

The Greater Boston Housing Report Card 2022

With a Special Analysis
of Equity in Subsidized Housing

The Boston Foundation **tBf**



Who Can Win the Lottery? Moving Toward Equity in Subsidized Housing

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Introduction

A broad array of evidence—including from this year’s Core Metrics—shows that the region desperately needs more subsidized and market-rate housing.

Greater Boston is facing a crippling housing shortage. To purchase a median-priced home in metropolitan Boston, a household needs an income of \$181,254.¹ Demand for the limited number of subsidized units is fierce. For example, the Allston-Brighton Community Development Corporation’s 500 units (half of which have rental subsidies) had a waitlist of 17,000 in 2020.² The burdens of this shortage fall disproportionately on the region’s Black and Latino residents.³

Overwhelmingly, researchers, policymakers, and housing advocates agree: The region lacks enough subsidized housing to meet the increasingly dire needs of many residents.⁴ Using a mix of public and private funds, subsidized housing primarily serves the lowest-income households; sometimes, it provides supportive services for populations with additional needs. Subsidized housing is resource-intensive, and provides housing for a variety of groups for which market-rate housing is unaffordable,

including low-income families with children, people with disabilities, and low-wage workers. Black and Latino people are disproportionately represented among those populations, and thus particularly affected by an insufficient supply of subsidized housing.

Indeed, as discussed in the 2022 Greater Boston Housing Report Card Core Metrics section, subsidized housing is in short supply regionally. What’s more, it is unequally distributed. The data from Core Metrics underscore this inequality: According to the National Housing Preservation Database, 24 percent of Boston’s units are subsidized. In contrast, their data records no subsidized units in Dover. Virtually every city and town in the region needs to produce more subsidized housing. But, there are massive differences in the extent to which individual communities in our region are working towards this goal.

Figure 1, below, shows the distribution of subsidized rental units across nine municipalities for which we have unusually detailed information shared by Housing Navigator (we will describe these data and Housing Navigator in greater detail later in the report). The left panel shows the total number of units, and the right panel the percentage of all housing units in the municipality that are subsidized rentals.⁵ There is significant variation across towns that cannot be accounted for simply by the size of the municipality. While Cambridge is the largest municipality in our sample, and has by far the largest number and percentage of subsidized rental units, Newton, the second largest municipality with the second-highest number of units, lags behind many other places when accounting for the total number of housing units (subsidized- and market-rate) in the city. Bedford, while far smaller than Newton, has twice the percentage of subsidized rental units that Newton does.

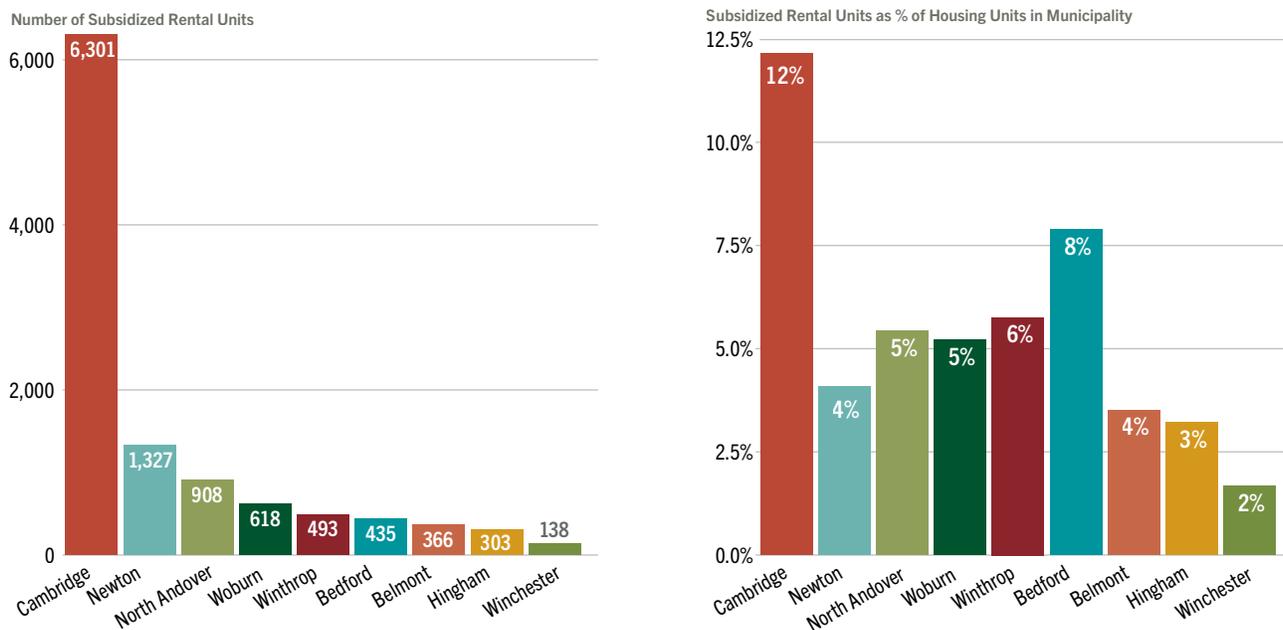
Even when suburban communities do build subsidized housing, a variety of exclusionary barriers prevent all

homeseekers from having equal access to these housing opportunities. Indeed, despite the state’s acute subsidized housing shortage, there are, at almost any given moment, available subsidized, affordable units sitting empty in suburban communities that are, in many cases, disproportionately White and socioeconomically advantaged relative to the broader region. While the state does not track available subsidized units or unfilled housing lotteries, through a combination of detailed interviews with public officials and lottery data shared by a housing consulting firm, we were able to learn about vacant subsidized units across multiple Greater Boston suburbs. The lengths we had to go to obtain this information speak to the lack of data availability and transparency about subsidized housing in Massachusetts.

In summer 2022, for example, subsidized units were available without waiting lists in Kingston, Bellingham, Scituate, Plymouth, and Shrewsbury.⁶ These are hardly isolated instances: Multiple experts and advocates interviewed for this report described difficulty filling

FIGURE 1

Distribution of Subsidized Rental Units in Housing Navigator Sample Municipalities, by total units and percentage of all housing units.



Source: Housing Navigator; 2020 American Community Survey

subsidized units in a variety of suburban locations, including Belmont, Sudbury, and Wakefield.⁷ In the first half of 2022, one prominent housing consulting firm involved in hundreds of affordable housing developments administered 11 lotteries for subsidized housing developments in multiple Boston suburbs and Cape Cod. Lotteries are meant to fairly allocate oversubscribed subsidized housing developments in which there are more prospective residents than units; they take place when a project first opens its doors to new residents. Of those 11 lotteries, five attracted fewer applicants than units available.⁸ Developments with available units have no waitlists. Prospective residents do not need to enter a lottery to qualify for a unit. They are available on a first-come, first-served basis to qualified applicants.

Thus, the Greater Boston region faces two simultaneous and interrelated subsidized housing problems. The larger—and well-documented—issue is that there are not nearly enough subsidized units to meet the region’s pressing needs. But, existing units in Boston’s suburbs may be allocated inequitably and inefficiently, leading to vacant units in subsidized housing developments, lotteries that are not fully subscribed, and potential biases in who gets access to subsidized housing. Using a mix of novel data on subsidized housing and interviews with policymakers and advocates, this report identifies several critical barriers to equitable access in the region’s subsidized housing supply:

- **FRAGMENTATION OF INFORMATION.** Information about subsidized housing in Massachusetts is deeply fragmented across multiple units of government and nonprofits. The absence of complete, centralized databases means that residents of one city or town are often completely unaware of available units in a neighboring community.
- **FRAGMENTED APPLICATION PROCESS.** Each jurisdiction—and sometimes each development—comes with its own complex application process. This administrative burden creates a formidable obstacle to the region’s subsidized housing seekers.
- **EXCLUSIONARY RESTRICTIONS.** Suburban subsidized housing is often exclusionary on several dimensions. It can be restricted to residents of a suburban jurisdiction through the use of local preferences.

Moreover, it is often too expensive for many low-income households. It is frequently located in transit inaccessible locations, creating impossible commutes for households lacking vehicles.

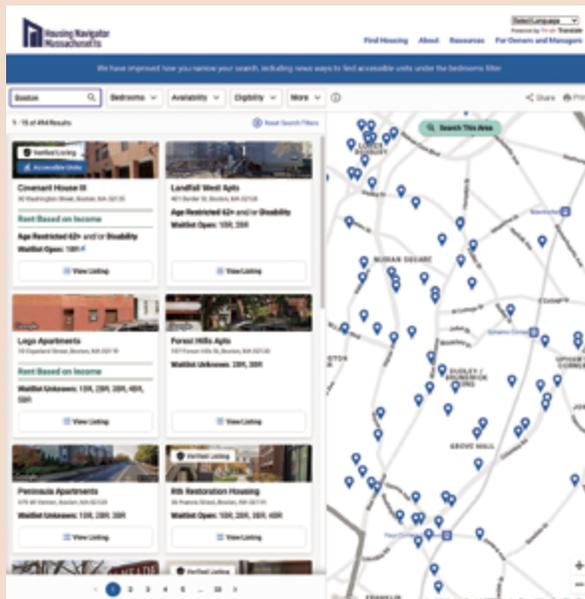
Homeseekers would benefit tremendously from reforms—especially at the state level—that focus on centralizing, simplifying, and equalizing access to subsidized housing to ensure that all homeseekers have the opportunity to access subsidized units. Many of these reforms fit with the federal government’s Affirmatively Furthering Fair Housing (AFFH) framework. The U.S. Department of Housing and Urban Development (HUD) requires recipients of federal funding to engage in fair housing planning “to take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities.” These actions include “the collection of certifications from grantees, provisions regarding program design in its notices of funding opportunity (NOFOs), affirmative fair housing marketing and advertising requirements, and enforcement of site and neighborhood standards.”⁹

The upcoming election of a new governor and attorney general offers Massachusetts a prime opportunity to revisit and reform how it promotes, oversees, and monitors subsidized housing, including, among other things, creating statewide data and appointing a statewide director of housing data; creating a standard application for subsidized housing; rigorously enforcing fair housing and zoning laws, and removing barriers to housing such as local and age preferences.

