



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

The Boston
Foundation **tBf**



UMass**Amherst**

Donahue Institute
Economic and
Public Policy Research

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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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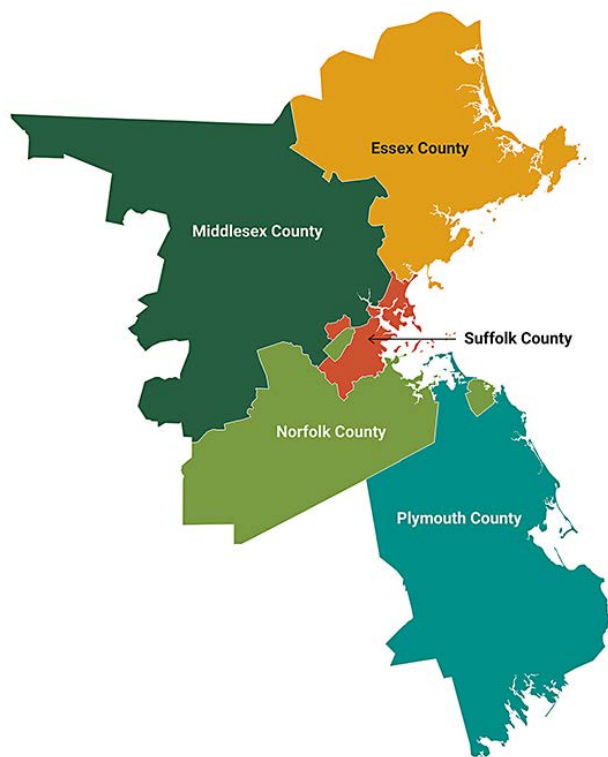
Executive Summary

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.

Economic Inequality and Cost Burden

THE PANDEMIC HAS EXACERBATED ECONOMIC INEQUALITY.

While the pandemic is first and foremost a public health crisis, the resulting economic shutdowns and social distancing measures wracked the global economy. The loss of jobs and wages naturally threatened housing affordability and stability in an unprecedented and unequal manner, with communities of color and low-wage workers bearing the brunt of the health risks and economic effects associated with the pandemic. Industries that depend on face-to-face interactions, including food service, hospitality and other personal services, were decimated by COVID-19. Workers in these industries are often low wage and would have difficulty amassing emergency savings. They also tend to be heavily housing “cost burdened”^{*} and less secure in their housing, as reflected in the new Household Pulse survey produced by the Census Bureau. Job loss or reduced hours can seriously endanger a household’s ability to pay its rent or mortgage. People in “frontline” jobs that required working on site with other members of the public were at a higher risk of exposure to COVID-19. Such jobs also tend to pay low wages and are disproportionately performed by people of color. In short, the economic effects of the COVID-19 recession on historically disadvantaged communities are clear. Black and Hispanic/Latinx residents are more likely than White residents to be in low-wage jobs and, therefore, more likely to face a layoff or loss of hours during the pandemic. These households were also more likely to already be paying over 30 percent (“cost burdened”) and, in some cases, 50 percent or more of household income toward housing (“severely cost burdened”).

Around the country and the world those with fewer resources, unstable housing conditions, limited ability to access or afford healthcare and those working in low-wage jobs experienced the worst of the pandemic’s hardships. Meanwhile, those with the most wealth and resources quickly recouped initial losses from the economic

shutdown, and many have profited immensely.¹ This divergence in pandemic experiences is a symptom of structural inequities and further deepens inequality along class and racial lines.

This chapter highlights the ways in which disparate economic conditions and worsening income inequality are a root cause of inequitable housing outcomes. The pandemic has accentuated these patterns. On a positive note, emergency measures in the form of federally funded income supports proved effective in helping keep many individuals and families housed during the pandemic. This success provides a strong basis to establish a permanent set of broad policies that help increase financial resilience and support better housing outcomes, particularly for those households that need assistance the most.

