY

ADDRESSING SEGREGATION IN GREATER BOSTON

Context: The Origins and Legacy of Racial Segregation in Greater Boston

Massachusetts, like many places throughout the United States, has a long history of overt segregation in housing policies (such as "redlining"), as well as less deliberate drivers of structural inequality that have led to high levels of racial, ethnic, and economic segregation between neighborhoods and between urban areas and more affluent suburban communities. Housing policies like exclusionary zoning, discriminatory mortgage lending, and other practices in use as recently as the early 2000s disproportionately disadvantaged black and Latino communities and homeowners. While these and other discriminatory policies are illegal today, they firmly established segregated and often isolated communities based on class and color throughout Greater Boston—and residential patterns that have proven hard to overcome.

History of Segregation

In pre–civil rights era Massachusetts, many housing policies directly and indirectly prohibited residents of color (as well as immigrant or religious minority groups) from purchasing homes or land in majority-white communities. Both federal and local laws during this time effectively limited the upward mobility of non-white families. Redlining, the practice of denying homeownership loans and investment in areas deemed to be high risk (often non-white and poor communities), exacerbated the decline of those areas by withholding capital and discouraging families who otherwise might have been able to purchase homes from moving or staying there. This hastened both racial segregation and urban decay, and drastically curtailed the ability of minority families to accumulate generational wealth.

Throughout the 1950s and 1960s white homeowners across the United States left inner cities for the suburbs, spurring massive public and private investment in outer city limits. Policies by the Federal Housing Administration (FHA) at the time subsidized the development of suburban communities, but restricted the sale or re-sale of homes to black people. "White flight" hardened racial boundaries that were established in the pre–civil rights era, and negatively affected investment in infrastructure, transportation, and public schools in inner cities. While racially homogenous micro cities quickly grew in suburban areas, conditions in black and Latino inner-city neighborhoods experienced low investment, high crime, and increased policing. Greater Boston was not spared from the limited quality housing conditions that followed the exodus of white residents from inner-city America.

Since 1990, the country has inched toward improvements in residential integration; however, high levels of segregation between white and non-white racial groups remain in a number of metropolitan areas, including Greater Boston. According to Brookings Institute researcher William Frey's 2018 article "Black-White Segregation Edges Downward Since 2000, Census Shows," segregation between black and white groups in the Boston metro area dropped slightly between 1990 and 2017. Yet Boston still ranks 15th in terms of segregation among the 51 large metro areas with significant black populations.

Conditions Today

Today, Massachusetts and Greater Boston are perhaps more racially diverse and integrated than ever before. For example, a recent Boston Indicators study released by the Boston Foundation reveals that increases in the foreign-born population in Greater Boston over the last 30 years have fundamentally shifted the racial and ethnic makeup of the region.[1] While diverse at the regional level, at the municipal level we find remnants of the limited investment observed throughout the 1950s and 1960s. Boston, home to most of Massachusetts' black and Latino residents, is a majority-minority city where significant segregation persists both between urban neighborhoods and between the urban core and some of the more affluent suburban communities surrounding the city.

Although discriminatory practices are no longer a matter of law, few concrete actions have been taken to reverse the legacy of discriminatory federal, state, and municipal policies of the mid-to-late 20th century. Moreover, contemporary policies may promote segregation implicitly and create additional barriers to opportunity. Perhaps the most glaring example of implicit discrimination in the 21st century played out in the early 2000s, when mortgage lenders targeted neighborhoods of color for subprime, high-interest loans, even in cases where individuals would qualify for a conventional loan. When the housing bubble burst at the start of the Great Recession, black and Latino homeowners experienced foreclosure at rates much higher than white homeowners did. Black and Latino families were priced out of their communities and, as a group, experienced significant losses in net wealth.

Across the United States since the Great Recession, inner-city areas formerly occupied by non-white residents have undergone gentrification. In Greater Boston, gentrification has created pockets of heavy public and private investment in selected urban neighborhoods. This investment has raised values in some areas of the city that have traditionally been enclaves for black and Latino residents, making those areas unaffordable for former residents. Individuals priced out of their homes are opting to live in more affordable locations further removed from quality transportation, jobs, and other amenities.

Zoning (Home Rule, Chapter 40B, Chapter 40R)

More affluent communities in Greater Boston have zoning ordinances that effectively prohibit dense development. They often exclude the development of multifamily housing projects, and because of the connection between class and race, perpetuate current patterns of racial and income segregation.

In 1966, Massachusetts approved "home rule," which allows municipalities to determine their own zoning and housing policy. While providing municipal governments with the flexibility to meet unique housing needs within their own community, home rule does not provide an avenue for desegregating Greater Boston. Within the current home-rule setting, the Commonwealth is somewhat limited in the interventions it can take to mitigate segregation, thus allowing primarily white communities to remain as such. The State could consider changes to the home-rule policy to better deal with broader regional and statewide housing needs. Such an attempt could help to limit elements of racial and income segregation that are codified through municipal level policy.

In Massachusetts, we have seen some positive steps toward residential integration through state level housing policy, namely the development of Chapter 40B and Chapter 40R regulations. Chapter 40B is an affordable housing law that stipulates that every Massachusetts community maintain at least 10 percent of its housing stock as affordable (reserved for families earning no more than 80 percent of the area's median income). Chapter 40R encourages communities to create "smart growth" zoning districts and dense residential zoning districts located near public transportation stations or within walking distance of town centers. These two residential zoning laws serve to reverse damage caused by discriminatory federal and local housing policies that previously excluded black and Latino residents from homeownership in desirable communities.

Patterns of Segregation in Boston

Greater Boston has a long history of racial segregation. In this section we measure current levels of segregation in the Greater Boston region and compare this to similar metropolitan areas to determine how we compare with our peers. We find that racial segregation is still a serious, chronic issue in Greater Boston as well as many of its comparison cities. We also evaluate changes in segregation over time in Greater Boston to determine the amount of progress, if any, that the region has observed over the past several decades. Here we find a small, incremental decline in racial segregation within the region, but the level of racial segregation in the region remains persistently high.

Who lives where in Greater Boston?

Despite its largely white, European origins, both domestic and international migration have changed the racial and ethnic composition of Greater Boston over the past several generations. First, in the Great Migration, blacks from the south moved in large numbers to industrial cities in the Northeast, including Boston. More recently, after passage of the 1965 Immigration Reform Act, immigrant countries of origin shifted from Europe to Latin American and Asia. As a result, Latin American immigrants, led by large numbers coming from the Dominican Republic, have been the fastest growing foreign-born population, roughly doubling in size over a few decades. Table 3.1 shows that nine municipalities in the Greater Boston area are now majority-minority, with more than 50 percent of their population identifying as non-white in 2017 (and none having fit that description less than 30 years ago). These include Boston, Brockton, Chelsea, Everett, Lawrence, Lynn, Lowell, Malden, and Randolph.

TABLE 3.1

Greater Boston Municipalities Where People of Color Constitute the Majority

City/Town	1990		2017	
	Total Population	Percent People of Color	Total Population	Percent People of Color
Lawrence	70,207	45.3%	79,497	84.5%
Chelsea	28,710	41.0%	39,272	78.1%
Randolph	30,093	15.6%	33,704	63.8%
Brockton	92,788	22.5%	95,161	63.4%
Lynn	81,245	19.8%	93,069	62.1%
Boston	574,283	41.0%	669,158	55.1%
Everett	35,701	8.8%	45,212	54.1%
Malden	53,884	12.1%	61,212	53.4%
Lowell	103,439	23.5%	110,964	50.9%

Source: U.S. Census Bureau, Decennial Census, 1990 & American Community Survey, 5-Year Estimates, 2012–2017

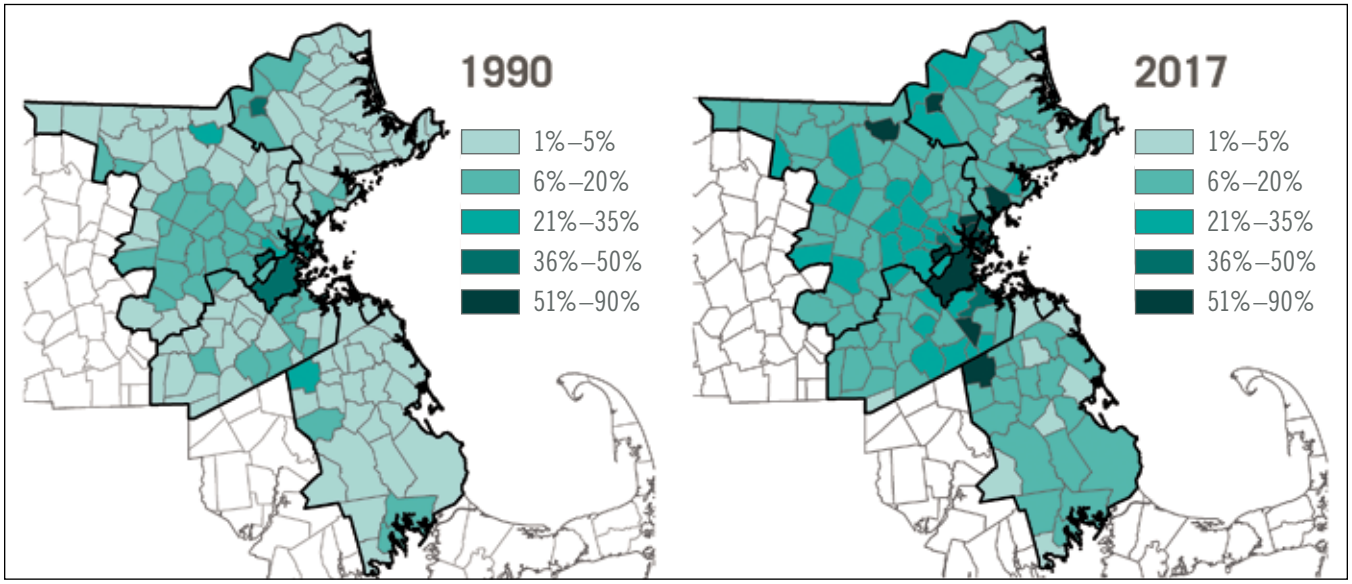
Yet, there are large disparities in where people of color live across the Greater Boston region. Map 3.1 shows that although the region has diversified over time, people of color are still concentrated in a few areas.

Greater Boston has a long history of racial segregation. In this section we measure current levels of segregation in the Greater Boston region and compare this to similar metropolitan areas to determine how we compare with our peers. We find that racial segregation is still a serious, chronic issue in Greater Boston as well as many of its comparison cities. We also evaluate changes in segregation over time in Greater Boston to determine the amount of progress, if any, that the region has observed over the past several decades. Here we find a small, incremental decline in racial segregation within the region, but the level of racial segregation in the region remains persistently high.

While the region has become more racially diverse over the last several decades, the concentration of minority populations in a handful of municipalities means that some whites still have limited interactions with racial and ethnic minorities. As a result, there is limited opportunity for interaction in the community setting among people of different races or ethnic background. For example, most school systems in the Greater Boston area operate on a local level, students largely reflect the racial and ethnic composition of the city or town, even with busing from Boston through METCO. While adults may have more opportunities to engage with people of different backgrounds, colors, and cultures at work, they have few opportunities to do so in their neighborhoods where they are likely to spend most of their time.

MAP 3.1

Percent People of Color by Municipality for Greater Boston



Source: 1990 Decennial Census, 2013–2017 ACS 5-year estimates

How racially segregated is Boston compared with other cities?

Previous research shows that the Boston metropolitan region suffers from a persistently high level of racial segregation. For example, a recent study of segregation trends across 52 U.S. metropolitan areas between 1970 and 2010 finds that Boston is consistently among the set of hypersegregated cities for black residents—meaning that blacks were highly segregated on at least four of the five dimensions of population distribution (evenness, exposure, clustering, centralization, and concentration) used by the U.S. Census Bureau to measure racial and ethnic segregation within a given area (Massey and Tannen, 2015).[2]

In this section, we make use of a subset of these measures to assess the degree of segregation in Greater Boston for three historically underrepresented populations: Asians, blacks, and Latinos. We bring together a variety of data available from the decennial census and the American Community Survey at the census tract level. We also make use of existing measures constructed by other researchers to be able to make comparisons with other metropolitan areas over time. Please see the technical appendix online (https://www.tbf.org/GBHRC-2019-appendix) for a detailed description of each of these measures and how to interpret them.

The first measure we examine is the dissimilarity index, the most common summary measure of "evenness"—the extent to which the distribution of two racial/ethnic groups differs across geographies. Prior research using census data found that the Boston-Quincy metro area was one of the most segregated of the nation's 50 largest metropolitan areas as of 2010, ranking 11th, 5th, and 4th in terms of the level of segregation among black, Asian, and Latino residents, respectively (Logan and Stults, 2011).[4]

To be able to make apples-to-apples comparisons of the dissimilarity index across metropolitan areas over the past several decades, we compare the dissimilarity specifically for the Greater Boston area to a handful of similarly constructed metropolitan divisions using both the decennial census and the 2012–17 American Community Survey. Figure 3.1 shows the change in the dissimilarity index since 2000 for Greater Boston versus the Chicago, New York, San Francisco, and Seattle metro divisions—areas with similar population composition and housing characteristics. Despite improvement in all three indices over time—for Asian, Latino, and black populations—as of 2017 the level of dissimilarity in Boston indicated a moderate to high degree of segregation for Latinos and a high degree of segregation for blacks. Moreover, the level of segregation in Greater Boston relative to that of the other metropolitan divisions varies considerably. While the dissimilarity index in Greater Boston is similar to the other cities for Asians, it is higher than San Francisco and Seattle for blacks, and is second only to New York for Latinos.

FIGURE 3.1

Dissimilarity Index for Boston versus Other Metropolitan Divisions

2000 - 2010 - 2017

Source: 2000 and 2010 Decennial Census, 2012–2017 American Community Survey

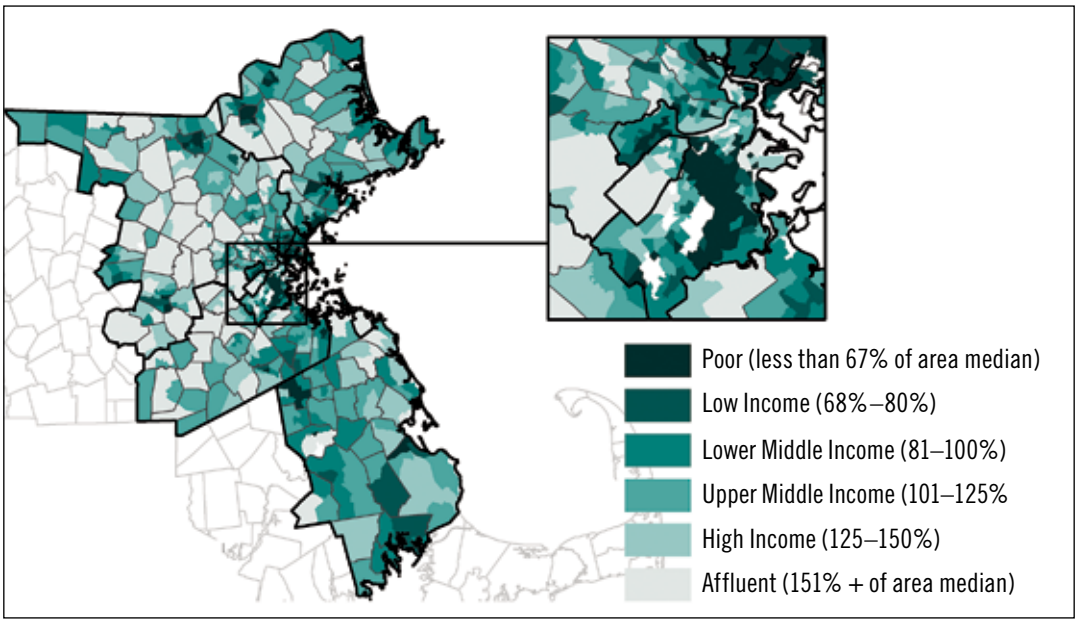
What is the spatial relationship between income and race?

Patterns of racial and ethnic segregation are important because of the close connection between a group's spatial position in a geographical region and its socioeconomic well-being. Opportunities and resources are not evenly distributed across places, with some neighborhoods having less crime, better schools, less hazardous environments, and better access to job opportunities—typically accompanied by higher home values that reflect these characteristics. According to the classic Tiebout model (1956),[5] people will sort themselves according to their preferences for such amenities, subject to their income constraints. Naturally, as households improve their socioeconomic circumstances, they often move to gain access to these benefits for themselves and to provide greater opportunity for social mobility for their children. Previous research has demonstrated that race and ethnicity are highly correlated with socioeconomic status (Reeves, Rodrigue, and Kneebone 2016; Rodgers 2008; Lin and Harris 2008).[6] Indeed, Maps 3.2 and 3.3 indicate that there is a strong correlation between per capita income and the share of people of color by municipality in the Greater Boston region.

Yet the consequences of racial segregation go beyond simply distributing resources unequally across groups to perpetuating a cycle of poverty for historically underrepresented—and even purposely disadvantaged—minorities. To assess the interaction of segregation and poverty, we use a census tract–based definition of racially and ethnically-concentrated areas of poverty (R/ECAPs).[7] Using this methodology, we identified 68 R/ECAPs in the Greater Boston region, accounting for 4.7 percent of the region's census tracts. Both the R/ECAPs and the high poverty census tracts that are not majority-minority are clustered in just a handful of cities (see map below). More than one-third of the R/ECAPs are in Suffolk County, primarily in Boston neighborhoods such as Dorchester and Roxbury, and to a much lesser extent Charlestown, Chinatown, and South Boston. Other large clusters exist in Lawrence and Lowell.

MAP 3.2

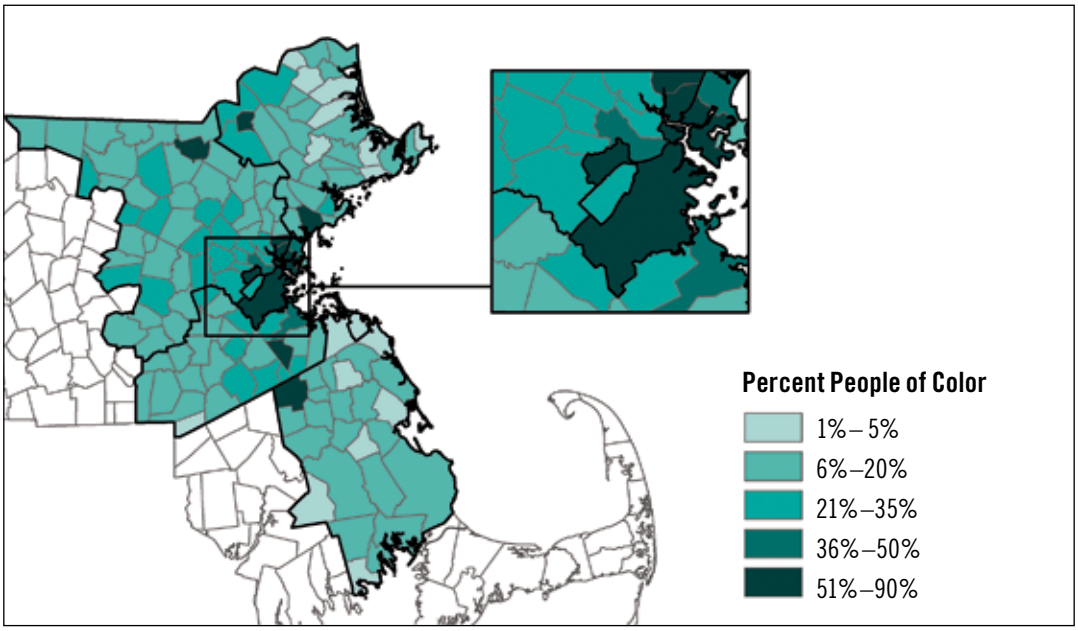
The Spatial Distribution of Income



Source: U.S. Census Bureau, ACS 5-year Estimates 2013-2017

MAP 3.3

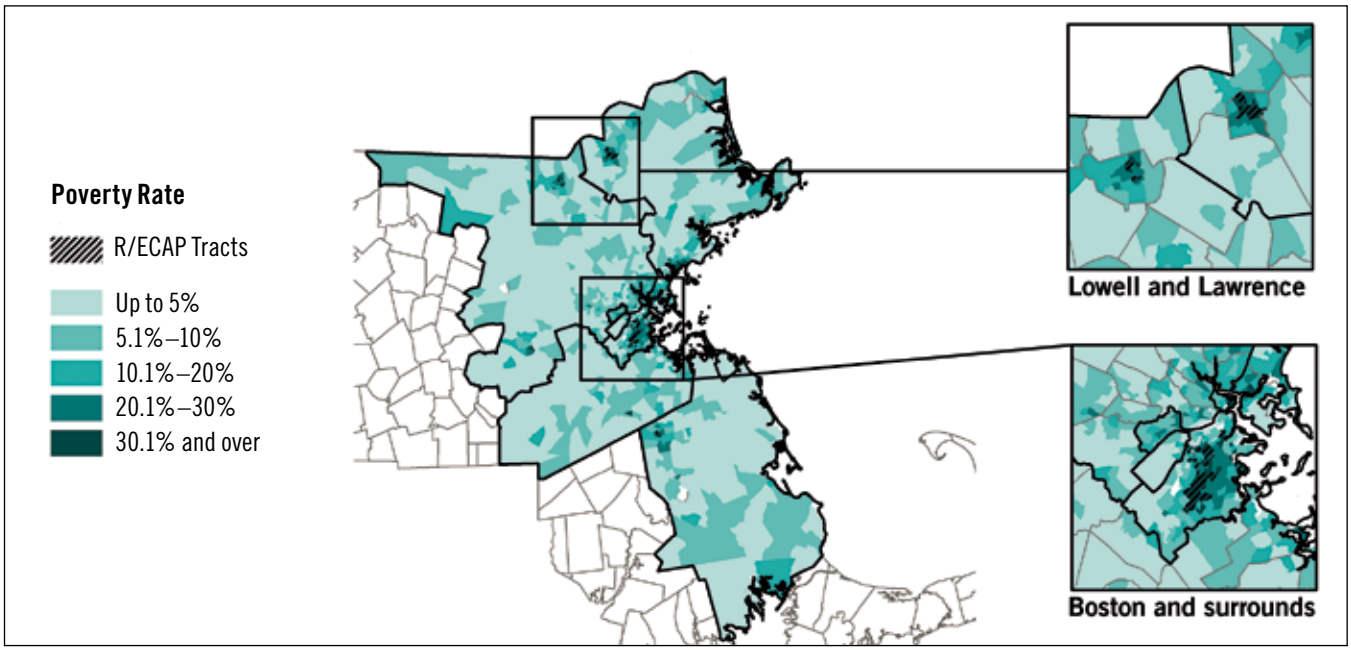
The Spatial Distribution of Race



Sources: Map of per capita income is from Reardon and Bischoff (2016). Map of share of people of color are the authors' calculations from the American Community Survey 2012-17 5-year estimates.