While this section of the report primarily focuses on reforms to the distribution of subsidized housing, we emphasize that a broad array of evidence—including from this year’s Core Metrics—shows that the region desperately needs more subsidized and market-rate housing of every kind. In fact, the region’s failure to produce enough housing and the inequitable allocation of existing subsidized housing ultimately stem from the same source: leaving the critical task of producing and distributing housing to local governments and individual private and nonprofit developers, rather than providing stronger state-level requirements and guidance.

Methodology

HOUSING NAVIGATOR works with owners and public sector partners to build a database of income-restricted rentals from all over the state. Its first release, a free online tool, makes it simple to search for affordable rentals statewide. It shows listings whenever it has reliable, actionable information. Property owners can verify their listings to ensure that renters find details they can trust. See more about Housing Navigator on page 81.



We use the umbrella term **subsidized housing** to refer to any housing made more affordable by government support or regulation, regardless of whether it received a public subsidy. This includes housing supported by public subsidies through federal, state, or local government programs. This term also encompasses privately-funded housing created through state and local zoning relief via Chapter 40B and inclusionary zoning. Chapter 40B allows developers to bypass local zoning regulations if: (1) less than 10 percent of the community’s housing stock is affordable; and (2) at least 20–25 percent of the units in a proposed development are income-restricted. Inclusionary zoning varies by local government, but typically requires that developments above a set size include a minimum percentage of income-restricted housing.

In attempting to systematically analyze subsidized housing in Greater Boston, it quickly became apparent that information about subsidized housing is deeply fragmented across different government entities and by funding source. With housing production and regulation divided across a patchwork of state and local government actors and private-sector developers, valuable information remains scattered. No current database provides a comprehensive list of subsidized housing in the Commonwealth. We assembled data from several existing databases, including the Metropolitan Area Planning Commission’s MassBuilds permitting data and the Department of Housing and Community Development’s (DHCD) Subsidized Housing Inventory. In addition, we partnered with Housing Navigator (*see sidebar*) to obtain the most complete available subsidized housing data for nine communities in Greater Boston: Bedford, Belmont, Cambridge, Hingham, Newton, North Andover, Winchester, Winthrop, and Woburn.¹⁰ These communities vary along demographic and housing market conditions; moreover, they are among the set of communities for which Housing Navigator currently has complete data. Finally, we interviewed key actors in the government, nonprofit, and housing development sectors.

Information Fragmentation

Our reliance on these scattered data sources reveals the first critical barrier to equitable access to subsidized housing: Information about subsidized units is highly fragmented and often not available to the most vulnerable populations. While there is a proliferation of state and nonprofit websites containing information about some subsidized housing units, there exists *no centralized source of information about subsidized housing in Massachusetts*. This stands in stark contrast to market-rate housing, where online information is readily available about rentals and units available for purchase. One need only plug information into a variety of online search tools about size, price, and geographic constraints to receive a list of available units.

Instead, residents searching for subsidized rentals and homeownership units must navigate a patchwork of resources. This problem is particularly acute in suburban communities, where individual subsidized housing developments are not advertised on any centralized website. Instead, prospective homebuyers and renters only learn about an available subsidized unit through word-of-mouth or the development's marketing plan.

This information fragmentation is also a critical problem for policymakers and planners at the state, regional, and local levels. Incomplete information makes it more difficult to develop and evaluate new subsidized housing policies and programs. For example, the lack of complete information on the number of bedrooms in subsidized housing units makes it harder to determine what kinds of units should be built in the future. Should programs prioritize studios and one-bedroom units, or are more larger units needed instead? This lack of information is also a barrier for subsidized housing developers.

THE CONCEPT OF AFFIRMATIVE MARKETING is to conduct both broad and targeted outreach to contact those least likely to apply for available housing units. Housing developers and managers are responsible for creating and implementing such plans. Yet the obligation to affirmatively further fair housing extends these responsibilities.

AFFIRMATIVE MARKETING PLANS AND COMMUNITY OUTREACH

The federal Department of Housing and Urban Development (HUD)¹¹ and the Massachusetts Department of Housing and Community Development (DHCD)¹² both strongly emphasize marketing as a key tool for fairly disseminating information about subsidized housing. Subsidized developments in Massachusetts are required to implement affirmative marketing plans that “attract otherwise eligible persons protected under state and federal civil rights laws.”¹³ These plans must comply with state regulations from the DHCD¹⁴ and be reviewed by both a monitoring agent and state agency—either MassHousing, a quasi-public agency that finances affordable housing in Massachusetts, or DHCD. DHCD requires that property managers update marketing plans every five years after initial approval. Affirmative marketing plans are not drawn up in isolation: Developers and housing consultants receive feedback from city and town staff, monitoring agents, and, at times, state agencies, and must secure approval from MassHousing before beginning marketing. Marketing plans are also pivotal documents in an environment lacking centralized data about subsidized housing: *They shape which government entities, nonprofits, and prospective homeseekers will hear about subsidized housing, and which will not.*

Despite their importance to fair housing, there is no centralized state repository for these documents at either

MassHousing or DHCD. Indeed, state officials told us that these public documents were mostly saved in email accounts, and not easily accessible. We reached out to three property management companies, DHCD, and MassHousing to obtain affirmative marketing plans and searched town websites for affirmative marketing plans included as part

of development proposals. We received two affirmative marketing plans from DHCD and one from a property management company. In addition, we were able to locate two plans on town websites. These five plans cover a variety of suburban communities, and help to illuminate important trends in affirmative marketing in concert with interviews. But, they also highlight the extraordinary lack of transparency surrounding public documents that are a key part of the fair housing process. Short of using a Freedom of Information Act request, we were unable to access the hundreds of affirmative marketing plans reviewed by DHCD and MassHousing.

In 2022, an affordable housing consulting group developed an affirmative marketing plan for a multifamily development in Kingston, Mass., featuring 282 total rental units, of which 29 were affordable. Kingston is overwhelmingly White (91 percent) and affluent (median household income of \$98,304), making this development an infusion of much-needed affordable housing. Consistent with state regulations from the DHCD and federal fair housing guidelines, the plan noted, “Print ads for the affordable units will run at least twice within the 60 day marketing period in the newspapers listed. The papers listed cover the Plymouth area, and include papers to attract Hispanic, African-American, Brazilian, Portuguese, and Cape Verdian applicants.”

The plan also called for online advertisements and the circulation of materials with a variety of government officials and community groups. These groups were predominantly located in Kingston and the surrounding communities. However, the plan also included several groups from farther afield, including the Town of Falmouth Affordable Housing Committee (37 miles from Kingston), the Cape Cod Commission in Barnstable, Mass. (37 miles from Kingston), and multiple Community Development Corporations and nonprofits in Boston (also 37 miles from Kingston).

This plan is typical for marketing of subsidized housing in Massachusetts. Monitoring agents review marketing plans and lottery materials from housing developers and consultants, among other tasks. A monitoring agent told us this is “a template that they follow, and it’s been reviewed before.”¹⁵ Plan authors (typically either consulting firms or the project developer) often simply copy and paste community groups from one document to the next. Jesse Kanson-Benanav, the executive director of the nonprofit housing advocacy organization Abundant Housing Massachusetts, was struck by the extent to which property managers reused marketing plans during his time working for an affordable housing developer. On a project in a Metrowest suburb, the property management company “sent us something that was so obviously copy and pasted from plans they’d previously done for other developers. Some of the pages were actual scans from other...proposals.” He says, “These big companies work with a lot of different developers, and they’re confident in what they’re doing, and don’t want to reinvent the wheel.” Once they have a plan approved, they will reuse the same language.

Since the city of Boston is a relevant center of outreach for virtually every suburban housing development, this means that the same list of CDCs and nonprofits is used over and over again. Multiple officials involved with monitoring said that marketing plans target Boston, even when the development is quite far from the urban core, because diversity is often lacking in surrounding suburban communities. To comply with federal and state fair housing guidelines and requirements, marketing plans must target demographic diversity, making Boston an obvious place to include. According to one monitoring agent, “Some well-known organizations and CDCs always float to the top of the list. That just comes from familiarity within the affordable housing world. These organizations come up frequently because they are the go-to agencies.”

A 2016 affirmative marketing plan for a development in Belmont helps to illustrate this copy-and-paste phenomenon.¹⁶ All of the groups in this Belmont development’s plan also feature on the 2022 Kingston development’s plan; in all but one case, the contact information is also identical. Not surprisingly, this meant that some of the contact information was out of date on the Kingston plan, issued six years later.

When we contacted all nine of the Boston-area nonprofits and CDCs included on the Kingston development's list, two emails immediately bounced back as undeliverable. It also appears that communication with nonprofits is fairly infrequent. When asked how often they hear from suburban housing developers, one executive director of a neighborhood development corporation included on the list said, "We sometimes receive such notices of affordable housing application processes from suburban housing developers. It's not that often, but we do sometimes get those solicitations and share them with our networks."¹⁷

Other times, developers mis-target communications about subsidized housing developments. One nonprofit organization appears on the marketing plans for both the Belmont development mentioned above and an affordable Manchester-by-the-Sea development discussed more below. Yet, its executive director notes that her nonprofit is not "currently working directly with families seeking housing."¹⁸ So even though they do receive a number of notices for suburban subsidized housing, they do not circulate them as they are not a client-service organization. Yet another neighborhood development corporation is included on three of the affirmative marketing plans we examined. It too does not circulate these advertisements. The executive director says of the notices, "We used to post them at our main office. Since COVID, we get a lot less foot traffic here because more tenants pay their rent online, so we really don't do anything with them. I think most people use Metrolist, [an online subsidized housing website maintained by the City of Boston] to find affordable housing now."¹⁹ (All plans explored in depth here featured Metrolist as one of their contacts.) Developers and housing consultants are not consistently verifying whether the targeted organizations are set up to match low-income homeseekers with suburban subsidized housing.