PRE-PANDEMIC PATTERNS

Financial crises hurt the poor most, concentrating housing instability in low-income communities.

Income and wealth inequality rose over the past several decades in Massachusetts and the United States. While the top end of the income distribution has seen exponential increases in wages and wealth, the typical worker has seen little growth in real wages.² Losing a job can increase medical and housing hardships, as well as food insecurity. Black and Hispanic/Latinx residents in Greater Boston are overrepresented in lower income categories, bearing more of the risks and vulnerabilities associated with labor market instability.

Cycles of disparate impacts and lopsided recoveries have a cumulative effect on existing inequalities. The Great Recession that began in 2008 left scars on the labor market and diminished the economic prospects of many workers.

Housing “cost burdened” is defined by Housing and Urban Development (HUD) as a household spending 30 percent or more of its total income on housing.

Low-income workers were particularly hurt by changes in the labor market, on top of the foreclosure crisis. For many low-income communities, job losses and foreclosures combined to create concentrated areas of economic hardship, devastating both wealth and income. These divergent recoveries, in which wealthier communities bounced back quickly and low-income communities rebuilt more slowly, both worsened inequality and prevented many households from building the financial resilience needed to weather another crisis.³ In some parts of Massachusetts, particularly in Gateway Cities, recovery was still in process when the COVID-19 pandemic began.

Lack of housing affordability was already an untenable crisis.

Stagnant wages in low-paying jobs and increasingly high rents have created a chronic housing affordability crisis in Greater Boston and the state. Black and Hispanic/Latinx households are more housing-cost burdened than their White counterparts: They typically spend a higher share of their income on monthly rent or mortgage payments, real estate taxes and utilities. **Figure 2** and **Figure 3** focus on severe cost burden (households paying 50 percent or more of income on housing) for renters and homeowners, respectively, with race/ethnicity broken out

FIGURE 2

Across the region, Black and Hispanic/Latinx renters are more likely than White renters to be severely cost burdened.

Severe cost burden = spending 50% or more of income on housing costs. Figures represent within-group share of cost-burdened households.

	Massachusetts	Greater Boston	Suffolk County	Plymouth County	Middlesex County	Essex County	Norfolk County
Total	23%	23%	25%	24%	20%	25%	21%
White (non-Hispanic)	21%	21%	21%	23%	19%	24%	20%
Black (non-Hispanic)	26%	27%	28%	26%	27%	19%	24%
Asian (non-Hispanic)	21%	22%	26%	29%	19%	23%	23%
Hispanic (of any race)	28%	27%	28%	30%	24%	27%	24%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2013-2017

FIGURE 3

Severely cost-burdened owners by race/ethnicity

Severe cost burden = spending 50% or more of income on housing costs. Figures represent within-group share of cost-burdened owners.

	Massachusetts	Greater Boston	Essex County	Middlesex County	Norfolk County	Plymouth County	Suffolk County
Total	11%	11%	11%	10%	10%	11%	15%
White (non-Hispanic)	10%	10%	11%	10%	10%	11%	12%
Black (non-Hispanic)	17%	17%	9%	16%	11%	15%	22%
Asian (non-Hispanic)	11%	11%	11%	9%	11%	13%	13%
Hispanic (of any race)	16%	17%	20%	12%	14%	12%	21%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2013-2017

by county. Later graphs and maps show cost burden levels at 30 percent of household income by race/ethnicity to illuminate broader cost burden.

Pre-pandemic patterns of severe housing cost burden show that more than a quarter of Black and Hispanic/Latinx households in Greater Boston spent 50 percent or more of their income on rental payments, compared to 20 percent for White and Asian households. This share is lower for homeowners, yet Black and Hispanic/Latinx homeowners were also disproportionately spending over 50 percent of their income on homeownership costs. For Black and Hispanic/Latinx owner households, 17 percent were severely housing cost burdened, compared to 10 percent of White and 11 percent of Asian homeowners.