MAP 3.4

Racially and Ethnically Concentrated Areas of Poverty in Greater Boston, 2016



Source: HUD, Affirmitavely Furthering Fair Housing Data and Mapping Tool (AFFH-T), November 2017

However, several studies have shown that economic disparities alone do not explain segregation. For example, McArdle et al. (2003)[8] found that black and Latino Massachusetts residents were far more likely to live in high poverty areas than whites with the same incomes. Moreover, poor white families did not live in the same communities as poor blacks and Latinos, and significant numbers of affluent black and Latino households could be found in only a handful of suburban communities. In a follow-up study, McArdle and Harris (2004)[9] found that although black and Latino home buyers had lower incomes, on average, than white and Asian buyers, affordability alone could not explain persistent patterns of residential segregation.

While both rising income inequality and widening racial disparities in income play a role in racial segregation, controlling for these factors does little to change segregation patterns across municipalities. To account for income differences across racial groups, we use a measure developed by the Census that calculates the ratio of actual versus predicted racial/ethnic composition for each municipality. This actual versus predicted to reside ratio measures the predicted, or expected, number of people based on the region's income distribution by race.

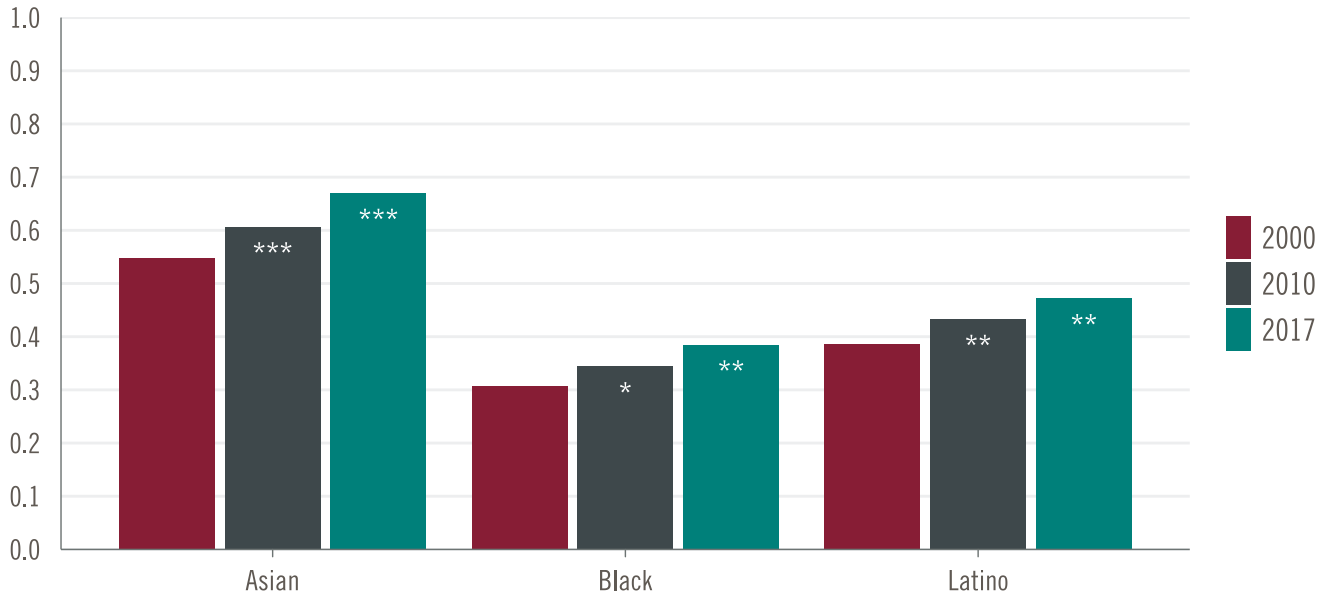
That is, the predicted value for a racial or ethnic group in a municipality is calculated as the number of residents the municipality has in a given income band multiplied by the racial/ethnic group's share of that income band for the Greater Boston region. The actual number of residents in each racial/ethnic group is then compared with the predicted total for that group to determine the actual-to-predicted ratio. Ratios with a value less than 1 indicate that the municipality has fewer residents in a given racial/ethnic minority group than one might expect given the city or town's income distribution.

When compared over time, this "predicted to reside" ratio also controls for broad population shifts in racial/ethnic composition (e.g., increased diversity overall) and demonstrates how that population would be distributed locally, holding income constant. If all races were distributed proportionally by income across cities and towns in the region, this ratio would be equal to 1.0 for every community. The figure below shows that averaged

FIGURE 3.2

Change in Actual versus Predicted to Reside Ratio Greater Boston Municipalities

2000 - 2010 - 2017



Source: ACS 5-year Estimates 2013–2017

Statistically significant at the 10% level = * at the 5% level= ** at the 1% level= ***

across all communities in the Greater Boston region, the predicted to reside ratio for all three racial groups examined here increased by 8 to 10 percentage points between 2000 and 2017. While small in magnitude, this statistically significant improvement over time is similar to that found using the dissimilarity index, again indicating that racial segregation in the Greater Boston area is receding, albeit at a very slow pace.

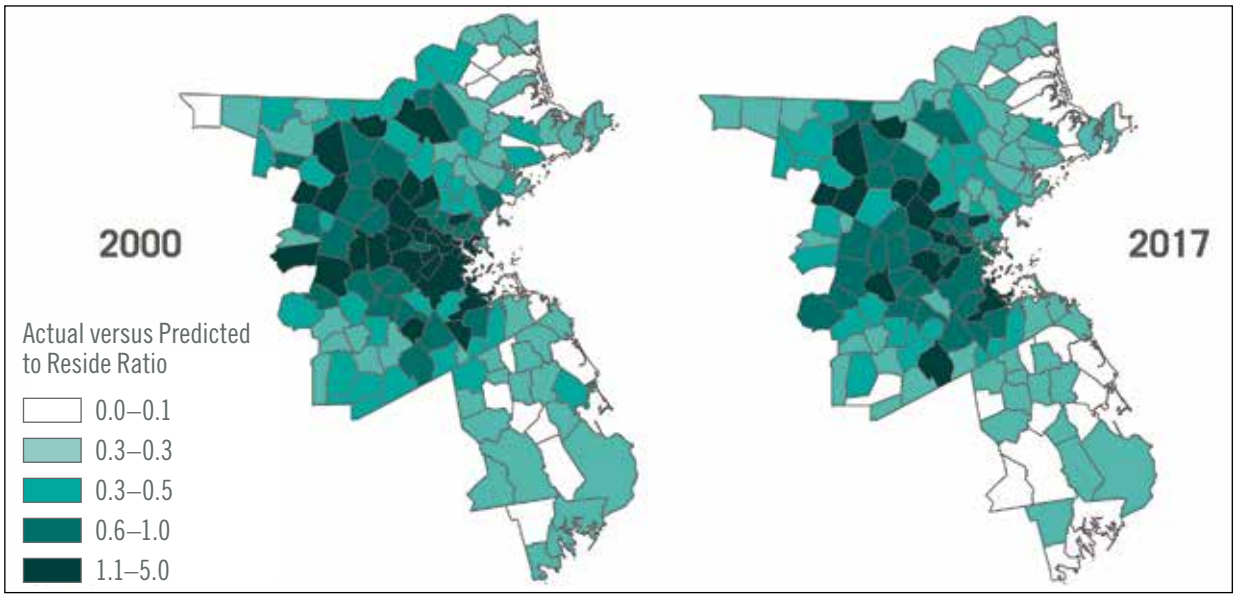
The level of racial segregation in the Greater Boston region remains high by the standards set by the Census. As of 2017, municipalities in Greater Boston exhibit actual versus predicted to reside ratios that fall below 0.50 on average for blacks and Latinos, the threshold below which the non-white share is considered to be "severely below predicted." Even the Asian actual versus predicted to reside ratio is considered to be "moderately below predicted" at 0.67, such that the Greater Boston region is still only two-thirds of the way toward achieving an equal distribution of the Asian population across its cities and towns.

Moreover, the persistently high levels of segregation in the Greater Boston region are not driven by a few isolated communities. More than three quarters of the cities and towns in Greater Boston have Latino populations that are severely below the levels expected based on their income distribution. Roughly 67 percent of municipalities have black populations that are severely below predicted levels and 54 percent have Asian populations that are severely below predicted levels. At the other end of the spectrum, Boston, Brockton, Cambridge, Everett, Lowell, and Somerville have more than five times the predicted number of blacks while Chelsea, Lawrence, Lynn, Methuen, and Revere have more than double the predicted number of Latinos.

Where do we see significant improvements in segregation across Greater Boston at the municipal level? Maps 3.5, 3.6, and 3.7 show the change in the predicted to reside ratio between 2000 and 2017 for Asian, black, and Latino populations, respectively, by municipality. Both Asian and Latino populations appear to have become spread more evenly across the Greater Boston area. For example, the Asian population has moved out of the City of Boston and into communities to the west and north. In contrast, Latinos appear to be residing in greater numbers along the I-90 corridor. Less improvement has occurred with

MAP 3.5

Change in Actual versus Predicted to Reside Ratio by Municipality: Asian



Source: HUD, Affirmitively Furthering Fair Housing Data and Mapping Tool (AFFH-T) November 2017

the distribution of the black population with the exception of some movement toward the South Shore. Again, while there are socioeconomic barriers hindering access to many communities in the Greater Boston area, it should be noted that this measure controls for income. As such, while the region may be more diverse, people of color are still below predicted levels in many suburban communities.

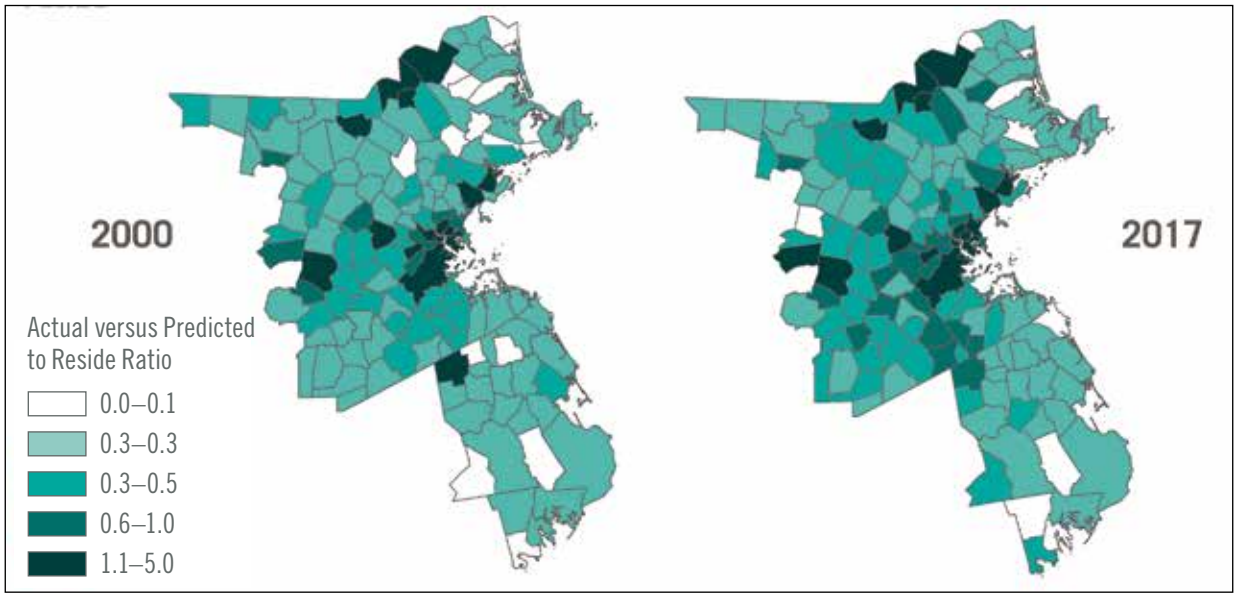
MAP 3.6

Change in Actual versus Predicted to Reside Ratio by Municipality: Black

Source: HUD, Affirmitively Furthering Fair Housing Data and Mapping Tool (AFFH-T) November 2017

MAP 3.7

Change in Actual versus Predicted to Reside Ratio by Municipality: Latino



Source: HUD, Affirmitively Furthering Fair Housing Data and Mapping Tool (AFFH-T) November 2017

How Racial Segregation Limits Opportunity

Where you live can have a real impact on your access to social capital and upward mobility. The demands for high-quality public schools, jobs, public transportation and other infrastructure, healthy food choices, and clean communities are often first met in high-income communities. Lack of investment in communities of color in Greater Boston has resulted in struggling schools, limited access to healthy and fresh groceries, and, in some cases, limited access to public transportation. It is important to put the current level of racial segregation in context and to understand what the consequences are for traditionally underrepresented populations.

Social science research has clearly demonstrated that neighborhood conditions play an important role in the life outcomes of residents, particularly youth. Youth from historically underrepresented racial and ethnic groups disproportionately live in neighborhoods with few job opportunities, lower performing schools, and high levels of crime that negatively affect their outcomes later in life (Chetty et al. 2016).[10] Moreover, striking racial differences in the likelihood of upward mobility demonstrate that escaping childhood poverty appears to be more difficult for non-white youth (Corcoran and Matsudaira 2005; Isaacs 2007; Kearney 2006; Mazumder, 2005).[11]

Neighborhood segregation by race, ethnicity, and socioeconomic status creates physical and social barriers for youth seeking access to employment, postsecondary education, and community engagement (Hardaway and Mcloyd 2009).[12] Low-income and non-white children are most likely to succeed in places that have less concentrated poverty, less income inequality, better schools, a larger share of two-parent families, and lower crime rates, with boys having especially poor outcomes in highly-segregated areas (Chetty and Hendren 2015).[13] By decreasing access to opportunity, segregation serves to exacerbate inequality across racial and ethnic groups.

Where are neighborhood barriers to opportunity in Greater Boston?

To explore issues related to access to opportunity, we map opportunity indices supplied by HUD across Greater Boston for 2017, the most recent data available. Of the six opportunity dimensions measured by HUD, we focus on poverty, school proficiency, labor market engagement, and neighborhood health.

We map these indices at the city/town level to identify where access to opportunity is the most abundant (darkest shading) or limited (lightest shading). The maps below show there are large pockets of opportunity in the Greater Boston area, particularly in the suburban communities that lie near the 128 ring, although many cities and towns scattered across the region also offer these opportunities. Furthermore, it is very common for communities with limited opportunity to be adjacent to communities with high opportunity.

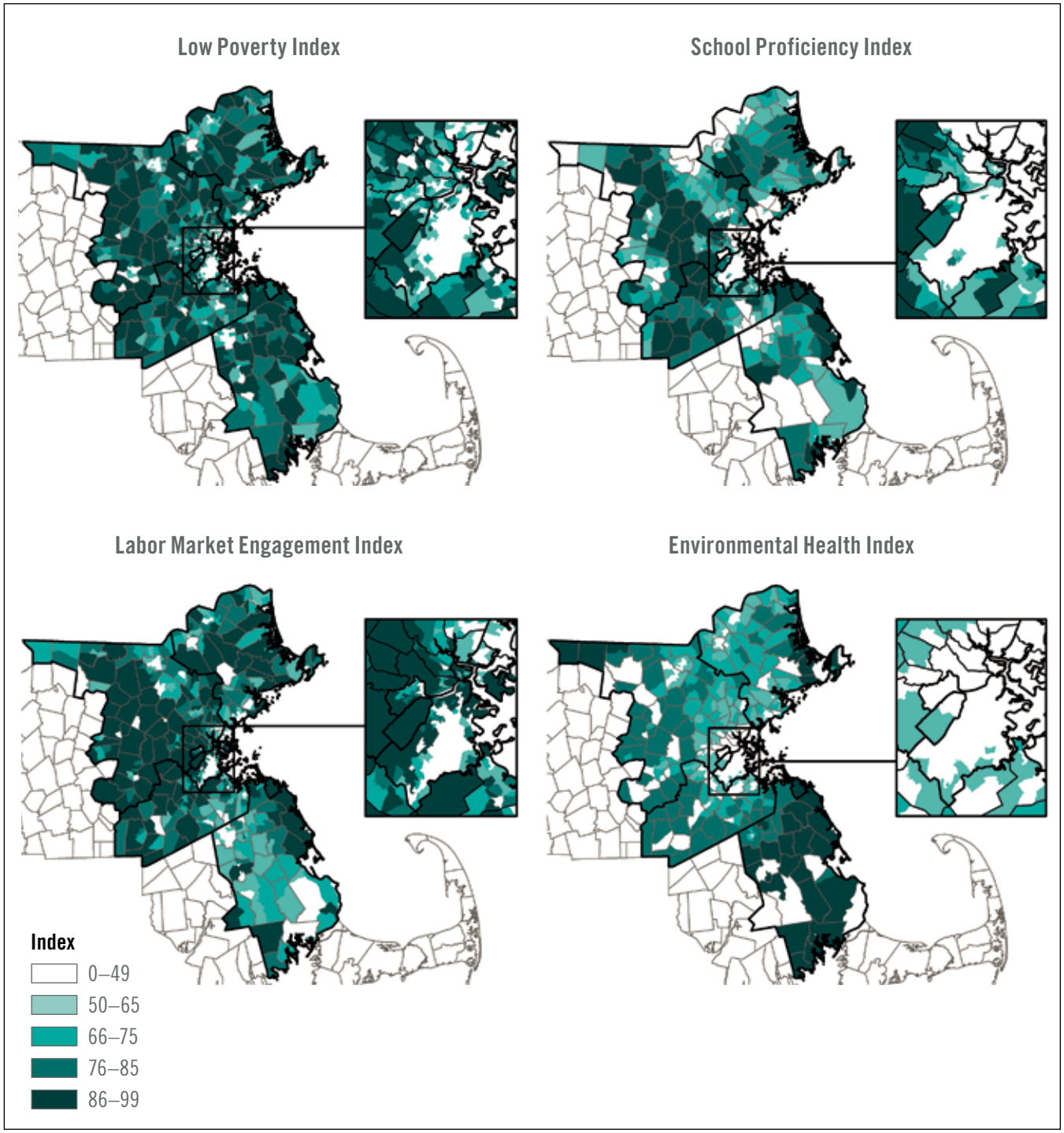
Yet, the benefits or advantages that communities with higher access to opportunity experience frequently do not extend beyond town or neighborhood borders—particularly when it comes to school district boundaries. Rather, these advantages are contained within certain municipalities—as is evident in adjacent communities such as Boston and Brookline. This is also true for households' exposure to poverty and low labor market engagement. Wide differences between neighboring municipalities are less apparent for environmental health, which makes sense given that air quality is related more to the proximity to industry than town borders.

