



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

The Boston  
Foundation **tBf**

  
**MHP**  
CENTER for  
HOUSING DATA

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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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# Preface

Dear Friends,

Since 2002, the Boston Foundation has commissioned and published the annual *Greater Boston Housing Report Card*, which not only analyzes the housing market, but also recent economic trends. The dialogue about its findings has been a signature event for policymakers and the entire housing community. Previous reports have had a positive impact on zoning reform, transit-oriented development and housing affordability.

As I begin my tenure as President and CEO of the Boston Foundation, I want to recognize the importance of this work and the remarkable legacy of my predecessor, Paul Grogan. Paul has been a leader in the movement for affordable and just housing policies for the majority of his career, in city government, as the CEO of LISC—and through his 20 years of leadership at the Boston Foundation.

This report tracks the advances that have been made in the housing arena, but it also tells us that the challenges facing us now are daunting—far more than after the Great Recession. At the height of the pandemic, the unemployment rate was 16.4 percent. As a result, the racial wealth gap appears to be wider than ever, and our persistent housing problems have only been exacerbated. Black and Latinx households in Greater Boston were far more likely to have missed a housing payment than White households—and many continue to live with a persistent fear of eviction or foreclosure.

While these findings are discouraging, this report also illustrates the capacity of public policy and government resources to make meaningful, life-saving change. State and local support for a moratorium on evictions and emergency rental assistance allowed many families to remain in place. For us, it highlights the important role the Boston Foundation can play in the future by expanding our civic leadership in this area.

This last year has been extraordinarily challenging. The triple pandemic of COVID-19, economic devastation and the public debate about racial disparities has laid bare the inequities in our country and our region. Let us seize this moment to rethink and reimagine our work, with the goal of dramatically increasing access to housing and wealth building for those who have been left behind in Boston's booming economy. We can move forward informed by up-to-date research and guided by the experiences of those who have borne the brunt of the pandemic's hardships and the injustices that it exposed.

Lee Pelton  
President and CEO, The Boston Foundation

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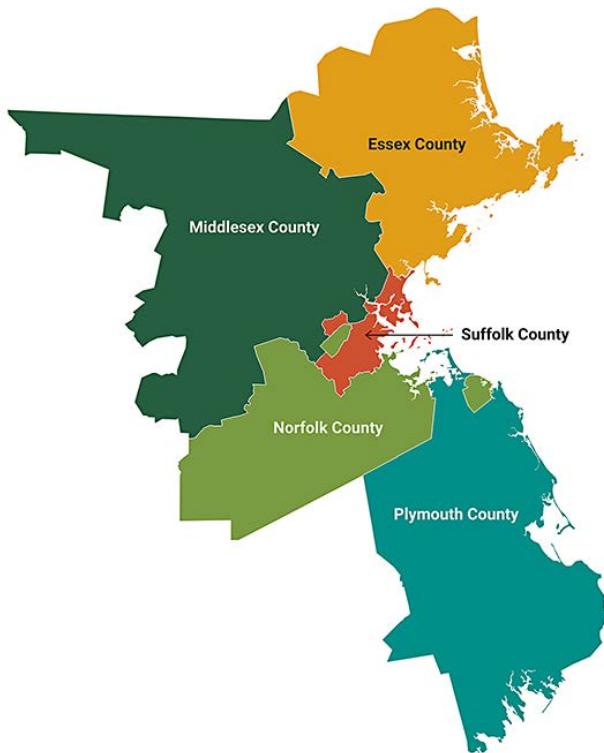
# Executive Summary

The COVID-19 pandemic brought so many intense social, economic and public health challenges it is easy to think that the pandemic has “changed everything” with respect to housing. This year’s edition of the Greater Boston Housing Report Card suggests the opposite: The region’s most difficult long-term housing challenges are not only still with us, but have been compounded by recent events, and bold federal, state and local policy changes are as badly needed as ever.

This report includes extensive economic and housing data from the five counties that comprise the Greater Boston region (see **Figure 1**) and includes analysis and policy recommendations in three general areas: economic health, housing stability, and housing supply and sustainability. Each of those chapters is summarized below.

FIGURE 1

Reference Map, Greater Boston Region



## Economic Health

The pandemic has laid bare inequities in the Greater Boston housing market that have persisted for generations. Cities with high rates of crowded housing, such as Chelsea and Lawrence, had infection rates more than two and a half times the regional average.\* Residents of those hardest hit cities are more likely to be people of color, more likely to have lost their jobs, or more likely to perform essential services that put them at higher health risk. While people in particular occupations and neighborhoods were deeply affected by the pandemic, many other households were almost completely unscathed. Most households did not suffer from layoffs or lost income and existing homeowners generally saw large increases in the equity in their homes. The wealth gap in Massachusetts—particularly the racial wealth gap—appears to have only widened.