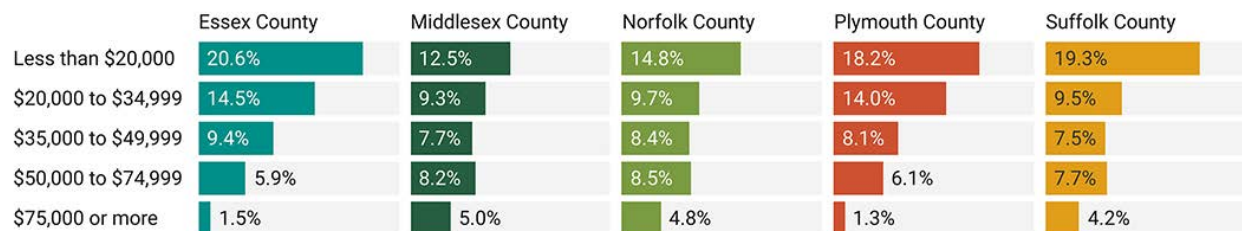
Unsurprisingly, cost burden trends also show disparities by income. Renters in Greater Boston earning less than \$20,000 a year—measured here as cost burdened low income renters as a share of total renters—were much more likely to spend 30 percent or more of their income on housing. This disparity is most pronounced in Essex and Plymouth counties, where lower-earning households are 13 times more likely to be cost burdened than the highest-earning households.

It is intuitive that lower-income renters experience greater housing cost burden than owners, or higher-earning renters. Yet, data on owners by income level show some interesting trends: Housing cost burden is more common the higher up the income spectrum, topping out among owner

FIGURE 4

Especially in Essex and Plymouth counties, renters earning less than \$20,000 are much more likely to be cost burdened than renters earning \$75,000 or more.

Cost burden = spending 30% or more of income on housing costs. Figures represent share of all renters.

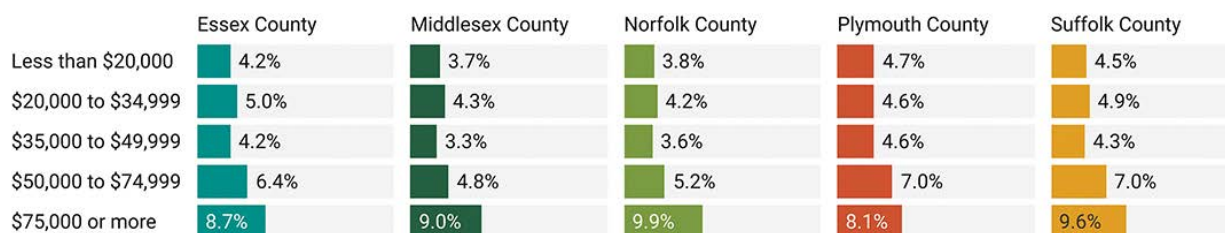


Source: U.S. Census Bureau 2019 ACS 5-Year Estimates

FIGURE 5

Cost-burdened owners by household income

Cost burden = spending 30% or more of income on housing costs. Figures represent share of all owners.



Source: U.S. Census Bureau 2019 ACS 5-Year Estimates

Note: Data and measurements differ between cost burden concepts, mostly due to limitations in available data. Severe cost burden by race measures within-group burden (e.g., severely cost-burdened White renters/White renters), while cost burden measures burden by income as a share of all renters or owners (e.g., cost-burdened low-income renters/all renters, any income). Thus, cost burdens appear lower than severe cost burdens in these charts because the denominator is higher in the cost burden calculations. Readers should only compare measurement within its own set of charts and not across concepts.

households making \$75,000 or more per year. There are several plausible reasons for this pattern. Low-income homeownership is unusual, as most lower-income people rent, and the lower cost burden of low-income owners may be due to people who own their homes free and clear on fixed incomes, such as seniors who bought their homes long ago, or the preponderance of cost burden at the upper end of this income distribution may come from people with larger incomes having larger loans due to a willingness to take on more debt. Another contributor may be that income and wealth differ and that higher income households may be leveraging wealth outside of income to help make a house affordable. Lastly, it is possible that higher income households in the region are more likely to stretch household finances in response to the region's high cost of housing, particularly in specific areas.