Certain cities have low scores across a broad range of indices: the labor market, exposure to poverty, air toxins, proximity to jobs and physicians, and school performance. This closer look at the spread of opportunity across the region's municipalities, as well as the interaction between different types of opportunity, underscores that policy solutions must consider the multitude of dimensions that affect households' access to opportunity, regional and urban-suburban-rural divides, and how vulnerable populations can access opportunities available in neighboring areas.

What is the relationship between racial segregation and opportunity across various domains (poverty, job access, school quality, environment) in the Greater Boston area? Research demonstrates that more segregated places tend to have higher opportunity gaps between racial groups. Comparing the opportunity maps to those showing the share of people of color by city and town reveals a striking correlation. Indeed, a recent Urban Institute study found that "metropolitan areas with higher levels of segregation also have wider racial and ethnic disparities in labor market engagement, high-performing schools, and toxin-free environments" (Gourevitch, Greene, and Pendall, 2018).[14]

MAP 3.8

HUD Opportunity Indices for Greater Boston



Source: HUD, Affirmitavely Furthering Fair Housing Data and Mapping Tool (AFFH-T) Novemvber 2017

Addressing Racial Segregation in Greater Boston

The previous section demonstrated that although racial and ethnic minority groups are more likely to have lower incomes and experience higher rates of poverty than their non-Latino white counterparts, these income differences cannot explain the persistent patterns of segregation across Greater Boston. Residential segregation arises from a combination of a complex set of factors that includes both voluntary choices about where to live as well as constraints on those choices that reflect limitations on the number and type of units that are built, lack of information about housing options, or even outright discrimination in both renting and lending practices.

This section focuses on the relationship between racial segregation and housing production and what it may reveal about potential ways to address the problem of unequal access to resources in Greater Boston. We recognize that some of the challenges to increasing production are unique to affordable housing, but many apply to housing development more generally. These include economic and fiscal considerations, resource allocation, the state's legal and regulatory framework, public perception and attitudes, and the degree of local control over land use as specified by zoning regulations.

In addition, factors beyond housing production such as socioeconomic status, commuting times, individual preferences, cultural norms, and discriminatory practices also affect racial segregation. For example, limiting housing opportunities through redlining and other means has been a factor in excluding people of color from living in certain communities around Greater Boston.

What factors are at play in residential racial segregation?

Previous research on racial segregation in urban areas has focused primarily on economic factors, urban characteristics, and racial preferences (Easterly 2009; Card, Mas, and Rothstein 2008; Glaeser and Vigdor 2001; Cutler, Glaeser, and Vigdor 1999; Massey and Denton 1993).[15] More recently, researchers have explored another important institutional factor: local land use regulation. Several studies have found a significant relationship between density zoning and income inequality (Rothwell and Massey 2009) as well as racial composition (Pendall 2000).[16] Local control of land use has been recognized as a potential factor (Downs 1973; Fischel 1985),[17] but it is only recently that detailed data on zoning regulations at the municipal level have been collected over time, allowing for longitudinal analyses.

A small but growing body of evidence suggests that local land use regulations play a meaningful role in racial segregation across geographic locations of various sizes. For example, using two datasets of land regulations for the 50 largest U.S. Metropolitan Statistical Areas, Rothwell (2011)[18] finds anti-density regulations are responsible for a large portion of the level of and change in segregation from 1990 to 2000. According to his estimates, a hypothetical switch in zoning regimes from the most exclusionary to the most liberal would reduce the gap between the most and least segregated MSAs by at least 35 percent. Similarly, Resseger (2013)[19] uses a detailed database of Massachusetts land use regulations collected by MassGIS for the Commonwealth's Office of Geographic Information. He finds that census blocks zoned for multifamily housing in 2000 had black and Latino population shares that were 3 to 6 percentage points higher as of 2010 than single-family zoned blocks directly across a border from them. His results can explain more than half the difference between levels of segregation in Boston versus Houston.

We build on this literature by exploring the relationship between housing production and racial segregation. However, we acknowledge that correlations across municipalities are not necessarily evidence of a causal relationship. For example, municipalities in Greater Boston where the actual versus predicted to reside ratio for Asians, blacks, and Latinos was higher (i.e., racial segregation was lower) were also those that had higher percentages of subsidized housing. Yet the current relationship between racial segregation and housing production across municipalities is likely to reflect pre-existing characteristics of communities that have persisted over time.

We address these issues by using data and methodologies that attempt to net out other factors. First, we use the predicted to reside ratio as our main dependent variable to measure segregation since this metric accounts for the socioeconomic status of different racial and ethnic groups. Second, we do not rely on contemporaneous correlations but instead examine the relationship between *changes* in racial segregation and *changes* in housing production over time. This approach nets out municipality characteristics that do not change over time that could limit affordable housing production such as size, proximity to Boston, and tax base.

What can cities and towns do to encourage more housing production, and more diversity in the types of units that are permitted? Although more communities have adopted best practices over the past decade, Chapter 2 revealed that the production of new housing still faces significant opposition in many municipalities. As such, it is difficult to assess which best practices lead to greater affordable housing production. Simply building more units without considering the type or affordability is unlikely to reduce segregation. Moreover, although racial diversity has much more often come to white neighborhoods, a recent analysis by the *New York Times* shows that since 2000, the arrival of white residents is now changing non-white communities in cities of all sizes, affecting about one in six predominantly black census tracts across the nation.[20] A similar pattern has occurred in the Greater Boston region since 1999, with suburban towns becoming less white and Boston neighborhoods becoming more white. An influx of white residents into downtown neighborhoods often has a significant impact on the mortgage market, the architecture, and the value of land itself as gentrification takes hold and pushes out previous residents of color.

How does housing production affect segregation?

To explore the relationship between racial segregation and housing production we draw simple scatter plots of changes over time and determine statistical significance using a regression equation. For example, the figure below shows the relationship between the change in the actual versus predicted to reside ratio for whites and the change in three separate measures of housing production to capture both the overall quantity (i.e., change in the per capita number of units permitted) and type (i.e., multifamily permits as well as subsidized units).[21] Each dot represents a community and where it falls along the two metrics listed on the axes. The horizontal regression line indicates the relationship between the two metrics based on the pattern across all the communities that are plotted. An upward sloping line indicates a positive relationship and a downward sloping line indicates a negative relationship.

Overall, the evidence suggests that there is a negative relationship between segregation and housing production. Communities experiencing greater reductions in segregation between 2000 and 2017 were those that permitted more housing units; however, the relationship does not hold uniformly across all types of housing. The scatter plots on page 83 and 84 indicate that municipalities experiencing a reduction in the actual versus predicted to reside ratio for whites had larger increases in the supply of multifamily housing. However, no such pattern exists for either total per capita permitting or the gap between the municipality's SHI and that required under 40B.[22] Thus, it appears that simply building more housing does not reduce segregation—it is necessary to build the right mix of different types of housing.[23]

FIGURE 3.3

Change in Actual versus Predicted to Reside Ratio for Whites versus Change in Per Capita Multifamily Permits

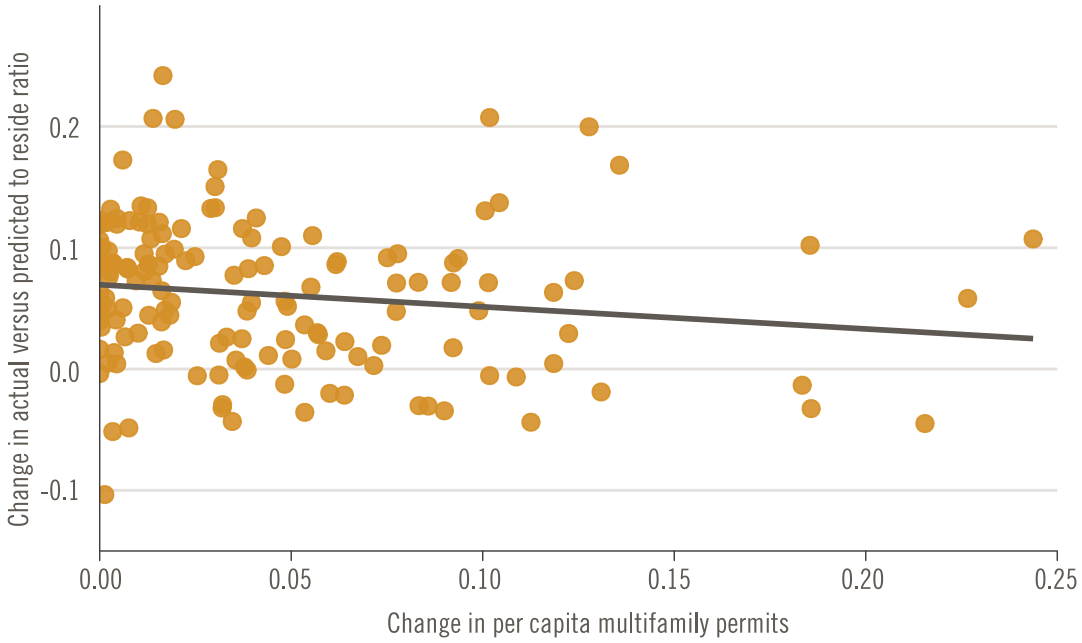


FIGURE 3.4

Change in Actual Share of Asian Population versus Change in Share of Housing That Is Multifamily

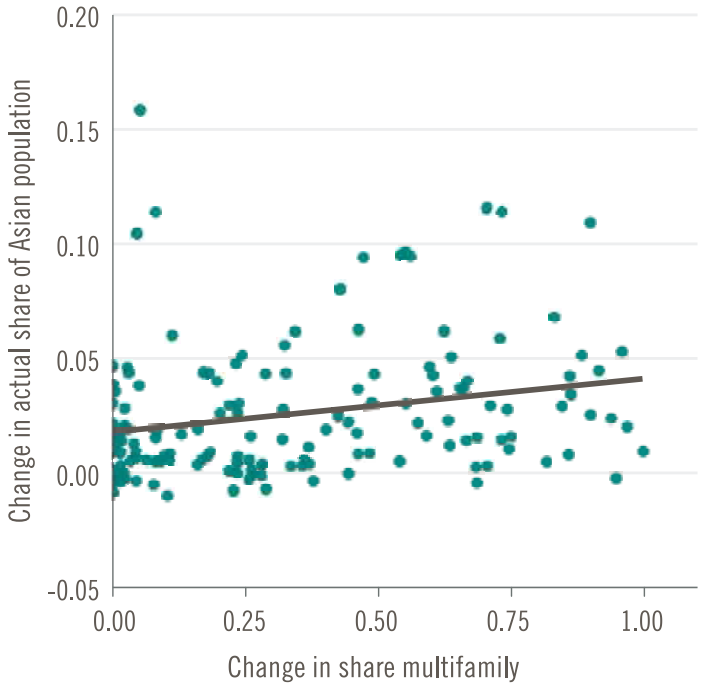


FIGURE 3.5

Change in Actual Share of Black Population versus Change in Share of Housing That Is Multifamily

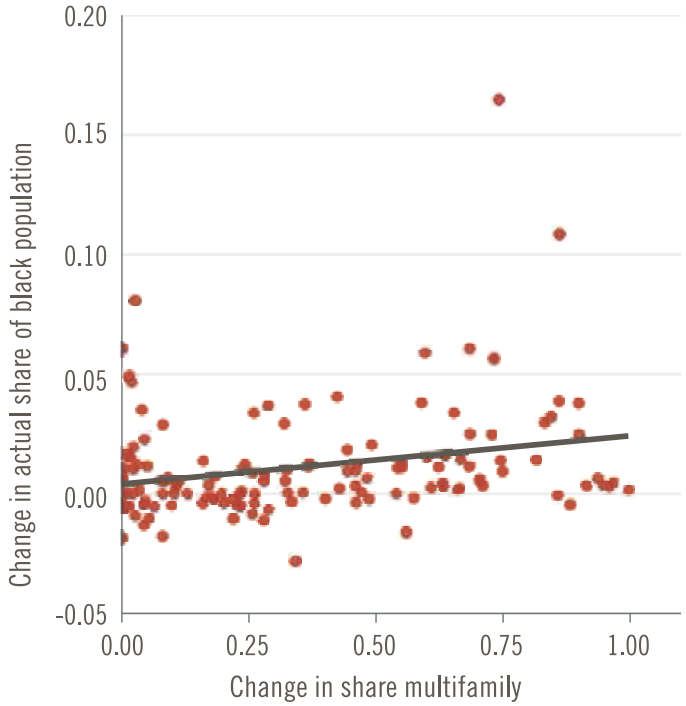
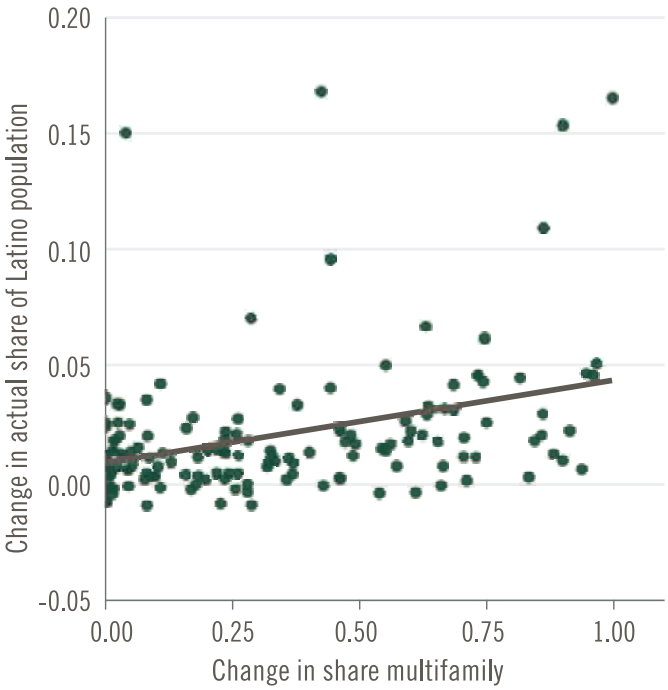


FIGURE 3.6

Change in Actual Share of Latino Population versus Change in Share of Housing That Is Multifamily



Yet changes in the actual versus predicted to reside ratio are small and can also reflect changes in the region's overall population as well as the share of each group that resides in each municipality. To further test the relationship between segregation and housing production, we look at the correlation between the share of the municipality's population that is white and housing production.[24] The results are qualitatively similar to those above and even stronger in magnitude. In addition, those communities that reduced their SHI gap also saw a reduction in the share of the population that was white. Thus, not only is it necessary to build a mix of the types of housing but also to ensure that housing is affordable to a more diverse set of individuals and families.

Are some racial or ethnic groups helped more than others by an increase in housing production? The scatterplots show a clear positive upward-sloping relationship between the change in the share of population for all three non-white racial and ethnic groups and the change in the share of multifamily housing.[25] Clearly, places that are building more multifamily housing are becoming more diverse across multiple dimensions.

While these results serve to highlight the potential link between housing production and racial segregation, we emphasize that we cannot say for certain that this is a causal relationship. Many other factors affect racial segregation as individuals choose where to live for a variety of reasons. It stands to reason that limiting the number and type of housing units serves to constrain the ability of individuals to reside in certain places; nevertheless, it's likely that housing production is correlated with other community characteristics that serve to make a place less segregated. However, among the top 10 communities in terms of multifamily housing production between 2000 and 2017, the 2000 share of the white population ranged from 50.5 percent in Chelsea to 74.2 percent in Cambridge to 95.8 percent in Winthrop. Yet all of these communities experienced a reduction in the white population share between 2000 and 2017. [26]

Conclusions and Policy Discussion

Insufficient Housing Supply

This year's Greater Boston Housing Report Card points to three persistent challenges that the region has faced over the past several decades: insufficient housing supply, lack of housing affordability, and inequity in access to housing with its attendant racial and socioeconomic segregation.

Massachusetts is one of few states where most land use decisions are made by municipal governments without regional, county, or state oversight. In this environment, it is no surprise that insufficient housing supply reflects how little land is zoned to allow for the development of new housing—particularly multifamily housing, which is often disfavored by local residents, especially where it is not the current norm. Although multifamily housing production has rebounded since the recession, it is still well below historic levels, falls short of current demand, and is heavily concentrated in just a handful of communities—primarily Boston, Cambridge, and Somerville. While most new housing being produced in Greater Boston is at price levels that are not affordable to low- or moderate-income (LMI) households, additional supply at least expands the overall stock of housing and can help slow the inflation of rents and home prices across the market.

LEGISLATION

A logical first step to address this supply crisis would be enactment of Governor Baker's Housing Choices legislation, which enjoys broad support from planners, local officials, business leaders, and the development community. Filed in late 2017 and refiled again this year, the bill would bring Massachusetts in line with 41 other states by moving from a two-thirds supermajority to a simple majority vote to adopt zoning changes related to housing production, housing affordability and smart growth. The Housing Choices bill is an important first step that would empower local housing advocates and strike a more reasonable balance between local land use regulation and the housing needs of Greater Boston and the Commonwealth as a whole. The bill is not, by itself, a solution to the region's housing supply problem and it would likely be at least a year or two after enactment before any significant impacts would become apparent.

There are four additional steps the legislature should consider that are also being pursued in other parts of the country:

- requiring that every city and town adopt viable multi-family zoning in areas most suitable for higher-density housing (e.g., in town/neighborhood centers or adjacent to public transportation) as is now under serious consideration in California;
- allowing duplexes, townhouses and other multifamily housing types by right in all single-family zones, as recently adopted in Minneapolis;
- allowing accessory dwelling units (ADUs or "in-law apartments") under certain conditions in all single-family zones, as adopted in Portland, Oregon, Los Angeles, and Seattle; and,
- penalizing frivolous appeals of local approvals to build new housing where the appeals are simply a delay tactic that raise no significant issues of law or fact.

NON-LEGISLATIVE INITIATIVES

Lessons learned from best practices research and interviews with local officials also point to some immediate steps that would foster additional housing production—particularly multifamily housing—without the need for legislation. New or expanded initiatives might include:

- increased technical support for cities and towns seeking to identify land appropriate for housing development;
- promotion of design and development models for multifamily developments of less than 50 units;

- guidance and support for civic leaders interested in learning about housing needs in their city or town and becoming advocates for new housing;
- public education about the economic benefits of new housing and data showing the minimal, if any, net fiscal impact on local school budgets; and
- support for local organizations that advocate for new housing ("yes in my backyard") and counterbalance opposition to affordable and higher-density housing.

Lack of Affordable Housing

The lack of affordable housing in Greater Boston is a severe and deep-seated problem that will not be solved by additional market-rate housing production alone. Massachusetts is a national leader in its support for the development and preservation of affordable housing, with robust state housing investment and subsidy programs that date back to the late 1940s. That bipartisan leadership was recently displayed in near-unanimous legislative approval for a $1.8 billion housing bond bill and increases in the state low income tax credit. Each of the last two state administrations has also increased the Commonwealth's annual capital budget commitment to affordable housing. A recent analysis by the National Low Income Housing Coalition found that the Boston MSA ranks third in the nation in terms of meeting the housing needs for extremely low income individuals and families through affordable units.

State-funded affordable housing development and rent subsidy programs face a dilemma, however, in that costs are rising at least as fast as public resources, and the percentage of low-income housing needs being met goes up by only a small fraction each year.

PRESERVE EXISTING AFFORDABILITY

The federal government and Massachusetts state government have invested billions of dollars in the construction of subsidized rental housing in Greater Boston and some of that affordability is at risk of being lost either through conversion to market-rate housing or from lack of investment. It is typically much more cost effective to preserve an existing affordable unit than to build a new one. The state has made housing preservation a priority in its allocation of resources for the private development of affordable housing and in 2009 enacted a landmark state law, Chapter 40T, that creates a right of first refusal for state designees to acquire properties and preserve their affordability when they would otherwise be lost from conversion to market rates. It is essential that these efforts continue to prevent an even larger shortfall in the number of available units that are affordable to low-income and extremely low income households.