Consistent with DHCD guidelines, marketing plans also feature print advertising in multiple venues. Jennifer Gilbert, the founder and director of Housing Navigator, observes that "fair marketing guidelines have been stuck for years...on newspaper advertising."

These marketing plans are far-reaching, and reflect a strong commitment to comply with state and federal standards. But, they also feature inconsistencies that

may limit the ability of diverse constituencies to learn about available suburban subsidized housing. DHCD guidance indicates that advertisements and notices of developments should be circulated with "local housing authorities."²⁰ Developers and property managers recognize this: The Kingston plan, for example, calls for outreach to the Pembroke, Carver, Plymouth, and Duxbury Housing Authorities—and some public schools—as well as community groups/nonprofits from neighboring cities and towns. In contrast, the list of Boston organizations in the plan is composed entirely of non-governmental entities. As noted above, at least some of these organizations are not equipped to disseminate these notices—either because they do not have capacity or because such activities are not within the scope of their missions. Boston Public Schools and Boston Housing Authority are entirely absent.

The absence of the Boston Housing Authority is particularly notable. Housing authorities are providers of mobile choice vouchers. These vouchers help to pay tenants' rent in a privately owned unit of their choosing. These voucher holders are obvious candidates for subsidized housing: They are already income qualifying and have government support to pay rent. Gilbert at Housing Navigator says that this is standard practice. She has heard from many housing developers, who regularly "call the local housing authority to see who has a mobile housing voucher when [they] have vacancies."

The Kingston plan's omission of the Boston Housing Authority (BHA) in its outreach is not an anomaly. The BHA is also absent from the other plans we studied (which, like the Kingston development's plan, include multiple other neighboring housing authorities). David Gleich, the Chief Officer of Leased Housing and Admissions at the Boston Housing Authority, says that he has "never" heard from a suburban housing developer about available units in his five years leading the mobile voucher program at the housing authority.²¹ This is despite the BHA's growing interest in matching its voucher holders with suburban housing opportunities. Taylor Cain, Senior Policy Advisor at the BHA, says, "BHA has over the past two years done a lot of work with Section 8 voucher holders to provide education and support on housing opportunities in and

outside Boston. They have really been working to affirmatively further fair housing and support households as they make decisions for their families, whether it be in the city or suburbs. There is interest and desire in working more closely with partners inside and outside Boston to increase access to rental and homeownership opportunities through the Section 8 program.”

One monitoring agent speculated whether housing developers made “an assumption that the Boston Housing Authority audience is not going to be looking for alternate housing at that given time.” The BHA’s Gleich was more blunt in his assessment: “What we often find is that while we at BHA are prioritizing homelessness, that might not be the case for other suburban localities, because those circumstances might come with other potential problems that preclude them from being a good tenant in landlord’s eyes.” The Boston Housing Authority’s mobile voucher program almost exclusively focuses on unhoused people, or people at high risk of homelessness: It receives applications from local homeless shelters and the Boston Public Schools, whose officials work to identify families at risk of or experiencing homelessness. Gleich suspects that some suburban locales may be unwilling to address (or perceive themselves to be unable to address) the needs of this population.

Importantly, all of these affirmative marketing plans did send information about their projects’ initial application and lottery process to Metrolist, which the Boston Housing Authority uses to help connect voucher holders with appropriate service providers seeking to match clients with housing. DHCD requires that affirmative marketing plans include Metrolist.²² But, Metrolist does not consistently contain up-to-date information about unit availability and restrictions/priorities, especially in suburban areas. It is dependent on property managers, lottery-marketing agents, and landlords posting information through an online listing form. Listings are frequently sent to Metrolist when units initially come online (the initial lease-up stage) but for units outside of the city, there may be no further outreach if lotteries do not fill or units become available after initial lease-up. Indeed, while the city of Boston requires projects monitored by the city to post during initial lease-up and

anytime there are vacancies, projects outside of Boston are not subject to this local requirement. City officials wish that Metrolist could provide better real-time data on vacancies; both City capacity and property managers’ use of different platforms to track tenancy, however, pose significant obstacles.

More generally, outreach to housing authorities appears inconsistent. We directly reached out to all housing authorities in the Metropolitan Area Planning Commission communities. Many housing authorities said they, like Boston, had never heard from landlords or property managers. Some, like Chelsea, heard regularly from surrounding cities and towns about opportunities to enter lotteries or obtain available units. Almost all housing authorities that did receive outreach indicated that it was highly local, either restricted to their jurisdiction or immediate neighbors. In concert with the dearth of rental housing opportunities, this failure to partner with housing authorities from a broader geographic area may contribute to the low numbers of voucher holders in suburban communities highlighted in the report card’s Core Metrics (*see page 68*).

Another incongruity exemplified by the Kingston plan stems from the communities where the developers conduct outreach. The logic behind the list of surrounding communities and the city of Boston is clear. But, while the outreach plan includes Barnstable (82 percent White) and Falmouth (91 percent White)—both 37 miles away from Kingston—it does not incorporate the diverse communities of Brockton (19 miles from Kingston), Randolph (29 miles from Kingston), and New Bedford (35 miles from Kingston) that are closer geographically. Brockton (43 percent Black), Randolph (40 percent Black), and New Bedford (22 percent Hispanic) all have large communities of color. Perhaps unsurprisingly, the Kingston development struggled to attract a diverse pool of applicants—or even enough applicants to fill the available units.

The story of the Kingston development is hardly unique. We reviewed the draft of a 2022 affirmative marketing plan for an affordable housing development in Manchester-by-the-Sea (95 percent White), which follows a remarkably similar pattern.²³ The plan proposes outreach to seven housing authorities: Gloucester (91 percent White),

Rockport (95 percent White), Salem (70 percent White), Beverly (87 percent White), Peabody (82 percent White), Marblehead (92 percent White), and Danvers (88 percent White). Notably absent are Boston (45 percent White) and, even more startlingly, Lynn (36 percent White), right next door to Salem and Peabody, a mere 14 miles from Manchester-by-the-Sea. Moreover, as with the Kingston plan, it includes no outreach to government entities in communities that are majority non-White. There are massive obstacles to residents of places like Boston, Brockton, or Lynn learning about subsidized housing in privileged suburban communities. While marketing plans largely comply with existing DHCD requirements and make some effort to reach more diverse communities, they still miss broad swaths of regional residents who may be interested in suburban housing opportunities.

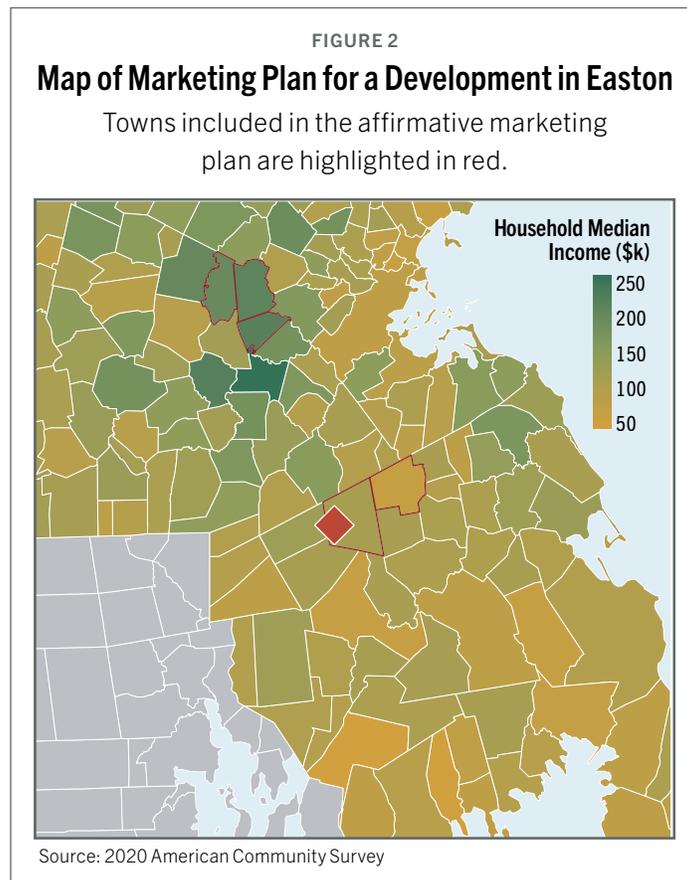
While the plans presented thus far exhibit remarkable similarity, there are significant variations across the universe of affirmative marketing plans. Two plans shared with us by DHCD underscore the wide range these plans can cover. A plan for a housing development in Acton focused heavily on print ads in local media, as well as in *El Mundo* and the *Bay State Banner* for “Minority Outreach.” It also highlighted two websites (www.massaccesshousingregistry.org and www.massaffordablehomes.org) where listings for the development would be posted. It did not include a list of any community or governmental organizations, however, as in the previously discussed plans. In contrast, a plan for a development in Easton included perhaps

the most detailed outreach to government agencies in any plan we studied. The plan outlined “outreach to Section 8/Housing Choice Voucher Certificate Holders” that included direct mailings from the local housing authority “to families who have been issued certificates by the local housing authority but have not located apartments.”

Despite the extensive housing authority outreach, its community outreach strategy was targeted in surprising ways, like the Kingston plan. While it included four organizations in highly diverse Brockton (only 9 miles away from Easton) in its contact list, it featured eight contacts from Wayland (37 miles from Easton, 78 percent White, median household income of \$192,632). The plan also included Weston (34 miles from Easton, 76 percent White, median household income \$206,250) and Wellesley (28 miles from Easton, 75 percent White, median household income \$213,684), while excluding Randolph (13 miles from Easton, 30 percent White, median household income \$87,803) and Quincy

(17 miles from Easton, 58 percent White, median household income \$80,462). **Figure 2** maps the region and highlights the towns included in the affirmative marketing plan.

Whatever the strengths or flaws of the outreach effort, in practice, a large share of units would be initially restricted to Easton residents with “70 percent of designated affordable units.... reserved for applicants that are current residents of Easton or an applicant that is employed by a business of Easton.” Plans are reviewed by different government and nonprofit entities



depending upon their funding source and location. These entities ensure that the plans follow minimum state requirements, but they otherwise exhibit enormous variation in outreach strategies, leading to sizable differences in the accessibility of information about subsidized housing.