The maps demonstrate that cost burden is not spread equally across Greater Boston. Eight of the 10 municipalities with the highest rental cost burdens for low-income residents were in either Essex County or Plymouth County. Wealthier municipalities were among the places with the lowest shares of cost burdened, low-income renters overall. For owners, geographic distribution patterns are similar, but far less prevalent. For example, Lawrence, one of the lowest-income communities in Greater Boston, has the second-highest share of low-income, cost burdened owners in the region (8.6 percent). Lawrence's share of low-income, cost burdened renters is much higher than low-income cost burdened owners, with 22.7 percent of its low-income renters experience housing cost burden.

FIGURE 6
Cost burdened low-income renters
as a share of total renters

Cost burden = spending 30% or more of income on housing costs.
Low Income = household income of \$20,000 or less.
Map represents share of all renters.

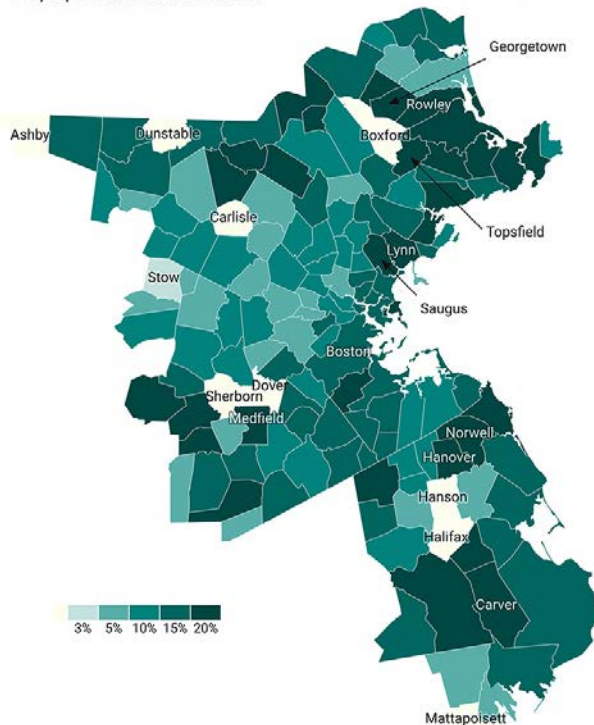
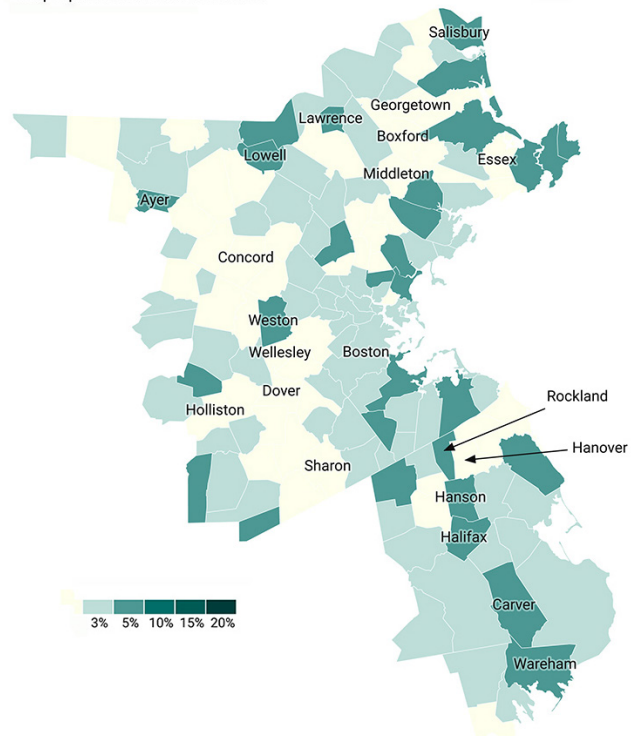


FIGURE 7
Cost burdened low-income owners
as a share of total owners

Cost burden = spending 30% or more of income on housing costs.
Low Income = household income of \$20,000 or less.
Map represents share of all owners.