INCREASE AND MAKE MORE EFFICIENT USE OF RESOURCES

Federal and state advocacy to devote additional resources to housing development and low-income rental assistance is critical. Beyond that, it is essential that we find ways to make more effective use of existing resources. That may include ensuring a more efficient match between the type of housing that is built and what is in demand, adopting new construction techniques, increasing use of low-cost or no-cost public land for new housing development, and leveraging the existing subsidized housing stock by enabling tenants to purchase homes or otherwise secure housing in the unsubsidized market.

INCLUSIONARY ZONING

Strong markets provide unique opportunities to create new affordable housing units without public subsidies through inclusionary zoning. Those policies have been effective in creating thousands of affordable housing units in cities like Boston and Cambridge, and they mitigate the concern that development of market-rate housing provides little direct benefit to low- and moderate-income residents in surrounding neighborhoods. The policy challenge for cities and towns is to establish inclusionary zoning requirements that allow sufficient density to make housing development economically feasible; otherwise inclusionary zoning has the potential to worsen our housing situation by discouraging new development.

While this Report Card shows that most communities in Greater Boston have adopted some form of inclusionary zoning, the results are mixed and there may be significant opportunities to work with cities and towns to make those

bylaws and ordinances more effective. Wider utilization of regulatory modeling tools would help achieve that objective in conjunction with data now being collected by the Massachusetts Housing Partnership (MHP) on the effectiveness of existing inclusionary bylaws.

Inequity in Access to Housing

Segregation has long been present in the Greater Boston area and residential patterns of race and income documented in this report show that inequity in access to housing continues to be a significant regional problem. Current racial residential patterns[1] are often attributed to individual choices, private discrimination, and economic pressures. But the legacy of federal, state, and local policies are serious contributors to the region's current segregated living patterns, and the persistence of segregation is driven by both economic and institutional factors.

While federal and state laws now provide strong protections against housing and lending discrimination, those laws are not universally enforced and it is clear from the data that historical patterns of segregation persist. Our research shows minor reductions in segregation in recent decades, but these have done little to diminish disparities in access to opportunity for black and Latino households or reduce economic inequality at the municipal level. Moreover, we have seen that increased diversity at the regional level does not automatically result in more integrated municipalities, nor is it likely to reverse decades of disinvestment in communities of color.

PUBLIC POLICY INTERVENTION

Two public policy interventions have potential to break patterns of segregation. First is the development and expansion of state housing finance programs that promote upward mobility, such as mortgage products that target historically underserved borrowers and construction of affordable housing in all types of communities. A good example is the Commonwealth's ONE Mortgage Program, which was developed in response to racial discrimination in mortgage lending and has enabled more than ten thousand low-income households of color to become successful homeowners. Broader state financing initiatives to promote racial equity in mortgage lending are currently underway.

The second is strong enforcement of state and federal fair housing and antidiscrimination laws that go beyond the letter of the law to capture its broader social goals. It is not unusual for communities to make permitting decisions or to propose zoning amendments that effectively prohibit rental housing for families with children, which also has the effect of exclusion by income and race. Developers and local officials may also talk "in code" about their intentions to develop housing that will not attract people with different racial or ethnic characteristics than current residents. We encourage the Commonwealth's Attorney General to use her existing authority to: (1) diligently review proposed zoning changes for potentially discriminatory effects; and, (2) forcefully address permitting decisions that are explicitly biased against rental housing for families with children. Nonprofit legal advocacy is also critical to ensure that federal and state fair housing laws are being thoughtfully and vigorously enforced.

FILLING CRITICAL DATA GAPS

No discussion of housing policy in Greater Boston is complete without addressing an underlying problem: a chronic insufficiency of data that makes it needlessly difficult to analyze and craft solutions to the major housing challenges facing the region. Much of that missing data is routinely collected and maintained by city and town governments and yet never aggregated at the state level. The region would be much better positioned to plan for housing development if the following data were provided to the state and its regional planning agencies at least annually:

1. current zoning ordinances and bylaws;
2. current zoning maps in standard geographic information system (GIS) format;
3. property-level detail from local assessors; and
4. basic property-level data (e.g., number of units, number of bedrooms) for all new addresses added to the state E911 database.

With this data in hand we could answer some critical policy questions in future versions of the Greater Boston Housing Report Card that cannot be answered today: How much of our new housing is within a half-mile or a quarter-mile of transit? How much of our new housing is in "walkable" neighborhoods that require fewer, if any, vehicles? How much of our housing is located within a short commute from concentrations of employment?

Local decisions about housing have a profound impact on the state economy. It is not unreasonable for state government, which provides more than a billion dollars in annual local aid to its cities and towns, to require in return that those communities share their data to improve our shared destiny and promote our shared prosperity.

For most of the last century Greater Boston has been a national leader in addressing the housing needs of its residents. As much as has been accomplished, this Report Card illustrates that serious challenges remain and that new ones have emerged. The need for strong civic leadership on housing is as great as ever.

Municipal Assessments

No “report card” can be complete without grades, so this final chapter assesses each of the 147 cities and towns in Greater Boston using a set of metrics relating to five key areas: local housing production, racial composition, adoption of best practices, housing stock diversity, and affordability. An explanation of the grading for each category is described in detail below alongside a summary of a combined regional measurement for each category.

Assessment Methodology

Grading Methodology

For each grading category, data were collected and normalized across all 147 communities in the five-county Greater Boston region. Normalization was achieved through a process called min-max normalization, in which the measurement for each community is placed on a scale between the minimum and maximum values within that category. The index will always fall between the values of 0 (assigned to the minimum value out of the 147 communities) and 1 (assigned to the maximum value).

Housing Production

In Chapter 1 of this report, projections show that to achieve the volume of housing we will need by 2025, the five-county Greater Boston region must produce an average of 21,333 units a year.

The production score is based on each municipality's contribution to this projected housing need normalized by year-round housing stock by town. Specifically, this is calculated as the town's permitting activity as a percentage of the required pace needed to meet the Greater Boston region's anticipated housing need by 2025 (based on UMDI projections). This percentage is then divided by the town's share of total housing stock (using 2010 year-round housing units) in order to normalize by town size. To calculate each town's contribution toward regional need, five years of housing permit data were used and compared with five years of on-goal pace across the Greater Boston region.

There are good arguments as to why some communities should grow more than others (taking advantage of transit-rich areas, encouraging density for sustainability purposes, etc.), but for this exercise we will assume that each community's fair share of housing production is in direct proportion to that community's existing share of the regional housing stock. This, of course, is not aspirational, but it does allow us to determine which towns are contributing the most relative to their present size.

Projections show that current levels of permitting are not on pace to create the volume of housing we will need by 2025. Even as the region overall is falling short of that pace, a handful of individual cities and towns are producing new housing at or above their share. Table A.1 identifies 19 communities that are doing more than their "fair share" in contributing to regional housing production.

TABLE A.1

Communities with Ratios above 1.0

(doing at least their fair share of production toward reaching projected regional demand)

Municipality	Ratio
Boxborough	3.94
Hopkinton	2.60
Salisbury	1.83
Littleton	1.73
Burlington	1.64
Swampscott	1.41
Westwood	1.39
Norfolk	1.38
Watertown	1.32
Chelsea	1.24
Middleborough	1.22
Sudbury	1.20
Everett	1.19
Canton	1.17
Boston	1.10
Kingston	1.05
Middleton	1.02
Plymouth	1.02
Concord	1.01

Sources: Permitted units – U.S. Census Bureau Annual Building Permit Survey, 2013–2017; Projected housing need – projections completed by UMass Donahue Institute

Racial Composition

The racial composition score is based on the percentage point difference between the actual proportion of non-white residents in each town and the proportion of non-white residents across the entire five-county Greater Boston region, which is 30.4 percent. While this is a simplified version of the metrics found in Chapter 3, the goal is to highlight where racial diversity could be improved to reduce overall segregation within the Greater Boston region.

Of the 147 municipalities in the region, 18 have percentages that are higher than the regional level. These 18 municipalities, listed in Table A.2, account for 40 percent of the overall population but 68.7 percent of the people of color living in Greater Boston. Meanwhile, 61 municipalities were over 90 percent white as of 2017. A community-level look at racial composition scores reaffirms the conclusion from Chapter 3 that levels of racial segregation remain high and persistent across the Greater Boston region.

TABLE A.2

Communities with Higher Proportions of Non-White Population than the Greater Boston Region as a Whole

Municipality	Percent People of Color
Lawrence	84.5%
Chelsea	78.1%
Randolph	63.8%
Brockton	63.4%
Lynn	62.1%
Boston	55.1%
Everett	54.1%
Malden	53.4%
Lowell	50.9%
Revere	43.8%
Quincy	39.6%
Cambridge	38.4%
Methuen	35.0%
Waltham	34.5%
Framingham	34.0%
Lexington	33.0%
Shirley	31.6%
Acton	30.8%

Source: Racial composition and population – U.S. Census Bureau American Community Survey

TABLE A.3

Communities with Six Best Practices

Ashland
Bedford
Belmont
Beverly
Billerica
Boston
Bridgewater
Carver
Cohasset
Georgetown
Gloucester
Groton
Hamilton
Holliston
Hopkinton
Hudson
Littleton
Marion
Newburyport
North Andover
Sharon
Tewksbury
Tyngsborough
Waltham
Wayland

Source: Amy Dain, The State of Zoning for Multifamily Housing in Greater Boston, 2019, supplemented by independent research conducted by UMDI and MHP

Best Practices

The best practices score is based on a simple count of the six best practices discussed in Chapter 2 of this report, which include multifamily housing by right, accessory dwelling units, mixed-use development, inclusionary zoning, affordable housing trusts, and adoption of the Community Preservation Act. Having best practices in place is likely not enough on its own to generate new and diverse housing types in a community, but certain best practices have meaningful relationships with overall housing production. Most municipalities have adopted at least one best practice; Table A.3 identifies the 25 (17 percent) that have adopted all six best practices.

Housing Stock Diversity

As established throughout this report, diversity in housing stock promotes diversity in communities. When a community fails to provide housing options in different structure types (multifamily versus single-family) or tenure types (rental versus ownership), it can limit who is able to find a home in the municipality.

The housing diversity score is based on an equally weighted composite metric comprising tenure mix and type of housing:

- 50 percent of score – rental units as a percentage of total units
- 50 percent of score – non-single-family units as a percentage of total units

Table A.4 shows that a majority of the 20 municipalities with the highest levels of housing stock diversity are located in the region's larger cities or within inner core suburbs. (Twelve, or 60 percent, of these municipalities also have higher proportions of non-white populations than Greater Boston region as a whole, as we saw in Table A.2 on page 91.)

TABLE A.4

Municipalities with the Highest Housing Diversity Indices

Municipality	Percent of housing stock that is multifamily	Percent of housing stock that is rental	Housing Diversity Index
Chelsea	88%	74%	1.000
Somerville	85%	66%	0.930
Cambridge	85%	65%	0.919
Lawrence	75%	72%	0.910
Boston	81%	65%	0.895
Everett	73%	60%	0.820
Malden	67%	60%	0.776
Brookline	75%	50%	0.752
Lowell	63%	59%	0.746
Lynn	62%	56%	0.722
Revere	66%	52%	0.720
Salem	66%	50%	0.705
Watertown	67%	49%	0.701
Quincy	61%	53%	0.691
Winthrop	64%	46%	0.663
Waltham	56%	50%	0.645
Brockton	51%	48%	0.601
Medford	56%	43%	0.599
Arlington	55%	40%	0.569
Marlborough	47%	44%	0.556

Source: U.S. Census Bureau, American Community Survey, 2013-2017 5-year estimates

TABLE A.5

Municipalities with the Highest Affordability Indices

Municipality	Median rent relative to region	Median home sale price relative to region	Percentage of units counted on Subsidized Housing Inventory	Affordability Index
Boxborough	74%	31%	13%	1.00
Plainville	95%	69%	17%	0.96
Salisbury	94%	76%	15%	0.92
Brockton	78%	63%	13%	0.87
Chelsea	95%	89%	19%	0.86
Lawrence	79%	61%	15%	0.86
Littleton	72%	94%	13%	0.86
Wrentham	81%	92%	13%	0.85
Holbrook	77%	73%	10%	0.84
Hudson	85%	74%	11%	0.84
Lowell	80%	57%	13%	0.83
Franklin	88%	87%	12%	0.83
Tyngsborough	93%	79%	11%	0.83
Amesbury	82%	68%	10%	0.83
Wareham	79%	53%	8%	0.82
Stoughton	97%	74%	12%	0.81
Salem	85%	80%	13%	0.81
Lynn	81%	76%	12%	0.81
Ayer	69%	65%	9%	0.80
Haverhill	82%	64%	10%	0.80

Sources: Subsidized Housing Inventory – Massachusetts Department of Housing and Community Development, 2017. Median Rents – U.S. Census Bureau, American Community Survey, 2013-2017 5-year estimates. Median Sales Prices – The Warren Group, 2018.

Affordability

Just as housing diversity is important for promoting diversity of people, having housing opportunities available at a range of prices that are affordable at different income levels contributes to socioeconomic diversity, a boon to individual, civic, and commercial health alike.

The affordability score is a weighted composite metric based on home prices, rents, and DHCD's Subsidized Housing Inventory:

- 33.3 percent of score – percent of units counted on the Subsidized Housing Inventory
- 66.6 percent of score – median rent and median home sale price relative to those of other communities in the Greater Boston region. These two metrics are weighted by tenure mix in the town and combined.

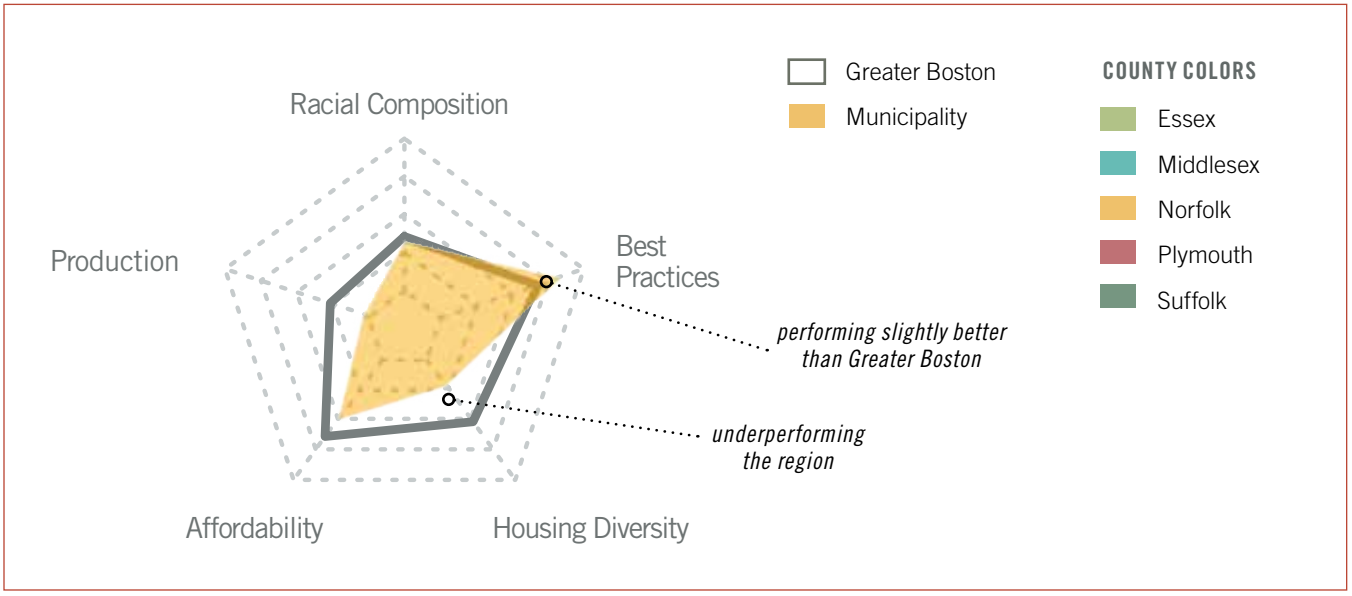
While imperfect, these metrics provide some indication of where relative affordability exists. Table A.5 reflects rental prices, home prices, and subsidized housing availability at the municipal level for those communities with the highest indices. While these municipalities are affordable relative to the rest of the region, it also remains true that housing in many of these places remains unaffordable to many.

Municipal Assessments of Individual Communities

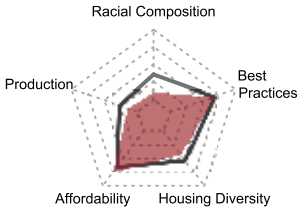
Reading the Report Card

For each municipality the results are visualized on a radar chart, a sample of which is shown below. When the point of the polygon approaches the edge of the chart, the town is performing better on that metric. Each chart will also show the metrics for the region as a whole in a hollow outline. If a town's polygon extends beyond the regional metric, it is doing relatively well on that metric.

For example, the community shown below is performing slightly better than Greater Boston as a whole in terms of adoption of best practices and about the same on racial composition, but is underperforming the region on production, housing diversity, and affordability.

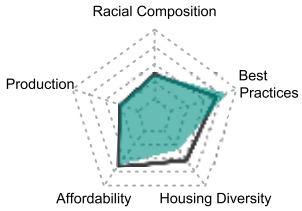


ABINGTON



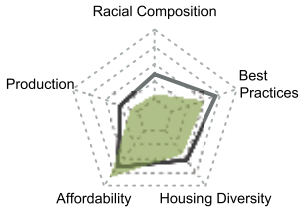
Production	0.14
Racial Composition	0.11
Best Practices	0.67
Housing Diversity	0.42
Affordability	0.74

ACTON



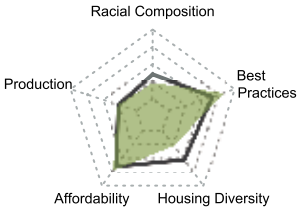
Production	0.28
Racial Composition	0.36
Best Practices	0.83
Housing Diversity	0.33
Affordability	0.61

AMESBURY



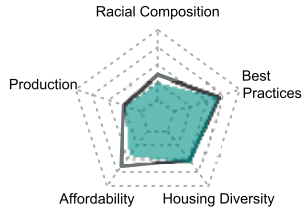
Production	0.11
Racial Composition	0.07
Best Practices	0.50
Housing Diversity	0.42
Affordability	0.83

ANDOVER



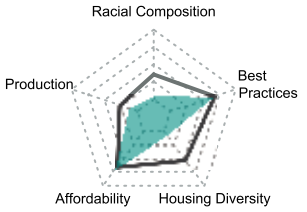
Production	0.27
Racial Composition	0.23
Best Practices	0.83
Housing Diversity	0.27
Affordability	0.72

ARLINGTON



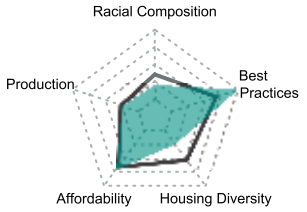
Production	0.24
Racial Composition	0.25
Best Practices	0.67
Housing Diversity	0.57
Affordability	0.44

ASHBY



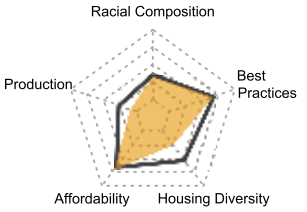
Production	0.12
Racial Composition	0.05
Best Practices	0.67
Housing Diversity	0.08
Affordability	0.69

ASHLAND



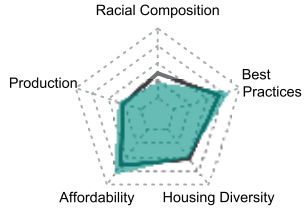
Production	0.24
Racial Composition	0.21
Best Practices	1.00
Housing Diversity	0.24
Affordability	0.70

AVON



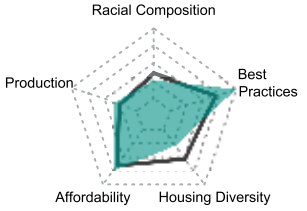
Production	0.10
Racial Composition	0.33
Best Practices	0.67
Housing Diversity	0.25
Affordability	0.69

AYER



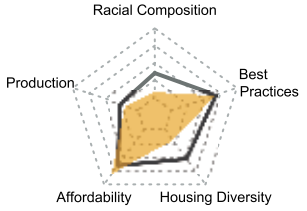
Production	0.34
Racial Composition	0.22
Best Practices	0.83
Housing Diversity	0.50
Affordability	0.81