The pandemic also underscored the role that neighborhood characteristics play as a social determinant of health: Municipalities with more in-home crowding (households with more than one person per room) experienced higher COVID-19 case rates.

At its April 2020 peak, the Massachusetts unemployment rate was 16.4 percent, far higher than during the Great Recession. Workers who were least able to afford the loss of employment or reduction of hours bore the brunt of the economic downturn. During this difficult period the provision of direct federal income support was critical. The combination of stimulus payments, expansion of unemployment benefits to gig workers, and extra unemployment benefits of \$600/week enabled many families to pay their rent and keep their heads above water during the depths of the crisis. Taken together, these initiatives empirically proved the value of a guaranteed minimum income and point the way to permanent federal reform that can be further refined and demonstrated in Massachusetts.

\* 2.8x for Chelsea, 2.6x for Lawrence (the regional cumulative case average since Jan. 2020 is 76 cases per 1,000).



**Policy recommendations:**

- Expand direct household income assistance and move at both the federal and state level toward a universal basic income.
- Expand the use of federal and state housing vouchers and guarantee housing assistance for all who need it.

**Housing Stability**

The pandemic showed how effectively state and local government and nonprofit partners can mobilize in the face of a crisis. The Commonwealth's Eviction Diversion Initiative, which followed a comprehensive state eviction ban, has kept people housed and virtually eliminated evictions for nonpayment of rent since the crisis began. That effort began with a nearly tenfold increase in state-funded emergency rental assistance (ERA) and close coordination with the courts. It was reinforced by more than \$700 million in federal ERA and tens of millions of dollars in locally funded emergency rental assistance funds serving more than 80 cities and towns. Much more work remains to ensure that emergency federal rental assistance and homeowner assistance reaches all the households who are qualified, particularly among marginalized neighborhoods and populations.

Those pandemic-related emergency supports and interim legal protections are scheduled to come to an end, and policy makers need to consider which of those successful interventions should be made permanent.

**Policy recommendations:**

- Disburse federal funds dedicated to housing stability as quickly and efficiently as possible.
- Continue to fund Rental Assistance for Families in Transition (RAFT) and other rental assistance programs beyond the pandemic at sufficient levels to prevent evictions.
- Simplify the application process and expand delivery channels for rental assistance.

- Continue new court procedures centered on mediation and eviction prevention even after the current crisis and state of emergency.
- Create new upstream interventions to provide mediation and rental assistance earlier in the eviction process.
- Improve data collection and transparency for local rental assistance efforts.

**Housing Supply and Sustainability**

Inadequate housing production and the gap between wages and housing costs remain as the region's largest and most pressing housing challenges. Against an overall decline, some rents in Greater Boston have increased during the pandemic, home prices have taken off, and vacancies and homes available for purchase are at record lows. Some of the largest rent increases have been in Gateway Cities such as Lowell, Salem and Lynn. While a few local markets have softened, such as student housing and high-end downtown rentals in the city of Boston, there is little indication that supply has caught up with long-term demand.

On the positive side, new state zoning laws adopted earlier this year are breaking down barriers to new housing. The Governor's Housing Choice bill, a requirement that communities served by the MBTA adopt local zoning to allow multifamily housing, and curbs on frivolous abutter appeals that stymie affordable housing construction are the most significant steps to increase housing production in nearly a half century. It will take political will and hard work to ensure that these new laws are successfully implemented.

The resilience of transit ridership on certain MBTA bus and subway routes during the depths of the state's lockdown also provides a roadmap for transit-oriented development (TOD) in the region. The implementation of a comprehensive state TOD strategy, supported by a \$50 million authorization in the state's most recent economic development bond bill, has potential to promote racial

equity, reduce overcrowding and improve the quality of life for essential workers and the entire region. That strategy must be informed by the still evolving geography of housing demand. The ability of hundreds of thousands of people to successfully work from home, and the likelihood of hybrid work arrangements continuing for some after the pandemic, has opened many new possibilities for the future growth of Greater Boston. Implementation of the MBTA's regional rail initiative, with frequent bi-directional service on the existing commuter rail system, could also promote additional urban hubs outside the inner core, expand access to lower-cost housing markets, and encourage housing and economic development in Gateway Cities.

**Policy recommendations:**

- Build on recent legislative momentum around zoning and housing production by legalizing small-scale multifamily housing and expanding the mandate for multifamily zoning in MBTA communities.
- Improve the quality and frequency of transit service, both to better serve transit-dependent populations and to better support new or planned housing development.
- Advance housing equity by making local inclusionary zoning policies more universal and more effective and by advancing state and local policies that limit displacement.
- Advance building techniques and strategies with great potential to reduce housing production costs.