HOUSING LOTTERIES

Because of overwhelming regional demand for subsidized housing, many affordable housing developments receive more applicants than there are units available. These applicants are then entered into a lottery; while the prioritization scheme varies from development to development, units are often awarded by a mix of local preference, match between household and bedroom size, and random chance.

Some communities prioritize local residents in their lotteries (we discuss these local preferences in greater depth below). These communities run separate lotteries for households who live, work, or go to school in a particular jurisdiction, and those who do not. In communities with local preferences, developments must hold “minority lotteries” if the local preference pool does not match the percentage of minorities in the surrounding region, as defined by HUD.²⁴ According to DHCD, “Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is the percentage of minorities in the surrounding HUD-defined area.”²⁵ Lotteries can be held, however, even if the local preference pool does not match regional racial demographics. A project manager who has worked on multiple subsidized housing lotteries explains: “In theory, if there was only one minority Local Preference household out of 10 total Local Preference households, but zero other minority households in the lottery, then you’d just proceed with the 10 local preference households. You’re not required to wait to run the lottery until three additional minority households apply and are eligible [and regional proportionality is reached].”²⁶

The Kingston development’s 29 subsidized units only drew a total of 22 qualified applicants: Four were in the local preference pool, while the remaining 18 were not.

Because the local preference pool was not sufficiently diverse, the development had to hold a minority drawing in an attempt to diversify the pool. But the low overall number of applicants is perhaps what’s most striking: After the initial advertisement period, there were fewer applicants to the development than there were units available. This was in the first half of 2022, when already astronomical housing prices in Greater Boston soared even further.²⁷ Regional demand for affordable housing was strong. What happened?

The state government is not tracking the outcomes of these affirmative marketing plans and lotteries. Indeed, no state agency systematically tracks lottery demographics. Officials simply evaluate affirmative marketing plans to see whether they are compliant with state and federal fair housing regulations. The state does not even receive information on lottery demographics. One state official told us, “The lottery agent doesn’t work for us. They work for the developer. They operate within [state and federal] fair housing [guidelines] in a regulated space, but we don’t have a direct contractual relationship like we do the affordability monitors. Because it’s a different relationship, I don’t know that we can get the data.” Other state officials confirmed that data on lotteries and currently available units is housed by private entities, such as lottery agents, developers, and property managers.

In contrast with the process in suburban communities, the picture is somewhat rosier in the city of Boston. The City provides a thorough list of subsidized housing in the city—along with more limited suburban options—through an online portal called Metrolist.²⁸ And the Boston Housing Authority offers thousands of units through a centralized application process.²⁹ Gleich, at the BHA, says that the city is also working to address fair housing issues: “Through its affirmatively furthering fair housing units, the City and its development arm, the Boston Planning and Development Agency, have begun to engage with developers of market rate and affordable housing with regards to housing opportunity for voucher holders and issues related to source of income discrimination. For existing units and in the market at large, more work remains to be done to protect voucher holders against discrimination.”

HOUSING NAVIGATOR

The current system for marketing available affordable housing relies on individual public and private property owners across multiple jurisdictions to effectively market their developments regionally. This is a tall order. Each individual developer (or supporting consulting firm, monitoring agent, or other government reviewer) may not know every single relevant regional entity with whom to conduct outreach. Moreover, conducting meaningful and effective outreach with the relevant nonprofit and government entities is extraordinarily labor intensive—as is regulating the fairness and efficacy of this outreach. Indeed, even redoing paperwork for every single marketing plan creates a potentially significant administrative burden. More cynically, some developers may have little incentive to market widely, as doing so might draw in a large number of outside housing applicants, inflaming community opponents to affordable housing.

Centralized marketing would streamline the process, and ensure fair access to information about subsidized housing developments. Developers would not have to carefully identify the correct community groups to ensure a diverse applicant pool. Instead, they could simply list a project on a central regional/state database easily searchable by housing applicants.

More importantly, housing applicants would not have to navigate advertisements from a patchwork of newspapers, community groups, and government officials. Instead, they could simply search a central database filtered by their location, cost, size preferences, and accessibility needs. Current databases do not systematically track these important variables across the region.

Housing Navigator is a nonprofit organization currently working to create a comprehensive database that could address many of these issues. Jennifer Gilbert was motivated to start Housing Navigator in 2019 because of the “concern that the inventory [of affordable housing] is not being distributed fairly. Opportunities might be missed simply because no one can find them or terminology is used—*AMI or tax credit*—that only insiders understand.” She worries about the disparate racial impacts of the current system: “If affordable housing is in a building

that doesn’t even have a website and maybe puts out a newspaper ad, or uses word of mouth, I can’t see how this isn’t akin to redlining. We’re only telling some people about housing when it’s so easy to do more.”³⁰ Better data, Gilbert argues, is critical for improving the existing system: “It doesn’t feel like, without any sunlight, the system can change.”

Gilbert began by working with a variety of state, local, and federal agencies to collect existing data. Most places, she says, were eager to support her efforts. This allowed her team to begin assessing the inventory. Data were messy, featuring “missing property addresses, names that were wrong, and lots and lots of duplicates.” Moreover, data were fragmented by policy program (e.g., data on Chapter 40B projects are separate from data on projects built through state tax credits). This makes sense from the perspective of a government entity: If you’re tracking the efficacy of a particular initiative, it’s helpful to have all housing developments created by a specific policy in one place. It is little help for a homeseeker, however, who likely does not care whether the subsidized unit they obtain was created via Chapter 40B, state tax credits, or inclusionary zoning.

Most problematically, critical pieces of information, such as use restrictions, cost, and the number of bedrooms, were not being tracked at all. These types of data are essential for both homeseekers and policy analysts. The Housing Navigator team had to contact individual property managers and comb through deed restrictions to learn this information. This work was painstaking: This was not an effort that merely assembled existing data, or conducted trivial research on top of existing data. When complete, this website will comprise the most thorough existing statewide database of subsidized housing.

Housing Navigator provides extraordinarily detailed information about the state’s subsidized housing stock *throughout the life cycle of a project*. Indeed, in many cases, developers and property managers provide state agencies and outreach organizations with detailed, high quality information about their housing development at initial lease-up, consistent with affirmative marketing plan requirements. But, the quality of information diminishes considerably when a unit becomes vacant

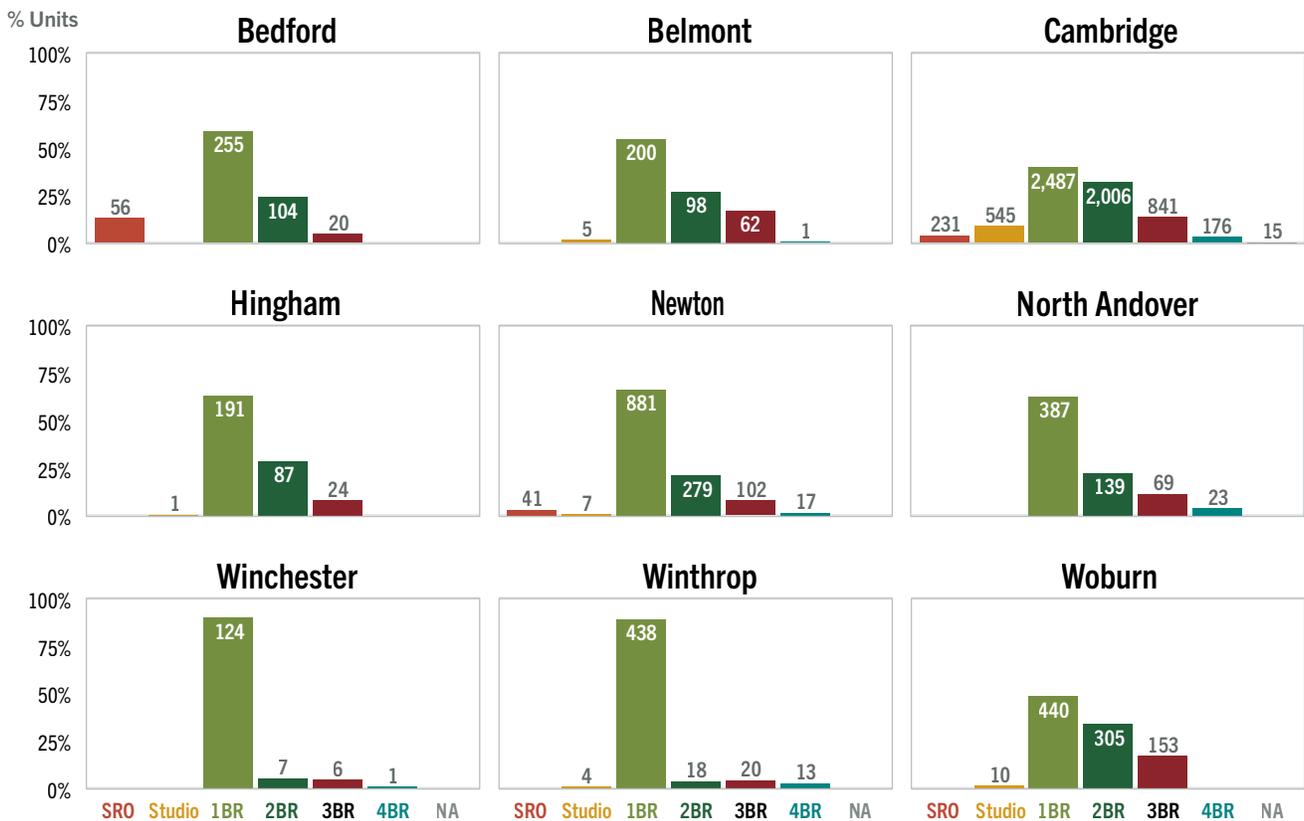
after initial lease-up. Housing Navigator actively tracks unit availability and details throughout the life of the project.