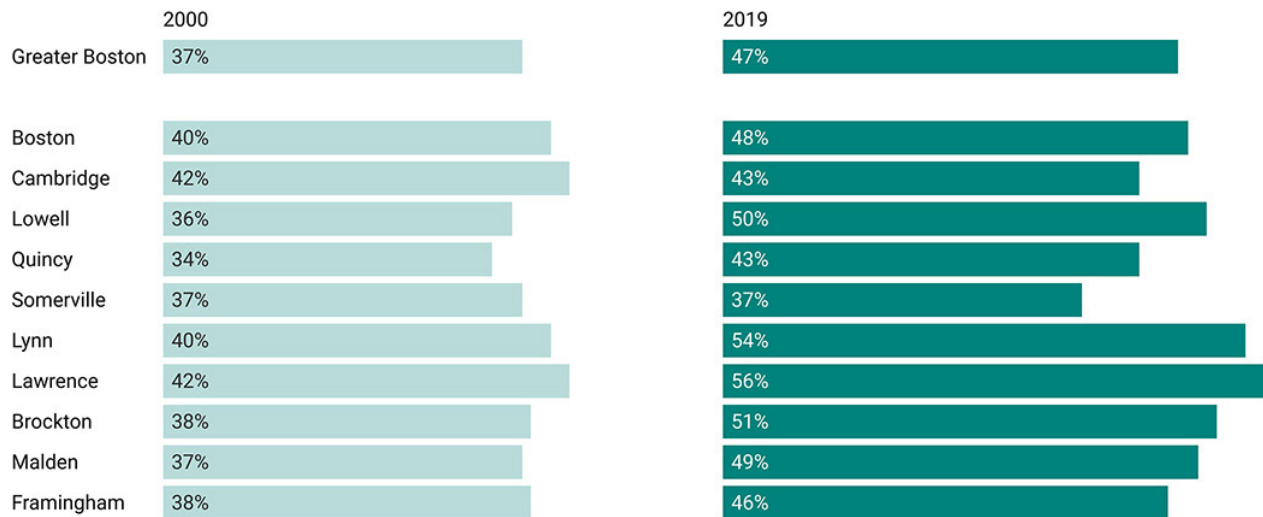
Source: U.S. Census Bureau 2019 ACS 5-Year Estimates

Note: Boston and the top ten and bottom ten municipalities are labeled. Low-income is defined as a household income of \$20,000 or less. Please see the appendix for a list of all income groups spending 30 percent or more of income on housing (by municipality).

FIGURE 8

Not only is housing cost burden high across the region, it has worsened over time.

Renters spending 30% or more of income on housing costs.



For renters only. The communities listed are among the top 10 in terms of the total number of renter-occupied units in 2019.

Source: U.S. Census Bureau 2019 ACS 5-Year Estimates

Not only is housing cost burden high across the region, it has worsened over time. Between 2000 and 2019, the share of renter households in Greater Boston spending more than 30 percent of their incomes on housing increased considerably. More than half of renters are cost burdened in several of the Gateway Cities including Lawrence (56 percent), Lynn (54 percent), Brockton (51 percent) and Lowell (50 percent).