BEDFORD



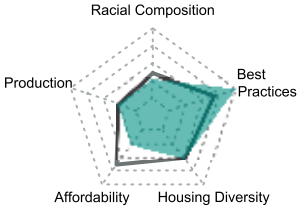
Production	0.35
Racial Composition	0.27
Best Practices	1.00
Housing Diversity	0.28
Affordability	0.74

BELLINGHAM



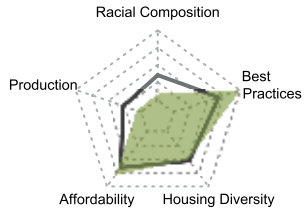
Production	0.19
Racial Composition	0.09
Best Practices	0.67
Housing Diversity	0.19
Affordability	0.79

BELMONT



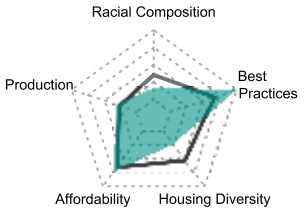
Production	0.27
Racial Composition	0.28
Best Practices	1.00
Housing Diversity	0.52
Affordability	0.27

BEVERLY



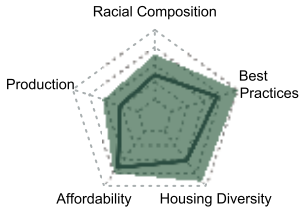
Production	0.06
Racial Composition	0.09
Best Practices	1.00
Housing Diversity	0.51
Affordability	0.78

BILLERICA



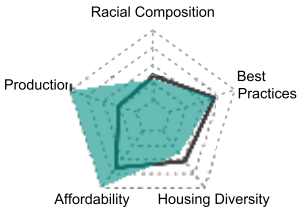
Production	0.31
Racial Composition	0.17
Best Practices	1.00
Housing Diversity	0.23
Affordability	0.73

BOSTON



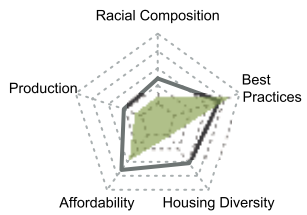
Production	0.53
Racial Composition	0.65
Best Practices	0.67
Housing Diversity	0.90
Affordability	0.75

BOXBOROUGH



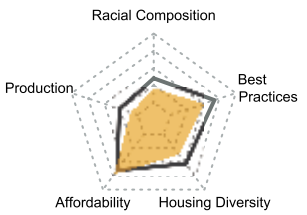
Production	1.00
Racial Composition	0.30
Best Practices	0.67
Housing Diversity	0.39
Affordability	1.00

BOXFORD



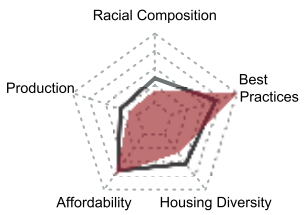
Production	0.09
Racial Composition	0.10
Best Practices	0.83
Housing Diversity	0.02
Affordability	0.45

BRAINTREE



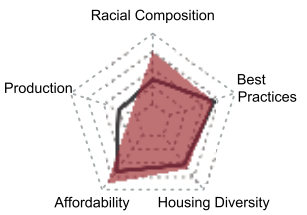
Production	0.10
Racial Composition	0.21
Best Practices	0.50
Housing Diversity	0.37
Affordability	0.71

BRIDGEWATER



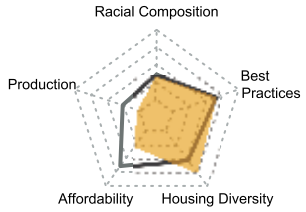
Production	0.13
Racial Composition	0.18
Best Practices	1.00
Housing Diversity	0.34
Affordability	0.71

BROCKTON



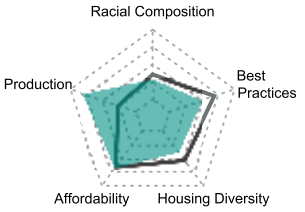
Production	0.09
Racial Composition	0.75
Best Practices	0.67
Housing Diversity	0.60
Affordability	0.87

BROOKLINE



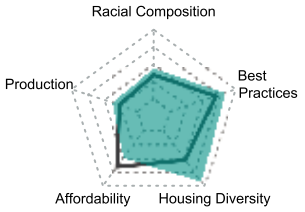
Production	0.03
Racial Composition	0.33
Best Practices	0.67
Housing Diversity	0.75
Affordability	0.28

BURLINGTON



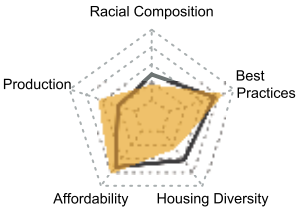
Production	0.80
Racial Composition	0.29
Best Practices	0.50
Housing Diversity	0.38
Affordability	0.66

CAMBRIDGE



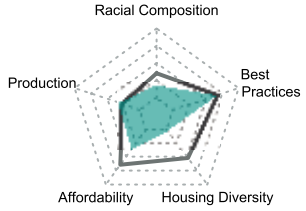
Production	0.37
Racial Composition	0.45
Best Practices	0.83
Housing Diversity	0.92
Affordability	0.48

CANTON



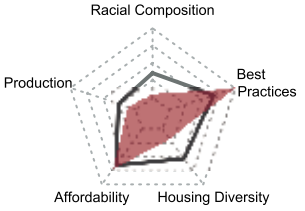
Production	0.57
Racial Composition	0.22
Best Practices	0.83
Housing Diversity	0.31
Affordability	0.77

CARLISLE



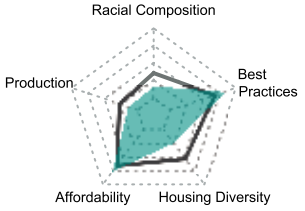
Production	0.32
Racial Composition	0.18
Best Practices	0.67
Housing Diversity	0.03
Affordability	0.35

CARVER



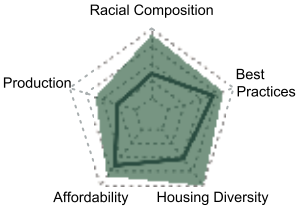
Production	0.12
Racial Composition	0.05
Best Practices	1.00
Housing Diversity	0.17
Affordability	0.72

CHELMSFORD



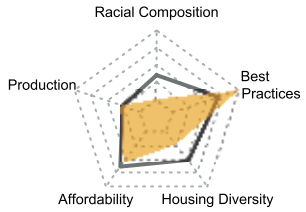
Production	0.13
Racial Composition	0.17
Best Practices	0.83
Housing Diversity	0.24
Affordability	0.75

CHELSEA



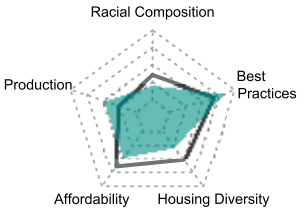
Production	0.60
Racial Composition	0.92
Best Practices	0.83
Housing Diversity	1.00
Affordability	0.84

COHASSET



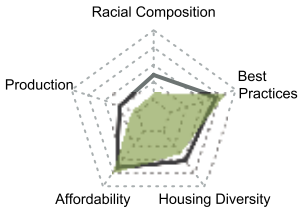
Production	0.29
Racial Composition	0.01
Best Practices	1.00
Housing Diversity	0.23
Affordability	0.56

CONCORD



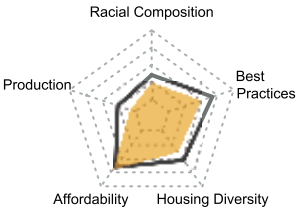
Production	0.49
Racial Composition	0.21
Best Practices	0.83
Housing Diversity	0.28
Affordability	0.47

DANVERS



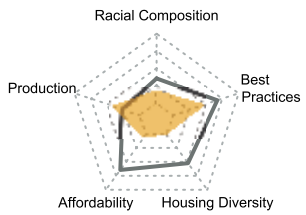
Production	0.07
Racial Composition	0.10
Best Practices	0.83
Housing Diversity	0.40
Affordability	0.75

DEDHAM



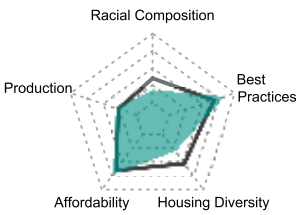
Production	0.08
Racial Composition	0.24
Best Practices	0.50
Housing Diversity	0.38
Affordability	0.69

DOVER



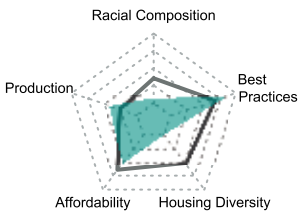
Production	0.43
Racial Composition	0.19
Best Practices	0.50
Housing Diversity	0.00
Affordability	0.06

DRACUT



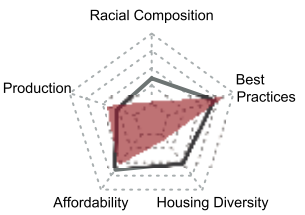
Production	0.30
Racial Composition	0.19
Best Practices	0.83
Housing Diversity	0.31
Affordability	0.72

DUNSTABLE



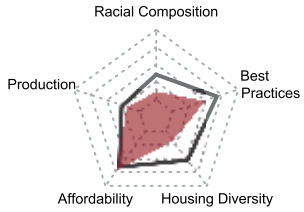
Production	0.43
Racial Composition	0.08
Best Practices	0.83
Housing Diversity	0.00
Affordability	0.52

DUXBURY



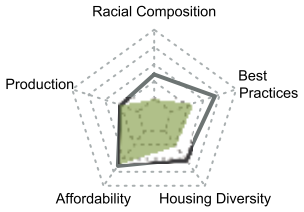
Production	0.42
Racial Composition	0.02
Best Practices	0.83
Housing Diversity	0.09
Affordability	0.56

EAST BRIDGEWATER



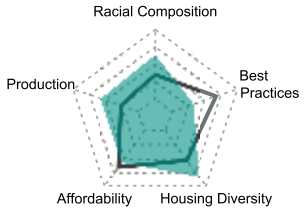
Production	0.20
Racial Composition	0.12
Best Practices	0.50
Housing Diversity	0.17
Affordability	0.70

ESSEX



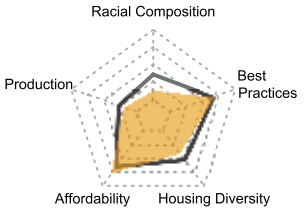
Production	0.27
Racial Composition	0.00
Best Practices	0.33
Housing Diversity	0.27
Affordability	0.60

EVERETT



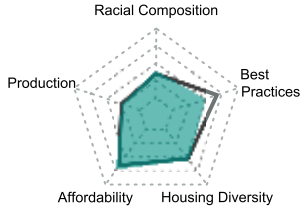
Production	0.58
Racial Composition	0.64
Best Practices	0.33
Housing Diversity	0.82
Affordability	0.57

FOXBOROUGH



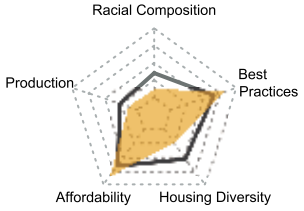
Production	0.18
Racial Composition	0.13
Best Practices	0.67
Housing Diversity	0.41
Affordability	0.77

FRAMINGHAM



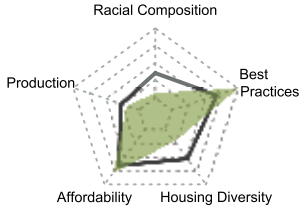
Production	0.26
Racial Composition	0.40
Best Practices	0.50
Housing Diversity	0.55
Affordability	0.72

FRANKLIN



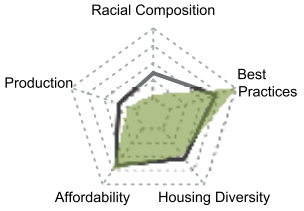
Production	0.14
Racial Composition	0.12
Best Practices	0.83
Housing Diversity	0.24
Affordability	0.83

GEORGETOWN



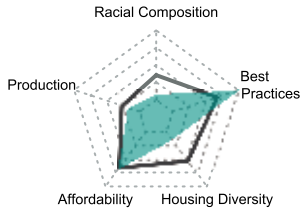
Production	0.19
Racial Composition	0.07
Best Practices	1.00
Housing Diversity	0.22
Affordability	0.77

GLOUCESTER



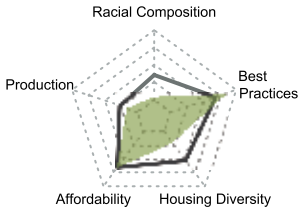
Production	0.13
Racial Composition	0.05
Best Practices	1.00
Housing Diversity	0.46
Affordability	0.72

GROTON



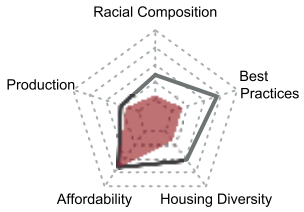
Production	0.17
Racial Composition	0.08
Best Practices	1.00
Housing Diversity	0.14
Affordability	0.67

GROVELAND



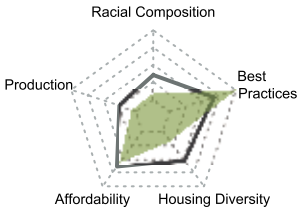
Production	0.16
Racial Composition	0.05
Best Practices	0.83
Housing Diversity	0.20
Affordability	0.65

HALIFAX



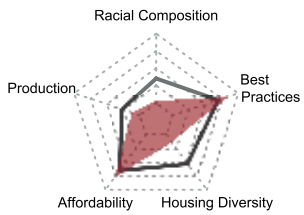
Production	0.19
Racial Composition	0.06
Best Practices	0.17
Housing Diversity	0.17
Affordability	0.66

HAMILTON



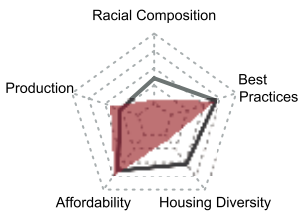
Production	0.07
Racial Composition	0.09
Best Practices	1.00
Housing Diversity	0.17
Affordability	0.57

HANOVER



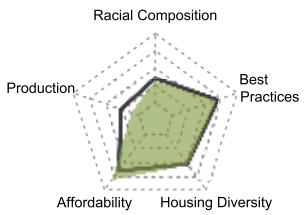
Production	0.12
Racial Composition	0.04
Best Practices	0.83
Housing Diversity	0.13
Affordability	0.77

HANSON



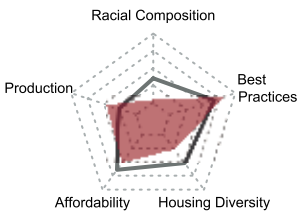
Production	0.41
Racial Composition	0.05
Best Practices	0.67
Housing Diversity	0.09
Affordability	0.73

HAVERHILL



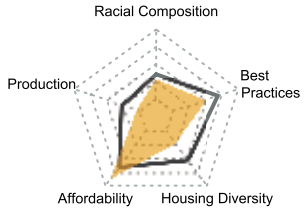
Production	0.11
Racial Composition	0.31
Best Practices	0.67
Housing Diversity	0.54
Affordability	0.80

HINGHAM



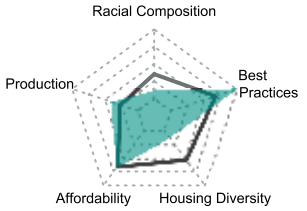
Production	0.45
Racial Composition	0.04
Best Practices	0.83
Housing Diversity	0.27
Affordability	0.50

HOLBROOK



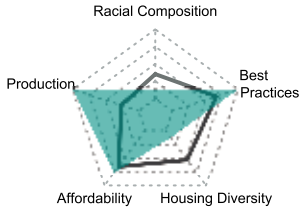
Production	0.05
Racial Composition	0.28
Best Practices	0.50
Housing Diversity	0.23
Affordability	0.85

HOLLISTON



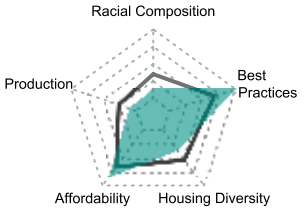
Production	0.41
Racial Composition	0.12
Best Practices	1.00
Housing Diversity	0.13
Affordability	0.67

HOPKINTON



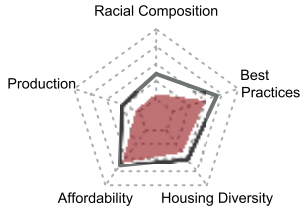
Production	1.00
Racial Composition	0.14
Best Practices	1.00
Housing Diversity	0.12
Affordability	0.76

HUDSON



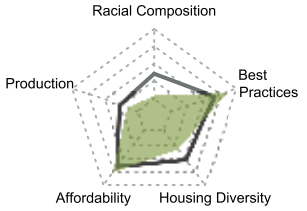
Production	0.11
Racial Composition	0.14
Best Practices	1.00
Housing Diversity	0.36
Affordability	0.84

HULL



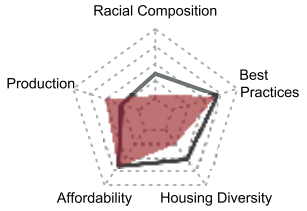
Production	0.05
Racial Composition	0.07
Best Practices	0.50
Housing Diversity	0.39
Affordability	0.59

IPSWICH



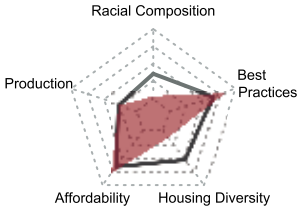
Production	0.15
Racial Composition	0.05
Best Practices	0.83
Housing Diversity	0.33
Affordability	0.75

KINGSTON



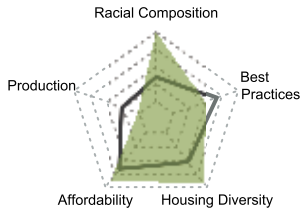
Production	0.51
Racial Composition	0.05
Best Practices	0.67
Housing Diversity	0.24
Affordability	0.66

LAKEVILLE



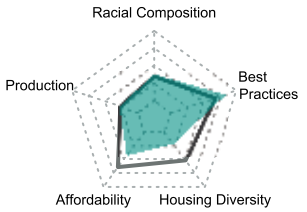
Production	0.26
Racial Composition	0.04
Best Practices	0.83
Housing Diversity	0.12
Affordability	0.76

LAWRENCE



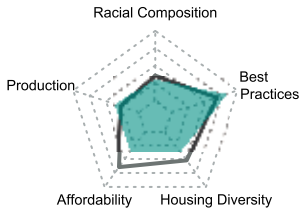
Production	0.14
Racial Composition	0.11
Best Practices	0.67
Housing Diversity	0.42
Affordability	0.74

LEXINGTON



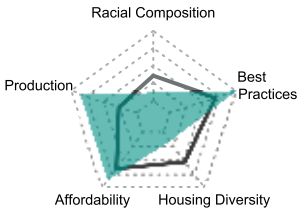
Production	0.27
Racial Composition	0.38
Best Practices	0.83
Housing Diversity	0.21
Affordability	0.42

LINCOLN



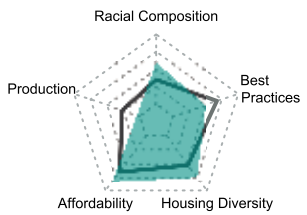
Production	0.35
Racial Composition	0.30
Best Practices	0.83
Housing Diversity	0.36
Affordability	0.34

LITTLETON



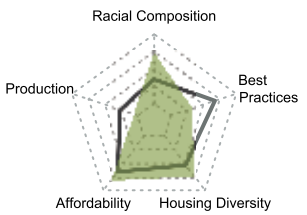
Production	0.85
Racial Composition	0.12
Best Practices	1.00
Housing Diversity	0.16
Affordability	0.85

LOWELL



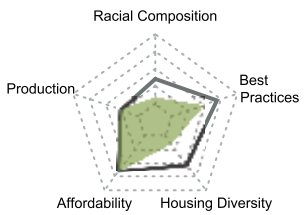
Production	0.04
Racial Composition	0.60
Best Practices	0.50
Housing Diversity	0.75
Affordability	0.83

LYNN



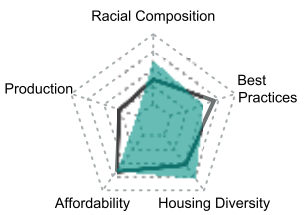
Production	0.06
Racial Composition	0.73
Best Practices	0.33
Housing Diversity	0.72
Affordability	0.80

LYNNFIELD



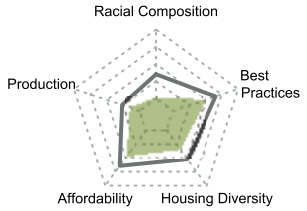
Production	0.29
Racial Composition	0.10
Best Practices	0.50
Housing Diversity	0.15
Affordability	0.65