Housing Navigator currently features more than 2,600 properties on its user-facing site, representing by far the most comprehensive information available on subsidized units. While the initial data collection has been extraordinarily laborious, going forward, the site should have a far easier time capturing new developments. DHCD now requires that any housing project receiving DHCD funding be listed with Housing Navigator.³¹

Our sample of Housing Navigator data from nine communities demonstrates the value of this database. For example, it is extremely difficult to find data on the different sizes of subsidized units. The Housing Navigator database shows significant variation in unit sizes across municipalities. In Winchester and Winthrop, almost every subsidized unit has only one bedroom. Woburn, Cambridge, and Belmont have a significantly higher share of larger units. While different communities may have varying preferences or needs for the size of units, the lack of such data makes it difficult to ascertain the overall supply and demand of units of each size, and to make optimal planning decisions on unit sizes when developing new housing.

FIGURE 3

Distribution of Unit Sizes in Housing Navigator Sample Municipalities



Source: Housing Navigator

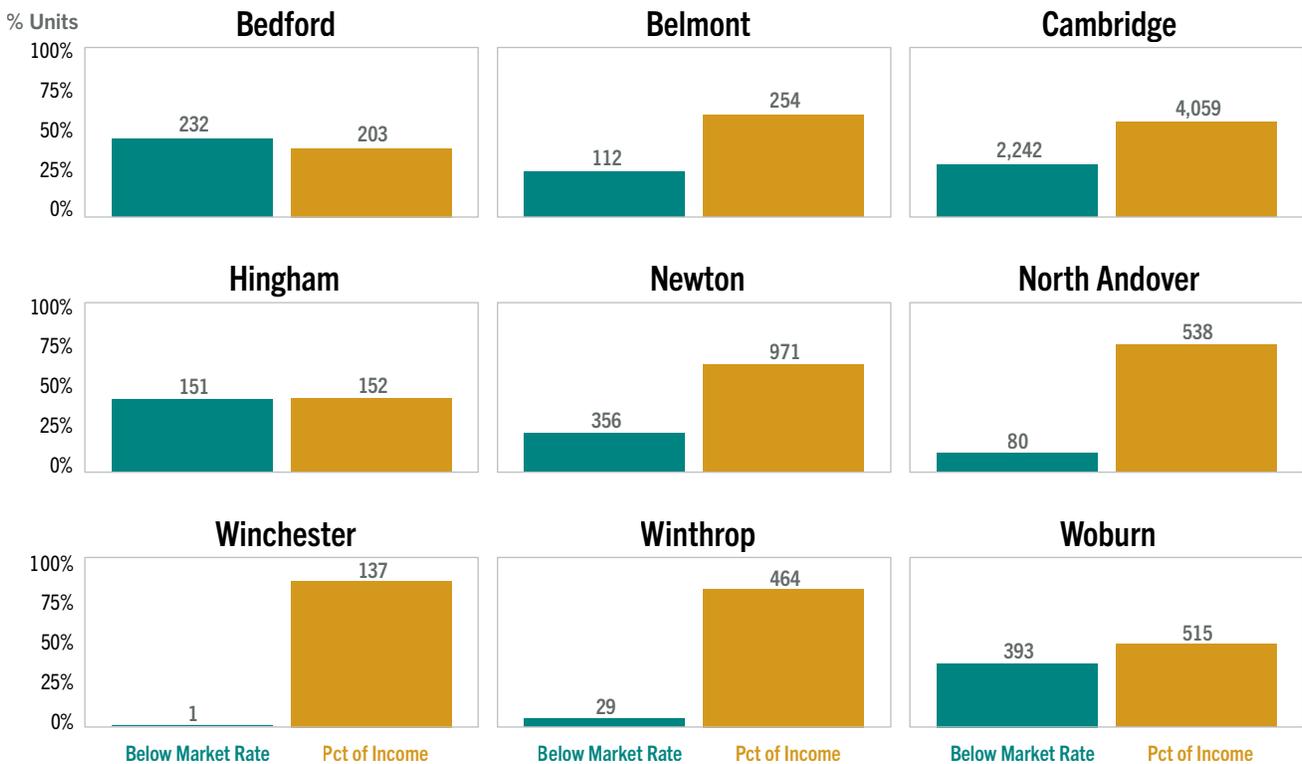
The types of subsidized rents also vary across communities. The patchwork of federal, state, and local affordable housing programs, and the variety of funding sources used by developers, lead to different types of rent subsidies. When affordable housing is funded by state tax credits, or built under inclusionary zoning or Chapter 40B, the rent is generally a fixed number calculated on the basis of the area median income for the region. For housing developed under Section 8, the Massachusetts Rental Voucher Program, and certain other subsidy programs, the rent is set at 30 percent of the household's income. In some cases, different units in the same development may be in each category. Units where the rent is based on the household's income are the most affordable type of housing, because the rent is determined by the individual's ability to pay. Units where the rent is based on area median income, while less expensive to rent than

comparable market rate properties in their communities, may still be too expensive for many families.

For example, the Port Landing development in Cambridge includes units with both rent types.³² For a unit where the rent is based on the household income, a single person making \$30,000 per year would pay a monthly rent of about \$750 for a one-bedroom unit. However, for a one-bedroom unit with a fixed below-market rent, this person would pay \$1,465 per month, 59 percent of their annual income.

In Belmont, Newton, North Andover, Winchester, and Winthrop, 70 percent or more of subsidized units use the percent of the renters' income to determine the rent ("Pct of Income" in Figure 4). In contrast, in Bedford and Hingham, about half of the units use rents based on the median income of the area ("Below Market Rate" in Figure 4).

FIGURE 4
Distribution of Subsidized Rent Types in Housing Navigator Sample Municipalities



Source: Housing Navigator

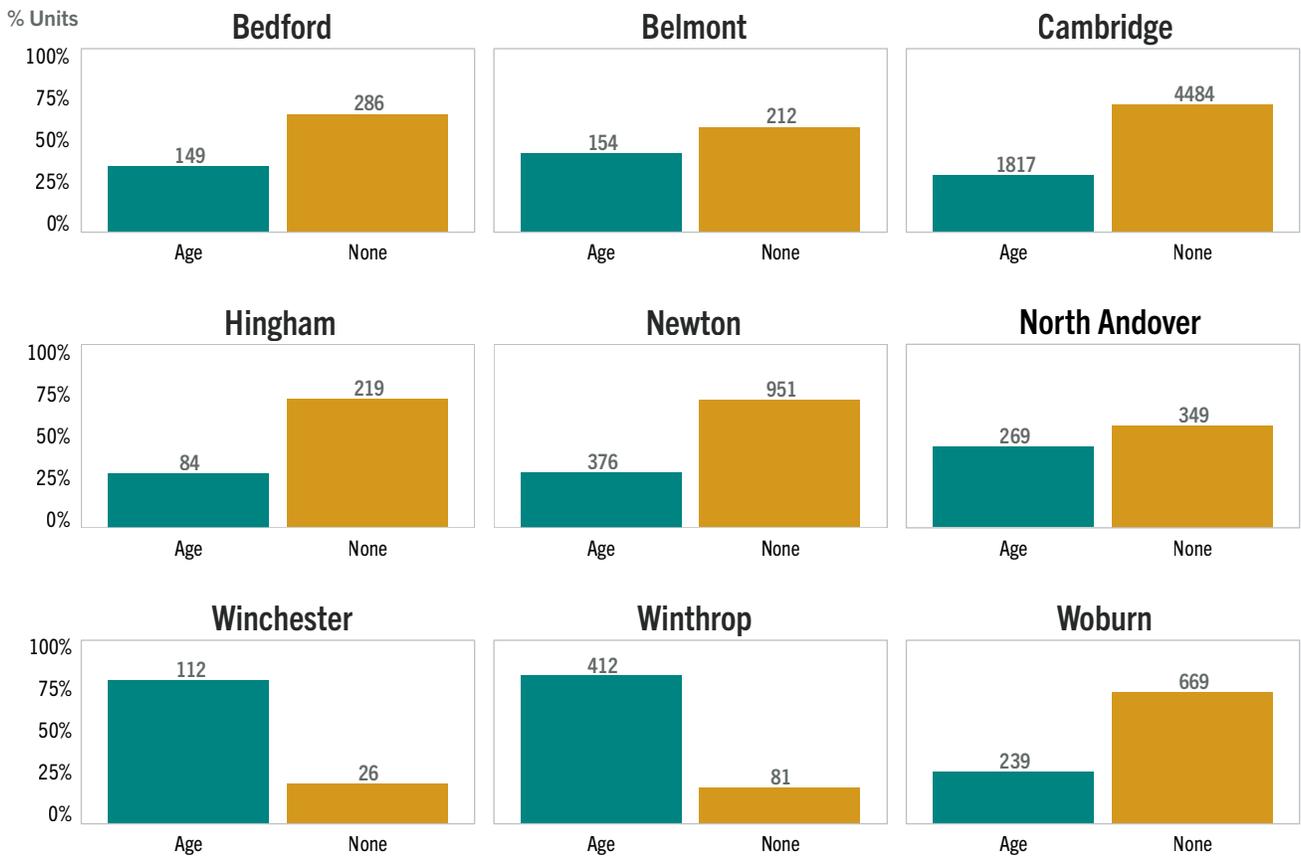
The Housing Navigator data also reveal how subsidized housing is heavily restricted by age in some municipalities (**Figure 5**). In Winchester and Winthrop, almost all of the subsidized housing is restricted to senior citizens.³³ In Hingham and Newton, subsidized housing uses a mix of restrictions, and in Cambridge and Bedford a majority of units are unrestricted.

While DHCD requires future housing projects that receive DHCD funding to list their developments with Housing Navigator,³⁴ it does not have any such mandate for Chapter 40B projects. State officials and many housing advocates believe that Chapter 40B produces the most subsidized housing of any state housing program. Yet

the state does not collect systematic data on Chapter 40B units, and is not, as of this report’s writing, requiring that developers permitted under the 40B system list their units with Housing Navigator.