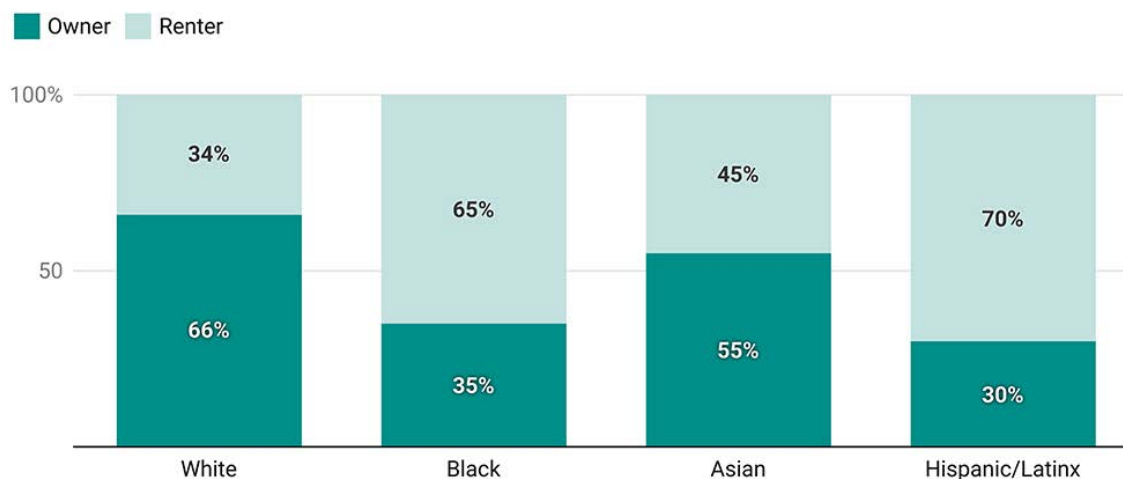
In addition to its month-to-month financial challenge, a lack of rental affordability can also mean less money saved by renters for a down payment on a house. In particular, the higher cost burden on renters of color reduces their capacity to buy into the housing market and keeps homeownership—one of the primary ways to create household and generational wealth—out of reach. One example of this impact is in the widely cited 2015 Federal Reserve Bank of Boston study that showed median net worth for non-immigrant African-American households in the Greater Boston region was \$8, versus \$247,500 for White households.⁴

Housing cost burden is highest among Black and Hispanic/Latinx renters. It is therefore expected that homeownership rates differ greatly by race/ethnicity. In Greater Boston, the homeownership gap between White households and Black or Hispanic/Latinx households is extremely pronounced, with 66 percent of White households owning their homes in the region, compared to just 35 percent of Black and 30 percent of Hispanic/Latinx households. Asian households are more evenly split; however, there are disparities among Asian households of varying ethnic backgrounds.

Since deep-rooted racial and economic segregation concentrates vulnerability in entrenched geographic patterns, and since Black and Hispanic/Latinx people face social and health inequities, crises such as COVID-19 can be particularly destabilizing in communities of color. Renters in these communities are often most vulnerable, as Black and Hispanic/Latinx renters were already cost burdened at higher rates before the pandemic started (Figure 2).

FIGURE 9

The majority of Black and Hispanic/Latinx households are renters, while the majority of White households are homeowners.



Source: U.S. Census Bureau 2019 ACS 1-Year Estimates

PANDEMIC IMPACTS

Low-wage workers in service jobs are more likely to be laid off or have a reduction in hours.

The economic hardships of unemployment in the pandemic have followed the same patterns of inequity that pervaded our economic system overall: Since March 2020, job losses and reductions in hours are most acute among low-wage and service sector workers and people of color. The state unemployment rate peaked at 16.4 percent in April 2020 and has steadily declined since then but has not dropped below 7.0 percent.*⁵ Unemployment levels in Greater Boston are consistent with the state overall.

Unemployment insurance data during the pandemic show low-wage workers and racial/ethnic minorities as the most impacted by the economic downturn. This, obviously, resulted in heightened housing risks in these communities, especially as many of these workers were likely to be renters and housing cost burdened. **Figure 10** depicts the trend in unemployment claimants in the Greater Boston region, with a historically high peak in May.