MALDEN



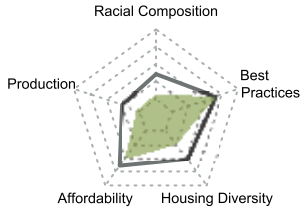
Production	0.00
Racial Composition	0.63
Best Practices	0.50
Housing Diversity	0.78
Affordability	0.64

MANCHESTER-BY-THE-SEA



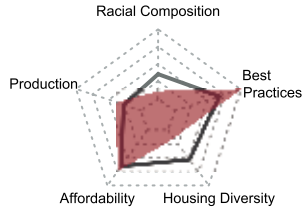
Production	0.14
Racial Composition	0.02
Best Practices	0.50
Housing Diversity	0.34
Affordability	0.47

MARBLEHEAD



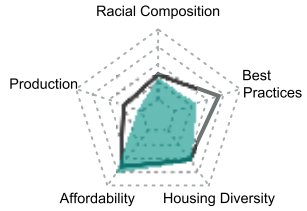
Production	0.03
Racial Composition	0.07
Best Practices	0.67
Housing Diversity	0.25
Affordability	0.51

MARION



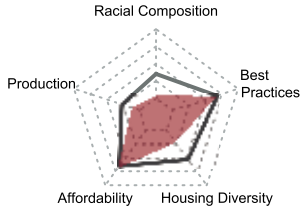
Production	0.37
Racial Composition	0.12
Best Practices	1.00
Housing Diversity	0.14
Affordability	0.74

MARLBOROUGH



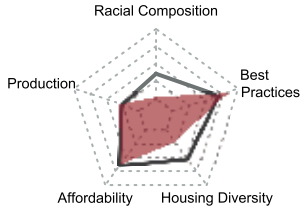
Production	0.05
Racial Composition	0.31
Best Practices	0.33
Housing Diversity	0.56
Affordability	0.76

MARSHFIELD



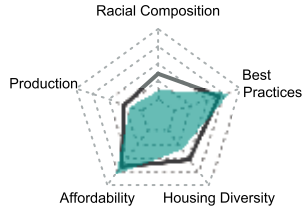
Production	0.11
Racial Composition	0.05
Best Practices	0.67
Housing Diversity	0.22
Affordability	0.68

MATTAPOISETT



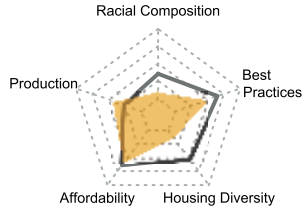
Production	0.30
Racial Composition	0.03
Best Practices	0.83
Housing Diversity	0.21
Affordability	0.63

MAYNARD



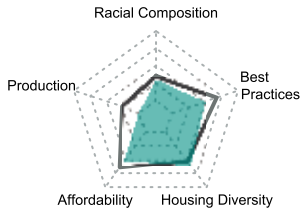
Production	0.18
Racial Composition	0.12
Best Practices	0.83
Housing Diversity	0.34
Affordability	0.78

MEDFIELD



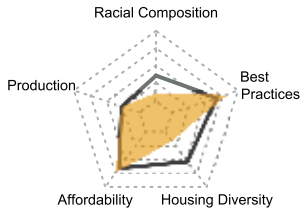
Production	0.43
Racial Composition	0.10
Best Practices	0.50
Housing Diversity	0.14
Affordability	0.59

MEDFORD



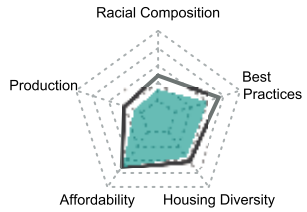
Production	0.00
Racial Composition	0.31
Best Practices	0.50
Housing Diversity	0.60
Affordability	0.52

MEDWAY



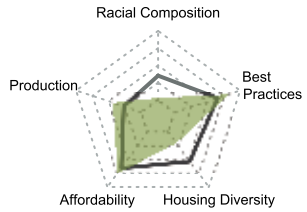
Production	0.27
Racial Composition	0.11
Best Practices	0.83
Housing Diversity	0.15
Affordability	0.72

MELROSE



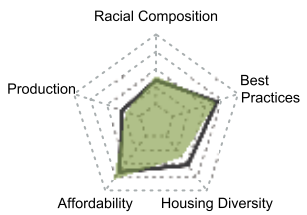
Production	0.12
Racial Composition	0.16
Best Practices	0.50
Housing Diversity	0.44
Affordability	0.62

MERRIMAC



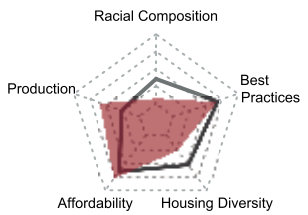
Production	0.43
Racial Composition	0.03
Best Practices	0.83
Housing Diversity	0.20
Affordability	0.74

METHUEN



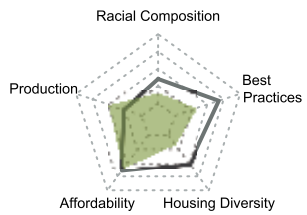
Production	0.21
Racial Composition	0.41
Best Practices	0.67
Housing Diversity	0.38
Affordability	0.79

MIDDLEBOROUGH



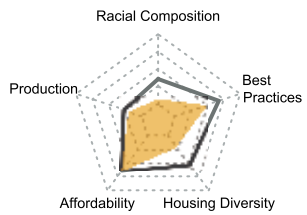
Production	0.59
Racial Composition	0.08
Best Practices	0.67
Housing Diversity	0.26
Affordability	0.77

MIDDLETON



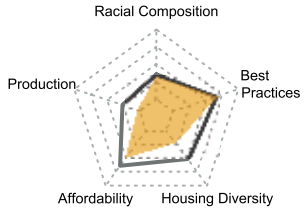
Production	0.49
Racial Composition	0.15
Best Practices	0.33
Housing Diversity	0.17
Affordability	0.60

MILLIS



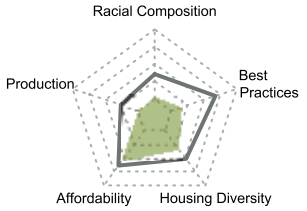
Production	0.20
Racial Composition	0.07
Best Practices	0.50
Housing Diversity	0.20
Affordability	0.65

MILTON



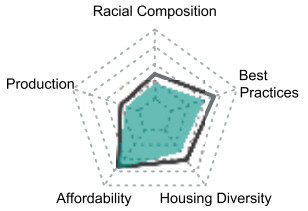
Production	0.03
Racial Composition	0.32
Best Practices	0.67
Housing Diversity	0.22
Affordability	0.50

NAHANT



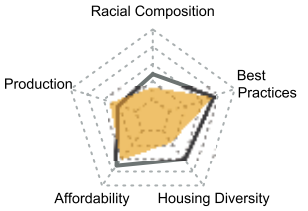
Production	0.00
Racial Composition	0.03
Best Practices	0.17
Housing Diversity	0.35
Affordability	0.56

NATICK



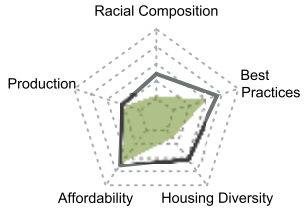
Production	0.19
Racial Composition	0.23
Best Practices	0.50
Housing Diversity	0.38
Affordability	0.68

NEEDHAM



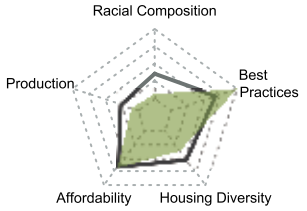
Production	0.39
Racial Composition	0.17
Best Practices	0.67
Housing Diversity	0.20
Affordability	0.52

NEWBURY



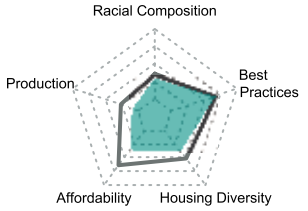
Production	0.22
Racial Composition	0.04
Best Practices	0.50
Housing Diversity	0.13
Affordability	0.59

NEWBURYPORT



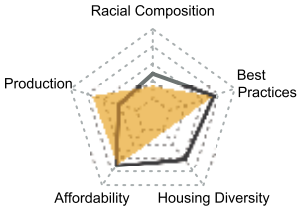
Production	0.11
Racial Composition	0.07
Best Practices	1.00
Housing Diversity	0.36
Affordability	0.66

NEWTON



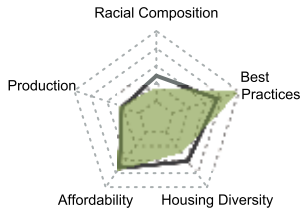
Production	0.09
Racial Composition	0.30
Best Practices	0.67
Housing Diversity	0.38
Affordability	0.35

NORFOLK



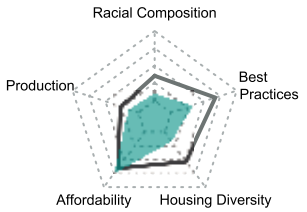
Production	0.67
Racial Composition	0.18
Best Practices	0.67
Housing Diversity	0.03
Affordability	0.61

NORTH ANDOVER



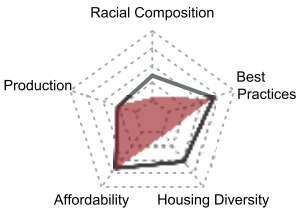
Production	0.31
Racial Composition	0.19
Best Practices	1.00
Housing Diversity	0.37
Affordability	0.69

NORTH READING



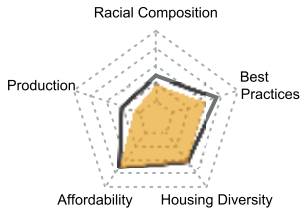
Production	0.15
Racial Composition	0.11
Best Practices	0.33
Housing Diversity	0.17
Affordability	0.74

NORWELL



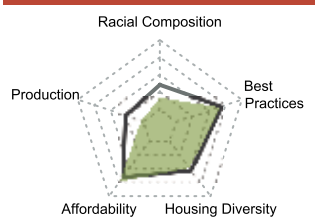
Production	0.29
Racial Composition	0.05
Best Practices	0.67
Housing Diversity	0.05
Affordability	0.66

NORWOOD



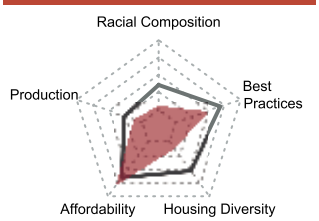
Production	0.08
Racial Composition	0.24
Best Practices	0.50
Housing Diversity	0.53
Affordability	0.64

PEABODY



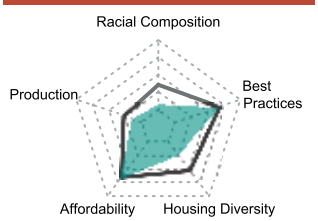
Production	0.03
Racial Composition	0.17
Best Practices	0.67
Housing Diversity	0.48
Affordability	0.72

PEMBROKE



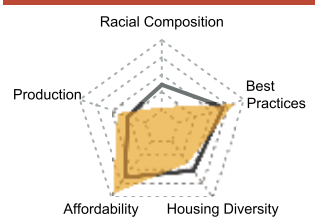
Production	0.12
Racial Composition	0.07
Best Practices	0.50
Housing Diversity	0.13
Affordability	0.79

PEPPERELL



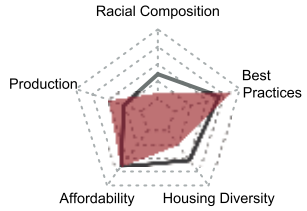
Production	0.14
Racial Composition	0.08
Best Practices	0.67
Housing Diversity	0.25
Affordability	0.68

PLAINVILLE



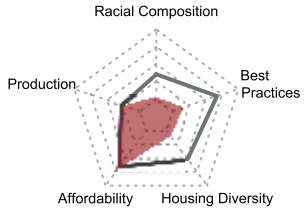
Production	0.42
Racial Composition	0.04
Best Practices	0.83
Housing Diversity	0.39
Affordability	0.94

PLYMOUTH



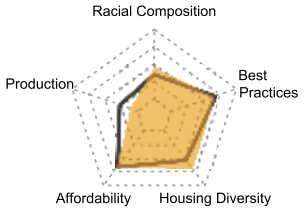
Production	0.49
Racial Composition	0.09
Best Practices	0.83
Housing Diversity	0.25
Affordability	0.65

PLYMPTON



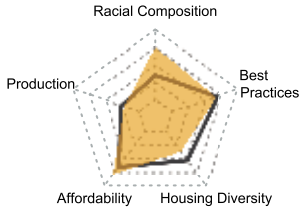
Production	0.26
Racial Composition	0.04
Best Practices	0.17
Housing Diversity	0.09
Affordability	0.71

QUINCY



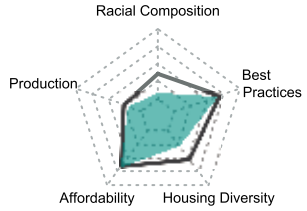
Production	0.11
Racial Composition	0.46
Best Practices	0.67
Housing Diversity	0.69
Affordability	0.65

RANDOLPH



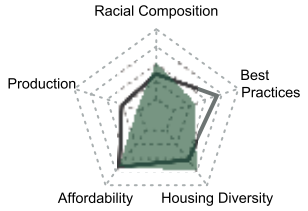
Production	0.22
Racial Composition	0.75
Best Practices	0.67
Housing Diversity	0.37
Affordability	0.78

READING



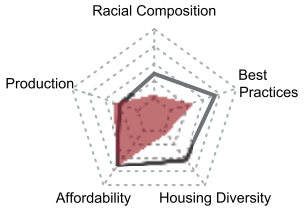
Production	0.20
Racial Composition	0.09
Best Practices	0.67
Housing Diversity	0.28
Affordability	0.67

REVERE



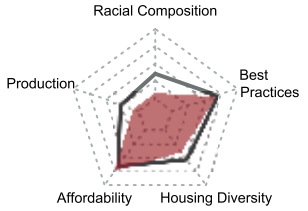
Production	0.05
Racial Composition	0.51
Best Practices	0.33
Housing Diversity	0.72
Affordability	0.65

ROCHESTER



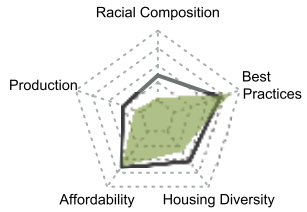
Production	0.36
Racial Composition	0.05
Best Practices	0.33
Housing Diversity	0.05
Affordability	0.64

ROCKLAND



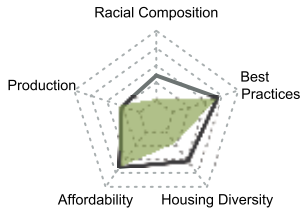
Production	0.08
Racial Composition	0.09
Best Practices	0.67
Housing Diversity	0.39
Affordability	0.73

ROCKPORT



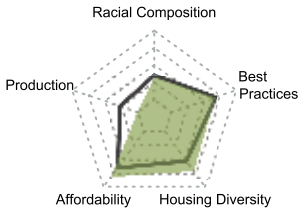
Production	0.09
Racial Composition	0.04
Best Practices	0.83
Housing Diversity	0.35
Affordability	0.62

ROWLEY



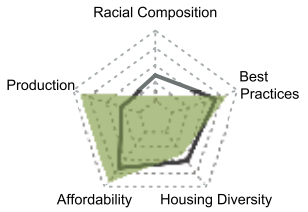
Production	0.31
Racial Composition	0.02
Best Practices	0.67
Housing Diversity	0.21
Affordability	0.62

SALEM



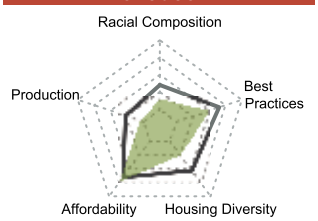
Production	0.00
Racial Composition	0.32
Best Practices	0.67
Housing Diversity	0.70
Affordability	0.80

SALISBURY



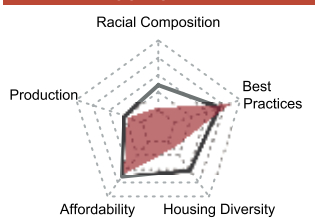
Production	0.90
Racial Composition	0.07
Best Practices	0.83
Housing Diversity	0.40
Affordability	0.91

SAUGUS



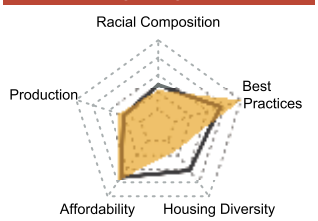
Production	0.04
Racial Composition	0.15
Best Practices	0.50
Housing Diversity	0.25
Affordability	0.72

SCITUATE



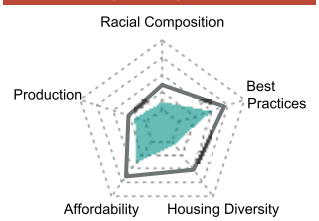
Production	0.22
Racial Composition	0.04
Best Practices	0.83
Housing Diversity	0.12
Affordability	0.59

SHARON



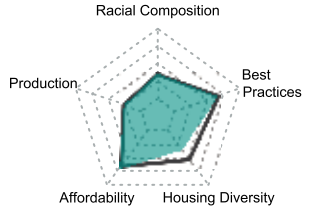
Production	0.34
Racial Composition	0.28
Best Practices	1.00
Housing Diversity	0.17
Affordability	0.70

SHERBORN



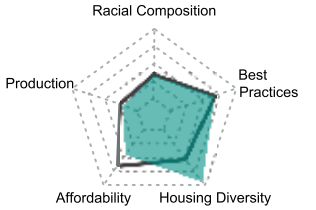
Production	0.17
Racial Composition	0.11
Best Practices	0.50
Housing Diversity	0.06
Affordability	0.39

SHIRLEY



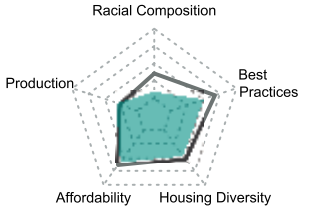
Production	0.26
Racial Composition	0.37
Best Practices	0.67
Housing Diversity	0.35
Affordability	0.69

SOMERVILLE



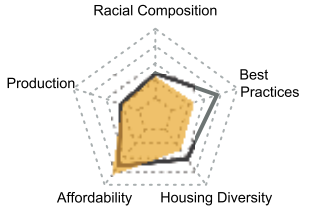
Production	0.22
Racial Composition	0.34
Best Practices	0.67
Housing Diversity	0.93
Affordability	0.44

STONEHAM



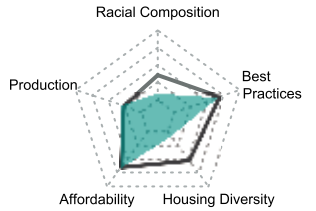
Production	0.32
Racial Composition	0.10
Best Practices	0.50
Housing Diversity	0.46
Affordability	0.58

STOUGHTON



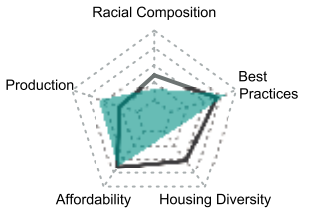
Production	0.25
Racial Composition	0.31
Best Practices	0.33
Housing Diversity	0.37
Affordability	0.81

STOW



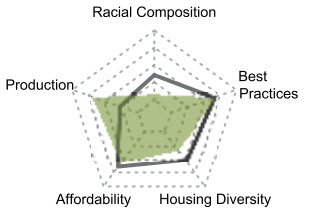
Production	0.31
Racial Composition	0.09
Best Practices	0.67
Housing Diversity	0.08
Affordability	0.66

SUDBURY



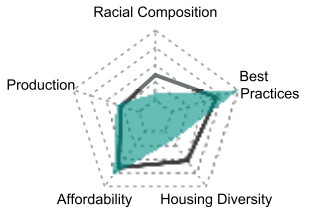
Production	0.58
Racial Composition	0.17
Best Practices	0.83
Housing Diversity	0.06
Affordability	0.62

SWAMPSCOTT



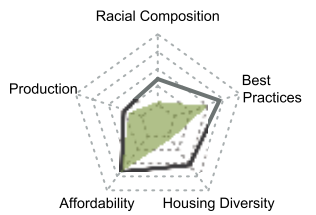
Production	0.68
Racial Composition	0.08
Best Practices	0.67
Housing Diversity	0.34
Affordability	0.55