Subsidized homeseekers in Massachusetts face a fragmented information environment. There is not a centralized source of user-facing information about subsidized housing, particularly suburban subsidized housing. This problem is particularly acute for available units outside of the initial lease-up phase, where information is inconsistent at best. As a consequence, information about subsidized housing is not equally available to all prospective homeseekers.

FIGURE 5
Distribution of Restrictions in Housing Navigator Sample Municipalities



Source: Housing Navigator

A Fragmented Application Process

Even if a prospective homeseeker manages to wade through this convoluted information environment to find out about an available housing opportunity, they still face significant administrative barriers. Public housing and privately owned subsidized housing all feature their own individual application processes, requiring filling out lengthy forms and providing multiple financial documents. A property manager told us that housing lotteries he has worked on (both homeownership and rental) solicited substantial paperwork from applicants: “Most of the lotteries [require applicants] to submit a lot of income, asset, and tax documentation to get into the lottery, equivalent to what you’d submit to a bank for a mortgage.”³⁵ This administrative burden is just to enter an individual lottery, with applicants forced to submit onerous documentation for every lottery they enter. At this point, applicants have no guarantee of a unit and may not even be able to enter the building to make sure it would meet their needs. **Figure 6** displays a sample subsidized housing application for a rental unit, underscoring

the many hurdles prospective homeseekers must go through to obtain subsidized housing. These barriers stand in stark contrast to applications for market-rate units; the subsidized housing development in Fitchburg

FIGURE 6

Sample Subsidized Housing Application (Fitchburg, MA)

Affordable Application Checklist

Required documents for the applicant’s eligibility determination and annual income re-certifications:

_____ Complete, sign and date Affordable Application

_____ Proof of identity for all household members (ex. Copy of driver’s license, social security card or birth certificate)

_____ Proof of income (3 Bi-Weekly consecutive paystubs) or (6 Weekly consecutive paystubs)

_____ Sign Consent of Release for Information

_____ Tax returns/W2

_____ Release of information form, signed and dated (HUD-9887) or other approved consent form

_____ Tenant Income Certification (TIC) form

_____ Certification Worksheet/Recertification Update Worksheet

_____ Personal Declaration as applicable

_____ Third party income verification. *(Income is the amount anticipated to be received during the next 12-months)*

OR

_____ Signed statement of zero income (Affidavit)

_____ Asset verification for all assets *(including bank accounts, retirement accounts, real estate, stocks, bonds, etc.)*

_____ Disposed asset verification

In some cases, the following documentation is needed:

_____ Verification of disability

_____ Verification of live-in attendant

_____ Verification of unemployment benefits

_____ Verification of Section 8 assistance or Social Security payments (letter from Social Security)

_____ Proof of change in family characteristics (ex: divorce, death, birth)

_____ Proof of gift income source, if payments are received regularly

_____ Proof of alimony/child support OR declaration that court-ordered support is not being received

highlighted in Figure 6 has an 18-page application for subsidized rental units. The application for market-rate units is five pages.

This lengthy application process creates obstacles in several important ways. First, the arduous nature of the process may turn off prospective homeseekers. A property manager notes, “Maybe they hear about it, and then look at the application, see a lot of stuff being asked, and decide not to.” Indeed, such a decision is highly rational. It is simply not possible for households looking for subsidized housing—many of whom have complicated financial lives and scarce available time—to go through this time-consuming process dozens of times. It is unreasonable to expect subsidized housing applicants to fill out multiple applications to every smaller suburban affordable housing development.

What’s more, the complexity of the application process increases the likelihood of mistakes—even when applicants are supported by bureaucratic experts. Rachel Heller, the CEO of the Citizens Housing and Planning Association (CHAPA), described how, in one suburban community, a prospective subsidized housing applicant came in with an application for a new affordable unit. The application was not complete, but town staff told the applicant to submit it. “The town staff didn’t know. And now that application may not be considered complete.” As a housing policy expert, Heller decided to test for herself how difficult it was to fill out an application. She found a question on the application that confounded her, and had to call the property manager to figure out what information the application was requesting. She lamented that if she, as “someone who spends all their time in housing can’t answer that question,” the barrier is formidable for cash- and time-strapped applicants.

This complexity also can potentially lead to more errors on the part of property managers. These managers ultimately review application materials, ensure they comply with unit requirements, and offer leases to applicants for rental units. A monitoring agent said that high turnover among property managers means that they do not always have the training or knowledge to implement fair housing policies. They noted that property managers are “almost always willing and able to comply, it’s just a matter of getting them that information and training.” Fragmented application processes make that training process considerably more difficult.

Exclusionary Obstacles

Finally, exclusionary practices may lead suburban subsidized housing developments to be inaccessible and under-used in the midst of a regional housing crisis. Here, we identify several different types of exclusionary practices:

1. **USE OF LOCAL PREFERENCES.** Many communities favor applications from their own residents.
2. **AGE.** Some communities limit the most affordable of their subsidized units to senior households.
3. **HIGH PRICES AND RENTS OF SUBSIDIZED HOUSING IN SUBURBAN COMMUNITIES.** Many suburban subsidized housing developments are financially out of reach for low-income homeseekers.
4. **INACCESSIBLE LOCATION OF SUBSIDIZED HOUSING.** Much of the region's subsidized housing is being built in places that are inaccessible or undesirable to many low-income homeseekers.
5. **FAILURE TO PREVENT PRIVATE-MARKET DISCRIMINATION.** Racial and economic discrimination is rampant in the Boston metropolitan area, and limits the ability of Black, Latino, and low-income homeseekers to equitably access the region's subsidized housing.

USE OF LOCAL PREFERENCES

In their subsidized housing lotteries, many suburban developments include a local preference. This preference means that households that live, work, or go to school in a particular community will have priority over those that do not. Importantly, it does not override considerations about household size and bedroom number. For example, a married couple who qualifies for a local preference would not receive priority for a two-bedroom unit over a family with two children who lived outside a particular jurisdiction. Moreover, as noted earlier, DHCD requires developers to take steps to diversify their local preference pool if the pool's demographics do not match the HUD-defined geographic region.

While there are no systematic, statewide data on the use of local preferences, limited evidence suggests they are prevalent in suburban communities. In 2022, five out of the 12 housing lotteries administered by a large housing consulting firm as of July featured local preferences. Three required minority drawings due to a lack of diversity in the local preference pool. Of the 27 developments at this same firm for which application and lottery information were available online, 14 had local preferences. One property manager told us, "Towns care about local preference. They want that."

Local preferences have emotional appeal in suburban communities in the argument that the school janitor, police officer, town hall clerk or downsizing lifelong resident should be able to live in town. But they may be exclusionary in several different ways. First, they may disproportionately prioritize the housing applications of White homeseekers who already live, work, or go to school in a particular jurisdiction. The requirement for a minority lottery in the event of a disproportionately White local preference pool somewhat addresses this issue. But, if the general application pool does not have a large number of non-White applicants, ultimately, the recipients of the subsidized housing will be disproportionately White. Indeed, the Newton Housing Partnership found in a 2020 analysis that Newton's local preference policy disproportionately benefited White Newton residents at the expense of Black homeseekers.³⁶

Second, knowing that local preferences are in place may reduce interest from more diverse, non-local prospective applicants. Given the tremendously high administrative burden associated with applying for subsidized housing, non-local homeseekers may simply decide that it is not worth their time to apply to subsidized housing in a development that includes a local preference—even if there are, in fact, multiple units set aside for non-local residents.

Several experts we interviewed suggested that local preferences can act equitably when they are implemented in majority non-White communities. In such contexts, local preferences can serve as protections against gentrification

and displacement, and provide an incentive for communities to support new development. We caution that such local preferences, while less overtly exclusionary than those in majority-White suburban communities, may come with unintended consequences by discouraging mobility and inter-jurisdictional moves and creating further administrative burdens by requiring additional paperwork.

Local preferences limit geographic mobility, which may actually exacerbate rather than reduce inequality. For example, the City of Boston's including a local preference for a subsidized housing development on its face offers priority for community residents at risk of being priced out of the city—a clearly laudable goal. But, that same local preference makes it more difficult for a Chelsea resident, for example, to move to that same subsidized housing development to live closer to job opportunities. It is not clear that it is more equitable or fair to offer a preference for a Boston resident over one from Chelsea, a community that is only 20 percent White with a poverty rate of nearly 20 percent.

At a more basic level, local preferences require paperwork. Prospective residents in a subsidized housing development must file documentation that they live, work, or go to school in a particular jurisdiction. Such documentation can be complicated, particularly for people who may be living doubled up with family and friends or who are working under-the-table jobs. As we discussed earlier in this report, the lengthy application process—and the administrative burden it imposes—can pose a significant obstacle to obtaining subsidized housing.

Local preferences can reduce racial equity in the availability of subsidized housing, especially in the suburbs. In diverse communities facing threats of gentrification and displacement, local preferences may benefit the community, but at the expense of those in other communities who are disadvantaged by these preferences. As state-level efforts to increase housing growth in the suburbs continue, policymakers should consider ending local preferences for subsidized housing developments.

AGE RESTRICTIONS

Many subsidized housing developments are restricted by age, and only available to seniors. America's aging population certainly necessitates the production of senior-friendly housing—especially deeply affordable housing with supportive services. But, in the context of Massachusetts' massive housing shortage, there is just as great a need for subsidized family or workforce housing.

As shown in Figure 5, the Housing Navigator data reveal that age is the most common type of restriction; 33 percent of all units in our sample are age restricted, and age restricted units make up 64 percent of units with restrictions.³⁸ Municipalities and current residents often desire age restrictions in new developments because they serve an important need—housing for seniors on fixed incomes—while being somewhat lower density than affordable housing for families (senior housing typically features fewer people per unit). Moreover, many community residents argue that senior housing will have less of a detrimental impact on school crowding and traffic.

Planning and zoning board meetings are filled with examples of community residents pushing against housing that might attract larger families and children—arguing instead for smaller, age-restricted units. Senior housing is often proposed as a substitute to family housing by communities wary of increased density. For example, at one 2016 Gloucester planning board meeting, a resident “expressed concern over the lack of one-bedroom units in the project. She asked for a decrease in two-bedroom units and an increase in the one-bedroom units. She stated that within six years residents between the ages of 50–75 years old will need housing.”³⁹ At a 2017 Newton planning board meeting, a resident opposed development on the grounds that it would not “provide housing that is affordable to seniors.” One Milton resident at a 2017 planning board meeting supported a development explicitly because it would not attract children. They said that “a mixed-use development might alleviate traffic congestion by providing walkable amenities and that the [small] sizes of the proposed apartments were good considering the overcrowding of the schools.”

Indeed, community residents are reluctant to endorse family-sized housing on the ostensible grounds that it will impact school capacity. At a 2016 Woburn zoning board meeting, a resident worried about the impact a proposed 40B development would have on the schools: “If the 113 units have children, what happens? Has anyone looked into what happens at the schools?” A resident at a 2016 planning board meeting in Andover stated that “the Board should take into consideration that 10 houses of that size will have 30 plus children, which would have an impact on South Elementary School.” Schools and increased numbers of children in a community are rarely, if ever, invoked as reasons to support a development, even places facing declining school enrollments.

These types of concerns—particularly those that explicitly highlight children as undesirable potential residents—raise important fair housing concerns. Fair housing laws ban discrimination on the basis of familial status. Heller of CHAPA noted: “It is important for policymakers to respond to these [types of] comments by stating that comments that violate fair housing laws will not be factored into the decision-making process. This will change the tenor of the conversations and can help lead to better outcomes.”

Moreover, given the demographics of the Greater Boston area, age restrictions have a significant effect on the equitable distribution of housing. White people make up a larger share of the senior (over 65) population than the non-senior population; age restrictions thus increase the number of subsidized units available to White residents compared to residents of other races. According to the American Community Survey,⁴⁰ 87 percent of the Boston metropolitan area’s 65+ population is White. In comparison, only 65 percent of metropolitan residents under 18 are White. Those 18–65 years old fall demographically in the middle, at 73 percent White.

Additionally, restrictions and rent types often combine such that the most affordable units, those where the rent is based on the percent of income, are more often available for seniors than for others. For example, **Figure 7** shows that in many municipalities a large share of subsidized units are both age restricted and use percentage of income to determine rent, while few units (or none at all) are unrestricted with rents based on percent of income. The main exception

to this is Cambridge, where 40 percent of units are unrestricted with rent based on income, and only 24 percent of units are age restricted with rent based on income.

Age restrictions are widespread, especially in suburban communities. While many communities have a high need for senior housing, there is also pressing regional demand for housing large enough to support families. Municipalities that permit housing with age restrictions while denying other types of affordable housing can cause a mismatch between the groups experiencing the largest demand for housing and the actual units available. Subsidized housing that has a mix of unit sizes could house both seniors and families without using age restrictions.

HIGHER-PRICED SUBURBAN SUBSIDIZED HOUSING

Another reason that suburban subsidized housing units may be underutilized is that their prices place them out of reach of most low-income homeseekers. Many subsidized housing developments in Greater Boston set the maximum income for a family of four seeking housing at over \$110,000 (the exact income limits vary depending upon the HUD-defined metropolitan region). Boston’s escalating housing crisis has indeed made it difficult for those earning six-figure salaries to locate safe and secure housing within a reasonable commute. But, there are many households—especially those who are at risk of or experiencing homelessness—for whom housing with high income limits (and thus, higher rents) is unattainable. Gleich, at the BHA, asks state and local governments to consider which groups need prioritization: “Are we interested in serving someone who is a resident of Hingham and they’re at or below 80 percent [of the Area Median Income]? Maybe they have a place to live. Or, are we interested in serving families who don’t have anywhere to go, who are homeless, who are couch surfing?”

INACCESSIBLE LOCATION OF SUBSIDIZED HOUSING

The placement of subsidized housing within communities affects who wants to—or is able to—reside there, and its value to the people who need it most. When subsidized housing is located far from transit, it is only accessible to people who own vehicles, and out of reach to those who

FIGURE 7

Restrictions and Rent Types in Housing Navigator Sample Municipalities

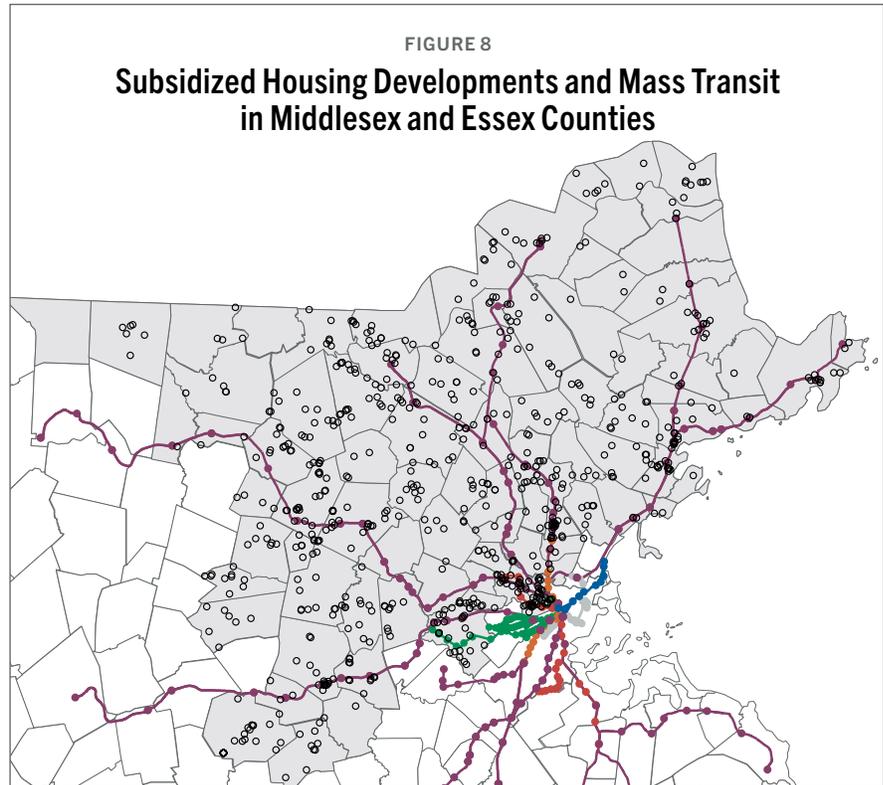


Source: Housing Navigator

are unable to drive. Similarly, when subsidized housing is located far from commercial centers and on the outskirts of towns, critical services and amenities are less convenient and accessible without a car.

Using data from MassBuilds, a database of large real estate developments in Massachusetts compiled by MAPC, and the Subsidized Housing Inventory, we analyzed the location of recent subsidized housing developments, including 40B developments, in relation to mass transit and city centers.⁴¹ While this data, like all sources of information on affordable housing in Massachusetts, is imperfect, it provides the best comprehensive picture of the locations of significant new affordable housing developments in the Greater Boston region.

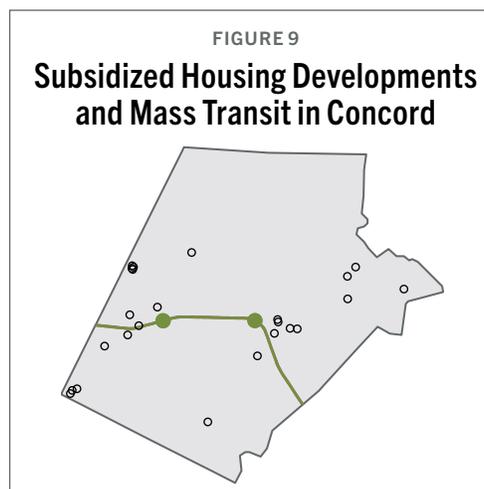
Figure 8, above, maps the towns in Middlesex and Essex counties overlaid with MBTA subway and commuter rail lines and stations, and with the locations of subsidized housing developments plotted with open circles. Outside of the places covered by the Green and Red MBTA lines, subsidized housing is often located far from the commuter rail stations that serve these communities. Even in towns that are well served by the commuter rail, subsidized housing is often located driving distance, rather than walking distance, from the station. For example, in Concord, which has two commuter rail stations on the Fitchburg line, the average subsidized housing development is 1.8 miles from the nearest station (**Figure 9**).

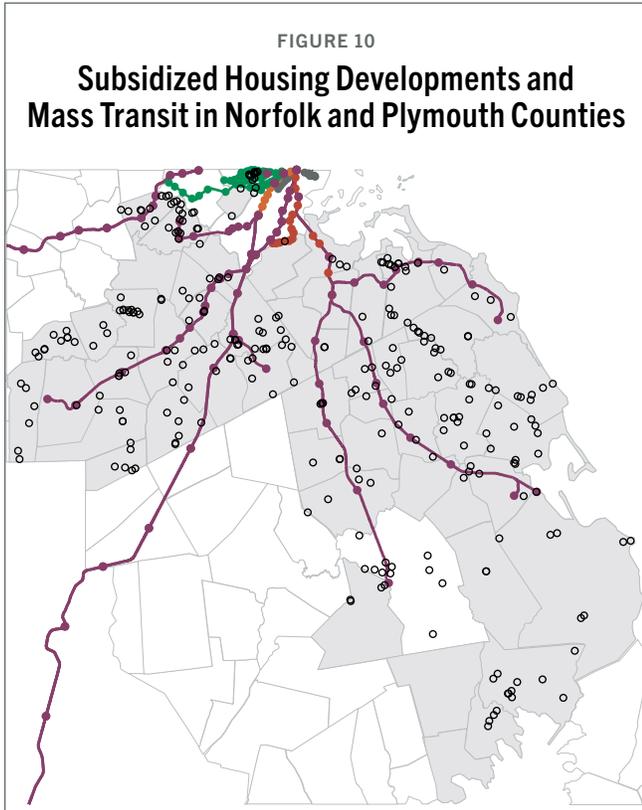


Source: MassBuilds; DHCD Subsidized Housing Inventory; MBTA

Figures on this page and **Figure 10** (which maps Norfolk and Plymouth counties)⁴² also show how subsidized housing in some places is developed near the borders of the municipality, rather than near city or town centers. While every town has its own centers and commercial corridors, making these distance measurements

complicated across the entire region, one simple measure is to identify the population centroid of each municipality, and compare the average distance between subsidized housing units and the population centroid to the average distance of all households in the municipality and the population centroid.⁴³ We find that in Middlesex and Norfolk counties in particular, subsidized housing is located farther from the population centroid than other housing.