TEWKSBURY



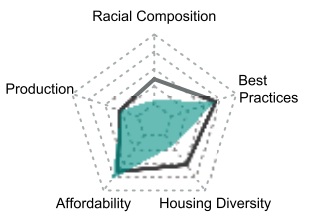
Production	0.34
Racial Composition	0.09
Best Practices	1.00
Housing Diversity	0.17
Affordability	0.78

TOPSFIELD



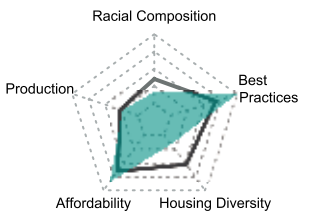
Production	0.19
Racial Composition	0.04
Best Practices	0.50
Housing Diversity	0.06
Affordability	0.64

TOWNSEND



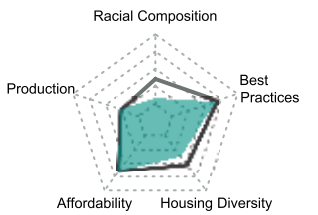
Production	0.26
Racial Composition	0.06
Best Practices	0.67
Housing Diversity	0.19
Affordability	0.78

TYNGSBOROUGH



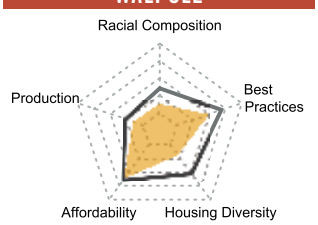
Production	0.23
Racial Composition	0.17
Best Practices	1.00
Housing Diversity	0.16
Affordability	0.83

WAKEFIELD



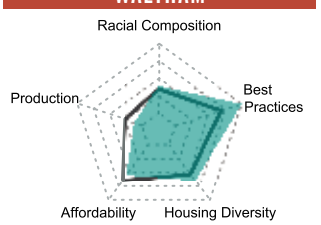
Production	0.28
Racial Composition	0.09
Best Practices	0.67
Housing Diversity	0.37
Affordability	0.65

WALPOLE



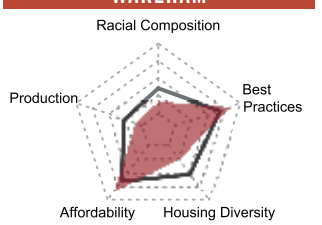
Production	0.15
Racial Composition	0.14
Best Practices	0.50
Housing Diversity	0.19
Affordability	0.61

WALTHAM



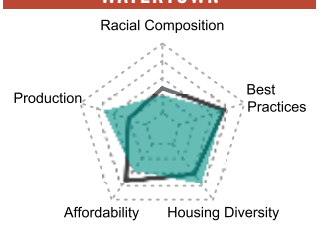
Production	0.12
Racial Composition	0.40
Best Practices	1.00
Housing Diversity	0.65
Affordability	0.54

WAREHAM



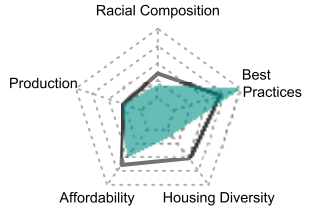
Production	0.09
Racial Composition	0.18
Best Practices	0.83
Housing Diversity	0.26
Affordability	0.83

WATERTOWN



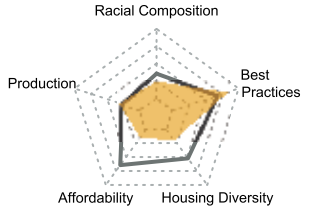
Production	0.64
Racial Composition	0.25
Best Practices	0.67
Housing Diversity	0.70
Affordability	0.46

WAYLAND



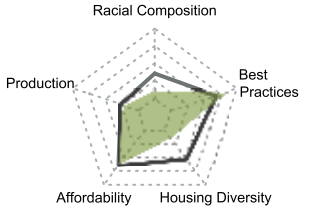
Production	0.27
Racial Composition	0.20
Best Practices	1.00
Housing Diversity	0.10
Affordability	0.50

WELLESLEY



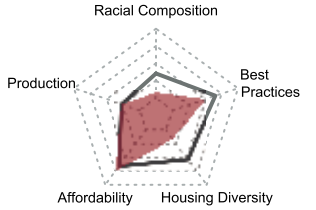
Production	0.30
Racial Composition	0.25
Best Practices	0.83
Housing Diversity	0.19
Affordability	0.14

WENHAM



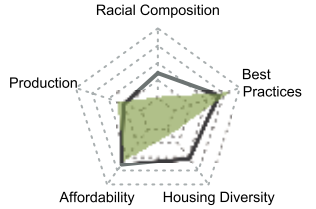
Production	0.22
Racial Composition	0.11
Best Practices	0.83
Housing Diversity	0.14
Affordability	0.62

WEST BRIDGEWATER



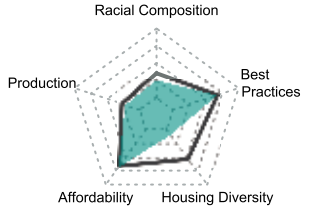
Production	0.27
Racial Composition	0.08
Best Practices	0.67
Housing Diversity	0.16
Affordability	0.71

WEST NEWBURY



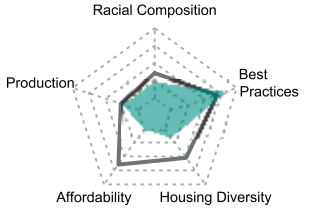
Production	0.36
Racial Composition	0.02
Best Practices	0.83
Housing Diversity	0.08
Affordability	0.54

WESTFORD



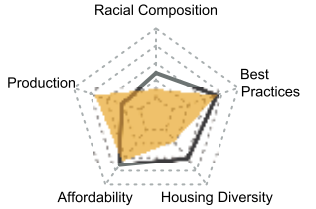
Production	0.21
Racial Composition	0.25
Best Practices	0.67
Housing Diversity	0.10
Affordability	0.66

WESTON



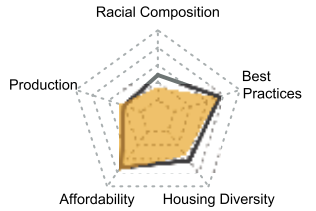
Production	0.23
Racial Composition	0.23
Best Practices	0.83
Housing Diversity	0.15
Affordability	0.00

WESTWOOD



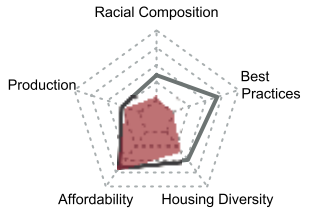
Production	0.68
Racial Composition	0.13
Best Practices	0.67
Housing Diversity	0.21
Affordability	0.57

WEYMOUTH



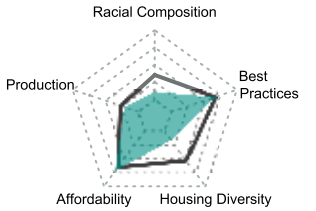
Production	0.34
Racial Composition	0.18
Best Practices	0.67
Housing Diversity	0.43
Affordability	0.70

WHITMAN



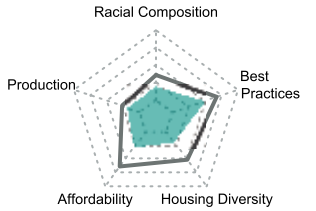
Production	0.21
Racial Composition	0.06
Best Practices	0.00
Housing Diversity	0.35
Affordability	0.68

WILMINGTON



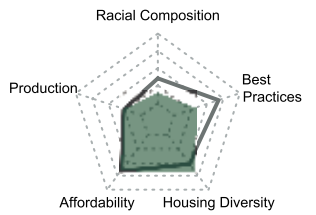
Production	0.20
Racial Composition	0.12
Best Practices	0.67
Housing Diversity	0.16
Affordability	0.71

WINCHESTER



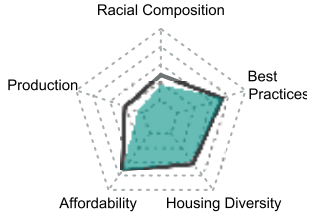
Production	0.18
Racial Composition	0.20
Best Practices	0.50
Housing Diversity	0.19
Affordability	0.27

WINTHROP



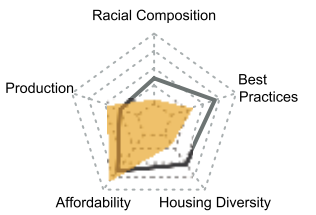
Production	0.28
Racial Composition	0.16
Best Practices	0.33
Housing Diversity	0.66
Affordability	0.64

WOBURN



Production	0.08
Racial Composition	0.22
Best Practices	0.83
Housing Diversity	0.48
Affordability	0.64

WRENTHAM



Production	0.46
Racial Composition	0.06
Best Practices	0.33
Housing Diversity	0.17
Affordability	0.85

Data Table

Municipality	Production	Racial Composition	Best Practices			
	Permitting relative to proportional share of housing need	Percent people of color, 2013–2017	Is multifamily housing allowed in any part of the municipality, including townhouses?	Is mixed-use (residential and commercial) allowed in any districts?	Are accessory dwelling units (ADUs) allowed in any part of the municipality?	Has the municipality adopted CPA?
Abington	30.2%	10.11%	✓	✓	✓	✓
Acton	59.9%	30.82%	✓	✓	✓	✓
Amesbury	25.3%	7.21%	✓	✓		
Andover	58.2%	20.57%	✓	✓	✓	
Arlington	51.4%	21.60%	✓	✓		✓
Ashby	27.4%	5.07%	✓	✓	✓	
Ashland	51.5%	18.46%	✓	✓	✓	✓
Avon	22.3%	28.60%	✓	✓	✓	
Ayer	71.4%	19.52%	✓	✓	✓	✓
Bedford	73.1%	23.26%	✓	✓	✓	✓
Bellingham	41.5%	8.42%	✓	✓	✓	
Belmont	56.7%	24.46%	✓	✓	✓	✓
Beverly	15.4%	8.38%	✓	✓	✓	✓
Billerica	65.8%	15.44%	✓	✓	✓	✓
Boston	109.8%	55.09%	✓	✓	✓	✓
Boxborough	394.2%	26.38%	✓		✓	✓
Boxford	21.9%	9.61%	✓	✓	✓	✓
Braintree	22.5%	18.77%	✓	✓		✓
Bridgewater	30.0%	16.28%	✓	✓	✓	✓
Brockton	21.5%	63.40%	✓	✓	✓	
Brookline	9.6%	28.56%	✓	✓		
Burlington	163.6%	25.48%	✓		✓	
Cambridge	78.1%	38.38%	✓	✓	✓	✓
Canton	116.8%	19.67%	✓	✓	✓	✓
Carlisle	67.0%	15.97%	✓		✓	✓
Carver	27.9%	5.66%	✓	✓	✓	✓
Chelmsford	29.1%	15.15%	✓	✓	✓	✓
Chelsea	123.9%	78.05%	✓	✓		✓
Cohasset	61.4%	2.30%	✓	✓	✓	✓
Concord	101.2%	18.45%	✓	✓	✓	✓
Danvers	17.5%	9.24%	✓	✓	✓	

Data Table, continued

Municipality	Best Practices (cont.)			Housing Stock Diversity		Affordability		
	Does the municipality have an AHT?	Does the municipality have an IH/ IZ bylaw or ordinance?	Number of best practices, 2018	Percent rental, 2013–2017	Percent multifamily, 2013–2017	Median rent, 2013–2017	Median home sale price, 2018	SHI percentage, 2017
Abington			4	33.5%	36.8%	$1,169	$345,500	7.6%
Acton		✓	5	26.3%	30.8%	$1,373	$540,000	6.7%
Amesbury		✓	3	31.0%	39.4%	$1,113	$315,000	10.5%
Andover	✓	✓	5	21.6%	25.6%	$1,423	$600,000	13.3%
Arlington		✓	4	39.8%	55.0%	$1,593	$730,000	5.6%
Ashby		✓	4	12.2%	4.6%	$1,174	$250,050	0.0%
Ashland	✓	✓	6	20.4%	22.3%	$1,312	$401,100	6.2%
Avon		✓	4	24.2%	19.1%	$1,116	$344,000	4.0%
Ayer		✓	5	40.5%	42.5%	$934	$300,000	8.7%
Bedford	✓	✓	6	25.6%	23.1%	$1,770	$666,000	18.3%
Bellingham		✓	4	18.9%	14.8%	$1,364	$325,000	8.7%
Belmont	✓	✓	6	37.8%	49.0%	$1,802	$935,000	3.6%
Beverly	✓	✓	6	40.2%	43.7%	$1,141	$420,000	11.6%
Billerica	✓	✓	6	18.8%	22.0%	$1,340	$406,450	7.7%
Boston	✓	✓	6	64.6%	81.3%	$1,445	$658,275	19.0%
Boxborough	✓		4	25.6%	40.8%	$1,010	$142,000	13.0%
Boxford		✓	5	2.6%	5.8%	$800	$672,500	1.1%
Braintree			3	28.9%	33.1%	$1,373	$455,000	9.7%
Bridgewater	✓	✓	6	26.7%	30.8%	$1,385	$347,000	6.6%
Brockton		✓	4	47.9%	50.8%	$1,054	$290,000	13.0%
Brookline	✓	✓	4	49.8%	74.5%	$2,127	$1,000,000	9.4%
Burlington		✓	3	32.0%	32.1%	$1,851	$550,000	13.3%
Cambridge	✓		5	65.3%	84.7%	$1,880	$829,000	14.8%
Canton		✓	5	23.4%	31.0%	$1,570	$439,900	12.5%
Carlisle	✓		4	5.1%	3.8%	$1,328	$865,000	2.9%
Carver	✓	✓	6	7.2%	26.1%	$1,319	$328,000	3.2%
Chelmsford		✓	5	17.7%	25.1%	$1,306	$380,000	7.8%
Chelsea	✓	✓	5	74.4%	87.6%	$1,285	$412,500	19.3%
Cohasset	✓	✓	6	23.8%	15.3%	$1,496	$775,000	10.7%
Concord		✓	5	24.1%	24.7%	$2,006	$867,025	11.7%
Danvers	✓	✓	5	30.2%	37.3%	$1,259	$432,000	10.4%

Data Table, continued

Municipality	Production	Racial Composition	Best Practices			
	Permitting relative to proportional share of housing need	Percent people of color, 2013–2017	Is multifamily housing allowed in any part of the municipality, including townhouses?	Is mixed-use (residential and commercial) allowed in any districts?	Are accessory dwelling units (ADUs) allowed in any part of the municipality?	Has the municipality adopted CPA?
Dedham	19.2%	21.50%	✓	✓	✓	
Dover	89.7%	17.07%	✓		✓	
Dracut	63.5%	16.66%	✓	✓	✓	✓
Dunstable	88.6%	7.34%	✓	✓	✓	✓
Duxbury	87.4%	3.03%	✓		✓	✓
East Bridgewater	42.1%	10.91%	✓	✓	✓	
Essex	57.6%	1.08%	✓			✓
Everett	119.0%	54.10%	✓	✓		
Foxborough	39.5%	12.28%	✓	✓	✓	
Framingham	56.0%	34.04%	✓	✓		
Franklin	30.3%	11.02%	✓	✓	✓	
Georgetown	40.5%	7.04%	✓	✓	✓	✓
Gloucester	28.3%	5.37%	✓	✓	✓	✓
Groton	37.7%	7.53%	✓	✓	✓	✓
Groveland	35.8%	5.05%	✓	✓	✓	✓
Halifax	41.9%	6.18%			✓	
Hamilton	17.0%	8.47%	✓	✓	✓	✓
Hanover	26.4%	4.29%	✓	✓	✓	✓
Hanson	86.0%	5.65%	✓	✓	✓	✓
Haverhill	26.0%	26.92%	✓	✓	✓	
Hingham	93.9%	4.52%	✓	✓		✓
Holbrook	12.6%	24.70%	✓	✓	✓	
Holliston	84.7%	11.05%	✓	✓	✓	✓
Hopkinton	260.4%	12.82%	✓	✓	✓	✓
Hudson	24.1%	12.54%	✓	✓	✓	✓
Hull	13.6%	7.29%	✓	✓		✓
Ipswich	32.1%	5.42%	✓	✓	✓	
Kingston	104.6%	5.15%			✓	✓
Lakeville	55.6%	4.74%	✓	✓	✓	
Lawrence	8.6%	84.47%	✓	✓		
Lexington	58.2%	32.95%	✓	✓	✓	✓
Lincoln	73.9%	26.05%	✓	✓	✓	✓

Data Table, continued

Municipality	Best Practices (cont.)			Housing Stock Diversity		Affordability		
	Does the municipality have an AHT?	Does the municipality have an IH/ IZ bylaw or ordinance?	Number of best practices, 2018	Percent rental, 2013–2017	Percent multifamily, 2013–2017	Median rent, 2013–2017	Median home sale price, 2018	SHI percentage, 2017
Dedham			3	32.0%	32.4%	$1,546	$487,608	10.9%
Dover		✓	3	4.2%	0.6%	$2,415	$1,190,000	0.9%
Dracut		✓	5	24.2%	28.4%	$1,281	$312,300	5.2%
Dunstable		✓	5	3.7%	0.4%	$1,682	$525,000	0.0%
Duxbury	✓	✓	5	9.5%	8.2%	$2,176	$637,500	7.4%
East Bridgewater			3	16.1%	14.9%	$1,148	$340,000	3.6%
Essex			2	20.9%	26.3%	$1,108	$480,000	2.7%
Everett			2	60.5%	73.4%	$1,344	$470,000	6.4%
Foxborough	✓		4	34.9%	33.2%	$1,397	$423,000	12.5%
Framingham		✓	3	46.2%	44.8%	$1,289	$405,000	10.5%
Franklin	✓	✓	5	19.2%	23.3%	$1,190	$400,000	11.9%
Georgetown	✓	✓	6	20.3%	17.6%	$1,463	$441,000	11.6%
Gloucester	✓	✓	6	37.3%	39.9%	$1,051	$400,000	7.3%
Groton	✓	✓	6	13.3%	13.8%	$1,289	$445,812	5.5%
Groveland		✓	5	18.2%	17.6%	$1,272	$383,750	3.3%
Halifax			1	11.4%	20.7%	$1,599	$304,500	0.9%
Hamilton	✓	✓	6	17.8%	13.2%	$1,096	$550,000	3.0%
Hanover	✓		5	13.3%	11.8%	$1,161	$520,000	11.9%
Hanson			4	8.0%	10.5%	$932	$361,750	4.4%
Haverhill		✓	4	41.6%	48.5%	$1,110	$295,000	10.0%
Hingham	✓	✓	5	21.6%	25.0%	$2,190	$775,000	11.4%
Holbrook			3	19.5%	20.7%	$1,046	$337,250	10.3%
Holliston	✓	✓	6	12.1%	12.9%	$1,001	$460,000	4.6%
Hopkinton	✓	✓	6	14.3%	9.1%	$1,675	$565,000	14.2%
Hudson	✓	✓	6	25.9%	35.3%	$1,148	$341,525	11.2%
Hull			3	33.9%	31.8%	$1,291	$365,000	1.7%
Ipswich	✓	✓	5	26.9%	29.9%	$1,033	$432,500	8.9%
Kingston	✓	✓	4	21.0%	21.6%	$1,241	$394,000	4.2%
Lakeville	✓	✓	5	13.8%	9.6%	$1,347	$350,000	7.1%
Lawrence		✓	3	72.3%	74.6%	$1,067	$280,000	15.0%
Lexington		✓	5	20.0%	17.6%	$1,998	$951,500	11.1%
Lincoln	✓		5	38.2%	21.0%	$2,275	$949,250	11.2%