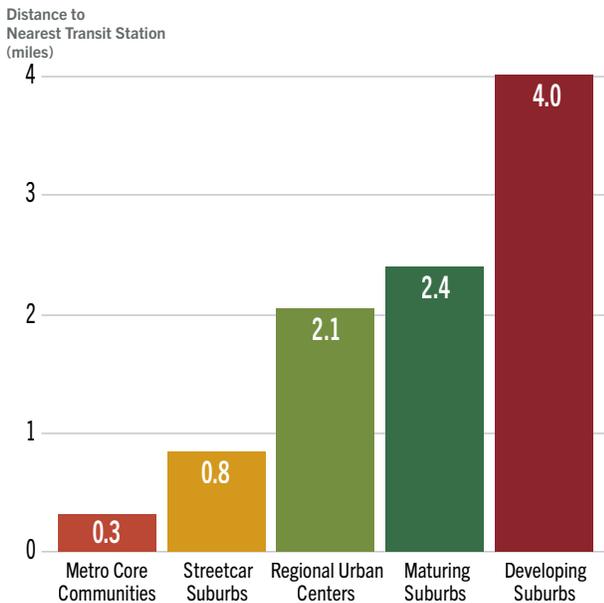


Source: MassBuilds; DHCD Subsidized Housing Inventory; MBTA

Figure 11 presents the average distance from subsidized housing developments to the nearest transit station (MBTA subway or commuter rail) by community type. While the average development is relatively close to transit in the Metro Core Communities, and less than a mile in the Streetcar Suburbs, the average subsidized housing development is not within walking distance to transit in the other community types.

Deep political opposition to new housing works in tandem with land use regulations and zoning to create formidable obstacles for developers seeking to build in more central locations.⁴⁵ Consequently, a disproportionate share of new developments—market rate and subsidized—are placed in “edge cities” far from mass transit and walkable town centers.⁴⁶ In 2021, the state legislature aimed to change that with the Multi-family Zoning Requirement for MBTA Communities, which requires MBTA communities to change their land use regulations and zoning to allow for a minimum level of density within a half mile of transit stops.⁴⁷ The state government also recognized the challenges imposed by age restrictions noted above, and forbids local governments from including age restrictions in the zoning and land use requirements for these higher density districts.⁴⁸

FIGURE 11
Average Distance from Subsidized Housing Development to Nearest Transit Station⁴⁴



Source: MassBuilds; DHCD Subsidized Housing Inventory; MBTA

FAILURE TO PREVENT HOUSING MARKET DISCRIMINATION

Finally, and perhaps woven into the rest, homeseekers in Greater Boston face significant economic and racial discrimination. A 2020 study by Suffolk University Law School in partnership with the Boston Foundation found that regional housing providers discriminated against Black prospective renters and individuals who had housing vouchers.⁴⁹ There are multiple stages at which discrimination can occur, including by those marketing the development, realtors, and property managers. It can be difficult to prove discrimination at any of these stages without intensive audits like the one conducted by Suffolk University Law School. Moreover, measuring racial discrimination and enforcing fair housing regulations both require extensive staffing—a resource that the Commonwealth currently does not have in abundance.

Policy Recommendations

There is not enough subsidized housing in Greater Boston. Moreover, much of the subsidized housing that does exist is difficult to find, difficult to apply for, and distributed inequitably. State intervention is critical for redressing these problems.

The Commonwealth has a unique opportunity to promulgate meaningful policy change. In November 2022, the state will elect a new governor and attorney general. Multiple local governments are working to implement the MBTA Communities Plan, which requires communities with access to the MBTA to increase density around their mass transit stops in order to receive certain types of state funding.

Based on the findings of this report, we propose the following key policies:

CREATE A MASSACHUSETTS OFFICE OF FAIR HOUSING. Implementing effective policy change requires leadership, resources, and time. An Office of Fair Housing can coordinate the reforms we describe below, reduce policy fragmentation, and provide a central institution to lead on fair housing. This office could work with the new governor and attorney general to develop Massachusetts' Affirmatively Furthering Fair Housing plan.

ENFORCE FAIR HOUSING LAWS AND REGULATIONS. Massachusetts must develop processes that ensure that *all* sectors of the housing development and application process are complying with both the letter and spirit of fair housing law. This includes developers, realtors, property managers, and housing consultants developing lotteries/marketing plans. The new governor's administration can take various actions to improve compliance, such as setting clear guidelines, offering training for developers and property managers about fair housing, randomly auditing lotteries and marketing plans, and providing adequate staffing for enforcing fair housing violations.

CREATE A NEW STATE-LEVEL POSITION, CHIEF OF HOUSING DATA. Housing data are collected by multiple state, local, and private-sector actors. This fragmentation makes it difficult for prospective applicants to find new

housing and for policymakers to evaluate the efficacy of different policy programs. Massachusetts should create a state-level position whose responsibility is to oversee the centralization and evaluation of housing data across the state, including for subsidized housing programs. They should implement durable systems to ensure that these data are regularly updated and analyzed to ensure equitable access to subsidized housing.

MAINTAIN A CENTRALIZED DATABASE THAT TRACKS SUBSIDIZED HOUSING. Massachusetts should create a centralized and regularly updated system that provides detailed information about available subsidized housing. While Housing Navigator provides a promising, user-facing tool, Jennifer Gilbert at the Housing Navigator strongly believes "collecting and maintaining high quality data must start with a state-level responsibility to ensure that it remains continuously up to date." A centralized database would ensure equal access to information about subsidized housing. User-facing tools like Housing Navigator would remain accurate, and homeseekers would not have to rely on imperfect affirmative marketing plans as key sources of information. Any data collection efforts must focus on the *entire life cycle of the subsidized housing unit*. While it is fairly easy to collect information at lease-up, it is just as important to have up-to-date information on units whenever there is turnover.

CREATE A CENTRALIZED APPLICATION SYSTEM. Massachusetts should create a simplified application for all subsidized housing—akin to the Common App for college applications—that would allow subsidized homeseekers to use the same form to apply for multiple subsidized housing developments. Massachusetts has already begun this effort by creating a common application for state-funded public housing.⁵⁰ While property owners and lease managers might need to ask for additional, specialized information at a later date, this streamlined paperwork would reduce barriers to applying to housing lotteries in multiple developments. Additionally, by making additional information separate from the common form, regulators and policy makers

will be able to clearly see what additional information is requested and if these requests create inequitable or unfair burdens on prospective tenants. New York City’s Housing Connect may provide a helpful model for merging fragmented housing systems into one common application system.⁵¹

RIGOROUSLY EVALUATE THE EFFICACY OF AFFIRMATIVE MARKETING PLANS. While the Commonwealth of Massachusetts currently evaluates whether affirmative marketing plans comply with fair housing law, the evaluators are not tracking the outcomes of these plans. They do not currently even have the data to examine whether affirmative marketing plans adequately reach underserved communities—or whether they yield undersubscribed lotteries, as we have found in this report. Beyond assigning this impact-tracking responsibility to particular staff, the state should ensure that contact lists are updated and include surrounding cities with large non-White populations—not just the city of Boston. The state could use this information to create clear guidance and templates that make it as easy as possible for developers and consultants to comply with fair housing requirements.

ELIMINATE LOCAL PREFERENCES FOR SUBSIDIZED HOUSING. While it is understandable why communities would like to prioritize their own residents, the housing crisis is regional. When suburban communities implement these local preferences, they are signaling to disproportionately Black and Latino residents of Boston and Gateway Cities that they are not welcome in these communities. Equitable solutions must approach our housing crisis regionally. Removing local preferences should also be paired with housing marketing plans that include a broader and more equitable set of communities, to ensure that the housing is actually available to and allocated to people throughout the region, rather than just those who live in the community and are more likely to be aware of it.

REDUCE THE USE OF AGE RESTRICTIONS FOR SUBSIDIZED HOUSING. While seniors are an at-risk population, it is clear that suburban communities use these restrictions in order to make multifamily developments more politically palatable. They prevent other

vulnerable (and more racially diverse) groups—including families at risk of homelessness—from accessing housing in high-opportunity areas. We encourage the state to limit their use and to carefully evaluate community need and the racial implications of their prevalence.

ENSURE COMPLIANCE WITH MBTA COMMUNITIES SO THAT MORE HOUSING IS BUILT IN TRANSIT-ACCESSIBLE LOCATIONS. MBTA Communities pushes the state toward building in transit-accessible communities. While it does not mandate subsidized housing, facilitating the construction of multifamily housing also makes it easier to build affordable housing. State and local officials must set land use and zoning to allow for the construction of multifamily housing in places in walkable communities where people can commute by mass transit. When communities refuse to follow this plan, the new governor’s administration should be prepared to *promptly* take action to achieve compliance and prevent communities from using various delay tactics to avoid upzoning and building new housing.

ENCOURAGE/REQUIRE LOCAL REGULATIONS THAT ALLOW FOR THE CONSTRUCTION OF MORE HOUSING OF ALL TYPES. Even with the issues we have identified here, building new housing is better than not. Housing near transit is better than housing far from transit, but housing far from transit is still better than nothing. Housing at the outskirts is better than not building at all. We need to open up for more housing everywhere. This means that Massachusetts needs to further its efforts to remove the local land use regulations/zoning that make it difficult to build multifamily housing. The shortcomings we have identified in this report—in the operation of lotteries, the marketing of new housing, the lack of comprehensive data and information, the locations of developments, and others—are not a reason to prevent or delay new housing of any type, but instead are calls to action. There are numerous ways to improve affordable housing, from new planning to long-term maintenance, and every step of the process should be examined to keep us on track to increase the housing supply and the equitable access to subsidized housing.