Data Table, continued

Municipality	Production	Racial Composition	Best Practices			
	Permitting relative to proportional share of housing need	Percent people of color, 2013–2017	Is multifamily housing allowed in any part of the municipality, including townhouses?	Is mixed-use (residential and commercial) allowed in any districts?	Are accessory dwelling units (ADUs) allowed in any part of the municipality?	Has the municipality adopted CPA?
Littleton	173.4%	11.03%	✓	✓	✓	✓
Lowell	11.2%	50.87%	✓	✓		
Lynn	14.0%	62.12%	✓	✓		
Lynnfield	62.0%	9.33%	✓	✓	✓	
Malden	3.1%	53.36%	✓	✓		✓
Manchester-by-the-Sea	31.2%	2.78%	✓		✓	
Marblehead	9.4%	7.33%	✓	✓		
Marion	78.2%	10.68%	✓	✓	✓	✓
Marlborough	13.6%	27.03%	✓	✓		
Marshfield	25.6%	5.07%	✓	✓	✓	✓
Mattapoisett	63.0%	3.81%	✓		✓	✓
Maynard	38.4%	11.35%	✓	✓	✓	✓
Medfield	88.8%	9.25%	✓		✓	
Medford	3.5%	26.85%	✓	✓		✓
Medway	56.8%	10.55%	✓	✓	✓	✓
Melrose	27.0%	14.72%	✓	✓	✓	
Merrimac	89.8%	3.73%	✓	✓	✓	
Methuen	44.9%	34.97%	✓	✓	✓	
Middleborough	122.4%	8.08%	✓	✓	✓	✓
Middleton	102.0%	13.87%	✓			✓
Millis	42.5%	7.27%	✓	✓		✓
Milton	9.8%	28.10%	✓	✓	✓	
Nahant	2.9%	3.41%				✓
Natick	41.0%	19.90%	✓	✓		
Needham	82.1%	15.61%	✓	✓		✓
Newbury	47.9%	4.61%	✓	✓	✓	
Newburyport	24.6%	7.22%	✓	✓	✓	✓
Newton	20.6%	26.22%	✓	✓	✓	✓
Norfolk	137.7%	15.90%	✓	✓		✓
North Andover	64.6%	17.20%	✓	✓	✓	✓
North Reading	32.1%	9.85%	✓	✓		
Norwell	62.1%	5.12%	✓		✓	✓

Data Table, continued

Municipality	Best Practices (cont.)			Housing Stock Diversity		Affordability		
	Does the municipality have an AHT?	Does the municipality have an IH/IZ bylaw or ordinance?	Number of best practices, 2018	Percent rental, 2013–2017	Percent multifamily, 2013–2017	Median rent, 2013–2017	Median home sale price, 2018	SHI percentage, 2017
Littleton	✓	✓	6	15.7%	13.4%	$975	$435,000	12.9%
Lowell		✓	3	58.7%	62.7%	$1,089	$265,000	12.5%
Lynn			2	55.8%	62.1%	$1,098	$350,000	12.4%
Lynnfield			3	13.0%	14.9%	$1,890	$629,950	11.5%
Malden			3	59.8%	66.7%	$1,393	$460,000	10.1%
Manchester-by-the-Sea	✓		3	29.7%	27.8%	$1,301	$763,450	5.1%
Marblehead	✓	✓	4	20.2%	23.3%	$1,408	$620,000	3.9%
Marion	✓	✓	6	19.6%	5.9%	$1,078	$425,000	7.7%
Marlborough			2	44.1%	47.5%	$1,350	$340,000	11.4%
Marshfield			4	22.8%	15.3%	$1,362	$399,450	5.8%
Mattapoisett	✓	✓	5	22.8%	13.1%	$1,142	$415,000	2.7%
Maynard	✓		5	29.5%	28.3%	$1,111	$340,000	8.6%
Medfield	✓		3	13.5%	11.9%	$1,215	$642,500	7.2%
Medford			3	43.3%	56.1%	$1,610	$590,000	7.1%
Medway	✓		5	13.6%	14.9%	$1,078	$410,000	6.2%
Melrose			3	33.1%	41.5%	$1,243	$595,000	8.0%
Merrimac	✓	✓	5	11.1%	26.0%	$795	$389,000	5.6%
Methuen		✓	4	29.8%	33.6%	$1,160	$323,000	9.0%
Middleborough			4	19.1%	27.5%	$1,138	$315,000	6.6%
Middleton			2	15.0%	15.9%	$1,686	$499,900	5.0%
Millis			3	15.6%	21.3%	$1,557	$389,950	3.7%
Milton	✓		4	17.5%	21.8%	$1,520	$675,000	5.0%
Nahant			1	28.8%	29.8%	$1,312	$500,000	3.0%
Natick	✓		3	28.9%	35.3%	$1,393	$539,000	10.4%
Needham		✓	4	17.2%	18.9%	$1,457	$920,000	12.6%
Newbury			3	16.5%	7.5%	$1,190	$510,000	3.5%
Newburyport	✓	✓	6	24.4%	37.7%	$1,174	$517,750	7.5%
Newton			4	28.7%	35.9%	$1,771	$965,000	7.5%
Norfolk	✓		4	4.9%	3.7%	$1,280	$520,500	4.1%
North Andover	✓	✓	6	26.8%	36.5%	$1,399	$447,093	8.5%
North Reading			2	15.0%	15.3%	$1,434	$465,000	9.6%
Norwell	✓		4	5.7%	6.2%	$711	$595,000	8.1%

Data Table, continued

Municipality	Production	Racial Composition	Best Practices			
	Permitting relative to proportional share of housing need	Percent people of color, 2013–2017	Is multifamily housing allowed in any part of the municipality, including townhouses?	Is mixed-use (residential and commercial) allowed in any districts?	Are accessory dwelling units (ADUs) allowed in any part of the municipality?	Has the municipality adopted CPA?
Norwood	19.6%	21.02%	✓	✓		✓
Peabody	8.5%	15.58%	✓	✓	✓	✓
Pembroke	28.0%	6.52%	✓		✓	✓
Pepperell	31.3%	8.16%	✓	✓	✓	
Plainville	87.4%	4.71%	✓	✓	✓	✓
Plymouth	101.6%	8.45%	✓		✓	✓
Plympton	56.1%	4.22%				✓
Quincy	24.6%	39.57%	✓	✓		✓
Randolph	47.7%	63.84%	✓	✓	✓	✓
Reading	43.4%	8.85%	✓	✓	✓	
Revere	12.8%	43.83%	✓	✓		
Rochester	74.3%	5.47%	✓	✓		
Rockland	18.4%	8.52%	✓	✓	✓	✓
Rockport	21.9%	4.15%	✓	✓	✓	✓
Rowley	65.8%	3.06%	✓		✓	✓
Salem	3.6%	28.17%	✓	✓		✓
Salisbury	183.3%	7.17%	✓	✓	✓	
Saugus	10.5%	13.75%	✓			
Scituate	46.6%	4.23%	✓	✓	✓	✓
Sharon	72.0%	24.53%	✓	✓	✓	✓
Sherborn	36.2%	10.62%	✓	✓	✓	
Shirley	56.1%	31.60%	✓	✓	✓	
Somerville	46.8%	29.36%	✓	✓		✓
Stoneham	67.2%	9.10%	✓	✓	✓	
Stoughton	52.8%	27.19%			✓	✓
Stow	65.5%	8.95%	✓		✓	✓
Sudbury	120.3%	15.31%	✓	✓	✓	✓
Swampscott	140.5%	8.01%	✓	✓	✓	
Tewksbury	71.7%	8.85%	✓	✓	✓	✓
Topsfield	40.9%	4.65%	✓	✓	✓	
Townsend	54.5%	6.33%	✓	✓	✓	

Data Table, continued

Municipality	Best Practices (cont.)			Housing Stock Diversity		Affordability		
	Does the municipality have an AHT?	Does the municipality have an IH/IZ bylaw or ordinance?	Number of best practices, 2018	Percent rental, 2013–2017	Percent multifamily, 2013–2017	Median rent, 2013–2017	Median home sale price, 2018	SHI percentage, 2017
Norwood			3	41.9%	45.6%	$1,414	$455,250	8.3%
Peabody			4	35.5%	44.6%	$1,266	$415,000	9.3%
Pembroke			3	13.0%	11.7%	$1,633	$367,700	9.5%
Pepperell		✓	4	23.5%	19.1%	$1,118	$322,000	3.0%
Plainville		✓	5	27.2%	38.8%	$1,290	$319,000	16.5%
Plymouth	✓	✓	5	22.5%	21.0%	$1,343	$356,000	3.2%
Plympton			1	13.9%	4.2%	$1,216	$380,000	4.9%
Quincy	✓		4	52.7%	60.6%	$1,370	$447,000	9.6%
Randolph			4	33.2%	28.1%	$1,308	$345,000	10.7%
Reading	✓		4	22.5%	26.2%	$1,349	$530,000	8.7%
Revere			2	52.2%	66.1%	$1,302	$424,000	8.1%
Rochester			2	8.3%	4.4%	$995	$375,000	0.4%
Rockland			4	28.9%	37.6%	$1,181	$329,000	6.4%
Rockport	✓		5	28.7%	29.9%	$1,078	$473,000	3.9%
Rowley		✓	4	18.1%	18.8%	$1,154	$486,000	4.2%
Salem	✓		4	50.1%	66.0%	$1,149	$370,000	12.8%
Salisbury	✓	✓	5	26.1%	43.1%	$1,280	$350,000	15.4%
Saugus	✓	✓	3	20.5%	23.7%	$1,045	$429,900	6.8%
Scituate	✓		5	13.4%	9.5%	$1,120	$565,000	4.4%
Sharon	✓	✓	6	15.8%	16.0%	$1,762	$513,875	10.7%
Sherborn			3	7.3%	5.7%	$1,153	$800,000	2.3%
Shirley		✓	4	30.2%	28.8%	$972	$287,500	2.4%
Somerville	✓		4	66.2%	85.5%	$1,699	$800,000	9.7%
Stoneham			3	34.4%	43.1%	$1,390	$510,000	5.3%
Stoughton			2	30.0%	31.9%	$1,313	$342,000	11.5%
Stow	✓		4	9.9%	7.6%	$1,507	$525,000	7.4%
Sudbury	✓		5	7.7%	5.3%	$923	$741,589	11.3%
Swampscott	✓		4	23.2%	35.6%	$1,565	$499,000	3.7%
Tewksbury	✓	✓	6	13.2%	17.6%	$1,647	$386,000	9.7%
Topsfield			3	5.2%	9.2%	$323	$607,500	7.2%
Townsend		✓	4	17.2%	16.1%	$912	$276,000	4.8%

Data Table, continued

Municipality	Production	Racial Composition	Best Practices			
	Permitting relative to proportional share of housing need	Percent people of color, 2013–2017	Is multifamily housing allowed in any part of the municipality, including townhouses?	Is mixed-use (residential and commercial) allowed in any districts?	Are accessory dwelling units (ADUs) allowed in any part of the municipality?	Has the municipality adopted CPA?
Tyngsborough	49.9%	15.43%	✓	✓	✓	✓
Wakefield	59.9%	8.42%	✓	✓	✓	
Walpole	32.8%	13.05%	✓	✓	✓	
Waltham	27.1%	34.48%	✓	✓	✓	✓
Wareham	21.8%	15.69%	✓	✓	✓	✓
Watertown	131.5%	22.03%	✓	✓		✓
Wayland	57.5%	17.46%	✓	✓	✓	✓
Wellesley	64.1%	21.52%	✓	✓		✓
Wenham	47.1%	10.29%	✓		✓	✓
West Bridgewater	56.9%	8.15%		✓	✓	✓
West Newbury	74.8%	2.60%	✓	✓	✓	✓
Westford	46.0%	21.65%			✓	✓
Weston	48.6%	20.27%	✓		✓	✓
Westwood	138.9%	11.85%	✓	✓	✓	
Weymouth	70.3%	16.11%	✓	✓	✓	✓
Whitman	44.3%	5.95%				
Wilmington	44.1%	11.11%	✓	✓	✓	
Winchester	39.4%	17.80%	✓	✓		
Winthrop	59.0%	14.27%	✓	✓		
Woburn	19.4%	19.18%	✓	✓		
Wrentham	95.2%	5.93%	✓			✓

Data Table, continued

Municipality	Best Practices (cont.)			Housing Stock Diversity		Affordability		
	Does the municipality have an AHT?	Does the municipality have an IH/IZ bylaw or ordinance?	Number of best practices, 2018	Percent rental, 2013–2017	Percent multifamily, 2013–2017	Median rent, 2013–2017	Median home sale price, 2018	SHI percentage, 2017
Tyngsborough	✓	✓	6	14.0%	15.8%	$1,266	$365,000	10.7%
Wakefield		✓	4	26.2%	37.4%	$1,302	$507,000	7.2%
Walpole			3	15.9%	17.9%	$1,421	$519,900	5.4%
Waltham	✓	✓	6	49.9%	56.0%	$1,507	$560,000	7.4%
Wareham	✓		5	25.2%	19.0%	$1,066	$245,000	7.7%
Watertown		✓	4	48.9%	66.8%	$1,719	$622,500	6.9%
Wayland	✓	✓	6	10.7%	8.6%	$1,086	$722,500	5.1%
Wellesley	✓	✓	5	18.0%	15.6%	$1,768	$1,300,000	6.3%
Wenham	✓	✓	5	10.5%	16.9%	$1,262	$633,750	8.4%
West Bridgewater			3	13.1%	17.4%	$1,289	$325,000	4.6%
West Newbury		✓	5	6.8%	10.5%	$2,000	$510,000	2.5%
Westford	✓	✓	4	10.7%	9.0%	$1,841	$512,250	8.3%
Weston	✓	✓	5	14.2%	13.3%	$1,542	$1,460,000	4.2%
Westwood		✓	4	16.2%	21.6%	$1,575	$760,000	10.7%
Weymouth			4	34.0%	38.6%	$1,348	$363,000	7.6%
Whitman			0	27.6%	32.0%	$1,057	$315,648	3.6%
Wilmington		✓	4	16.0%	12.4%	$1,772	$485,000	10.3%
Winchester		✓	3	14.5%	20.8%	$1,568	$967,500	3.1%
Winthrop			2	45.6%	64.3%	$1,312	$450,000	7.7%
Woburn	✓	✓	4	38.8%	40.6%	$1,451	$465,000	8.7%
Wrentham			2	16.6%	14.2%	$1,098	$424,755	12.7%

Endnotes

Introduction

1. See the online appendix for a detailed explanation of each of the geographical definitions that are used in this report: http://www.tbf.org/GBHRC-2019-appendix.

Chapter 1

1. Additional information about the trend of international migrants can be found in this Boston Indicators blog post from Jan. 2019. Ciurczak, Peter. "If Not for International Migration, Massachusetts Would Be Losing Population." *Boston Indicators* (blog), January 31, 2019. https://www.bostonindicators.org/article-pages/2019/january/international-migration.
2. "LGBT Demographic Data Interactive." The Williams Institute, UCLA School of Law. January 2019. https://williamsinstitute.law.ucla.edu/visualization/lgbt-stats/?topic=LGBT&area=25#density.
3. "Religion in America: U.S. Religious Data, Demographics and Statistics." Pew Research Center's Religion & Public Life Project. May, 2015. Accessed May 08, 2019. https://www.pewforum.org/religious-landscape-study/.
4. The geography used by Zillow includes the five counties of Greater Boston and two counties in Southeastern New Hampshire. It is not the same region as the five-county area the rest of the study uses to define Greater Boston.
5. "Building for the Middle: Housing Greater Boston's Workforce". Urban Land Institute. 2016. http://boston.uli.org/wp-content/uploads/sites/12/2016/06/ULI-Boston-Building-for-the-Middle.pdf.
6. Bluestone, Barry, and James Hussey. *The Greater Boston Housing Report Card 2017: Ideas from the Urban Core*. The Boston Foundation. November 2017. https://www.tbf.org/-/media/tbf/reports-and-covers/2017/2017-housingreportcard.pdf.
7. "America in 2015: A ULI Survey of Views on Housing, Transportation, and Community." Urban Land Institute. May 2015. http://americas.uli.org/wp-content/uploads/sites/2/ULI-Documents/America-in-2015.pdf.
8. Metro Boston, also known as the Boston MSA, is a census-defined area that includes Worcester, Nashua, NH, and Fall River, MA. It is not the same region as the five-county area the rest of the study uses to define Greater Boston.
9. "Chapter 40B: The State's Affordable Housing Law." Citizens' Housing and Planning Association. January, 2014. https://www.chapa.org/sites/default/files/2017-11/40%20B%20fact%20sheet.pdf.
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11. "Chapter 40B: The State's Affordable Housing Law." Citizens' Housing and Planning Association.
12. Ibid.
13. "The Use of Chapter 40R in Massachusetts: 2018 Update." Citizens' Housing and Planning Association, Inc. May 2018. https://www.chapa.org/sites/default/files/TheUseofCh40R_2018.pdf.
14. "Chapter 40B: The State's Affordable Housing Law." Citizens' Housing and Planning Association.
15. Kingsley, G. Thomas, David Price, and Robin Smith. "The Impacts of Foreclosures on Families and Communities." The Urban Institute. May 2009. https://www.urban.org/sites/default/files/publication/30426/411909-The-Impacts-of-Foreclosures-on-Families-and-Communities.PDF.
16. Thomas, Hannah. "Preserving Community Assets: Do Foreclosure Sales Need to Negatively Impact the Neighborhood?" *Housing Policy Debate*, 25:4, 649-683. July 2015. https://doi.org/10.1080/10511482.2014.1003574

17. Black, Karen, Kalima Rose, and Sarah Truehaft. "When Investors Buy Up the Neighborhood: Preventing Investor Ownership from Causing Neighborhood Decline." *Community Investments*, 23:1, 19-33. Spring 2011. https://www.frbsf.org/community-development/files/CI_Treuhaft_et_al.pdf.

18. Thomas, Hannah. "Preserving Community Assets: Do Foreclosure Sales Need to Negatively Impact the Neighborhood?" *Housing Policy Debate*, 25:4, 649-683. July 2015. https://doi.org/10.1080/10511482.2014.1003574

19. Devanthéry, Julia E., and Maureen E. McDonagh. "Facing an Eviction." MassLegalHelp. May 2017. https://www.masslegalhelp.org/housing/lt1-pullout-12- evictions.

20. "The Eviction Lab." Eviction Lab. Accessed May 08, 2019. https://evictionlab.org/.

21. Desmond, Matthew and Carl Gershenson. "Who Gets evicted? Assessing Individual, Neighborhood, and Network Factors."*Social Science Research*. 62:362-377. 2016. http://dx.doi.org/10.1016/j.ssresearch.2016.08.017.

22. Ibid.

23. "Protect Tenants, Prevent Homelessness." National Law Center on Homelessness & Poverty. 2018. https://nlchp.org//wp-content/uploads/2018/10/ProtectTenants2018.pdf.

24. "Homelessness in America: Overview of Data and Causes." *National Law Center on Homelessness & Poverty*. 2018.

Chapter 2

1. Information about the Housing Choice Initiative and the list of resources for municipalities can be found at "Housing Choice Resources" page. https://www.mass.gov/lists/housing-choice-resources.

2. Dain, Amy, and Jenny Schuetz. "Housing Regulation Database: Massachusetts Municipalities." Pioneer Institute and Rappaport Institute. 2005. http://www.masshousingregulations.com/dataandreports.asp.

3. "Massachusetts Community Types: A Classification System Developed by the Metropolitan Area Planning Council." Metropolitan Planning Council. 2008. http://www.mapc.org/wp-content/uploads/2017/09/Massachusetts-Community-Types-Summary-July_2008.pdf.

4. For the purposes of this survey report *multifamily* means any building with three or more dwelling units, including townhouses. Multi-family dwelling units can be rental or condominiums. They can be in a freestanding residential building or part of a mixed-use building, new construction or conversion of a preexisting building.

5. Dain, Amy. "The State of Zoning for Multi-Family Housing in Greater Boston." Massachusetts Smart Growth Alliance, et al. 2019. https://ma-smartgrowth.org/wp-content/uploads/2019/06/03/FINAL_Multi-Family_Housing_Report.pdf.

6. More information about by-right and special permit zoning can be found on the Massachusetts Housing Toolbox website: https://www.housingtoolbox.org/zoning-and-land-use/zoning-basics.

7. The ADU bylaw information was collected beginning in September 2017 and ending in early 2019. Once the municipality's zoning was surveyed, it was not checked again for changes.

8. Commonwealth of Massachusetts. "Smart Growth/Smart Energy Toolkit Modules - Accessory Dwelling Units (ADU)". Executive Office of Energy and Environmental Affairs. 2019. https://www.mass.gov/service-details/smart-growth-smart-energy-toolkit-modules-accessory-dwelling-units-adu.

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Chapter 3

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21. Note that we measure subsidized housing using the gap between the 10 percent threshold required by Chapter 40B and the municipality's actual subsidized housing inventory (SHI) percentage.
22. Please see the technical appendix (http://www.tbf.org/GBHRC-2019-appendix) for these results.
23. See the technical appendix for the regression coefficients and the test of statistical significance.
24. See the technical appendix for results showing the relationship between the share of the population that is white and housing production.
25. See the technical appendix for the regression coefficients and the test of statistical significance.
26. Please see the technical appendix (http://www.tbf.org/GBHRC-2019-appendix) for these data.

Conclusion

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