At the same time that unemployment spiked, people also dropped out of the labor force altogether. Dropping out of the labor force means a person is no longer working, seeking employment or collecting unemployment. This happens for several reasons: When workers lose a job but do not collect unemployment insurance, or when they run out of unemployment insurance and are unable to find new work, or they retire or otherwise leave the labor force for other reasons—such as to care for family. While unemployment skyrocketed in the spring and summer of 2020, labor force participation also dropped dramatically. Some of the most dramatic labor force reduction was temporary, but about 200,000 people have (as of May 2021) not returned (see **Figure 11**). This simultaneous rise in unemployment and drop in labor force participation means the employment impacts were even larger than the unemployment data show.

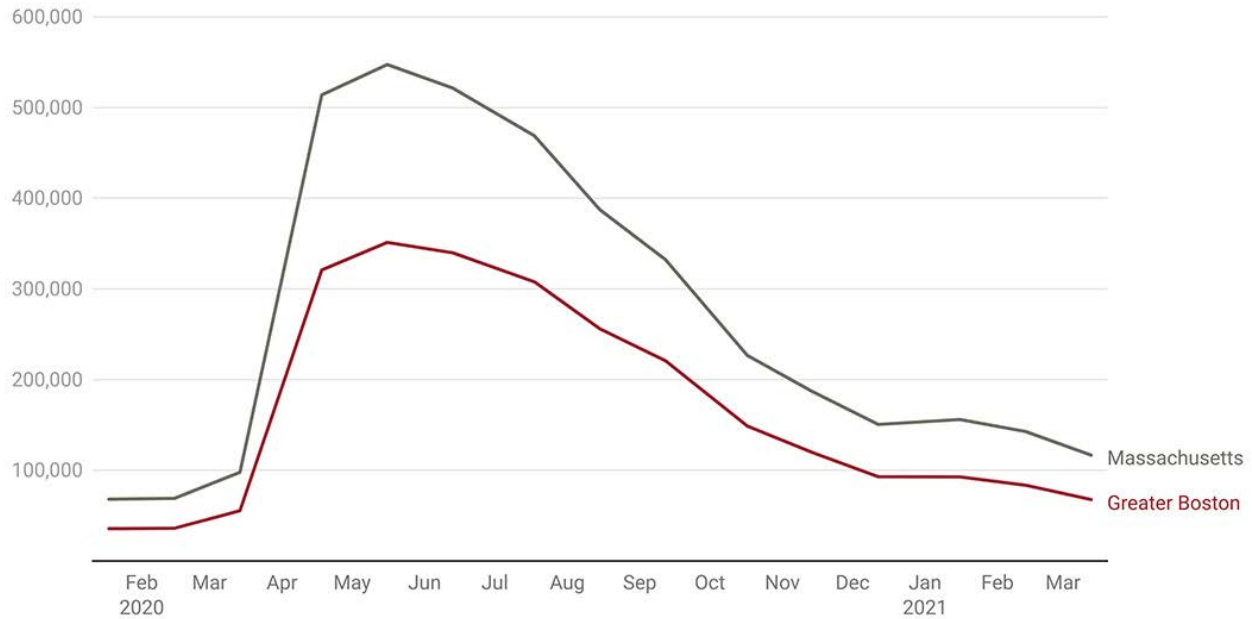
Labor force participation dropped especially for parents, and is still much lower than pre-pandemic levels. Labor force participation of mothers with children under 13 dropped most dramatically and continues to be lower than other types of parents. Fathers of the same age children also show a large and persistent decrease.⁶ Data in Appendix Figure 8 also show that not only

* The preliminary Massachusetts unemployment rate was 6.8% in March of 2021, though this estimate will likely be revised in the coming months.

FIGURE 10

Unemployment claimants surged dramatically, to historic levels in Greater Boston and the state overall.

Total UI Claimants, February 2020 - March 2021



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

FIGURE 11

After a sharp decline in April 2020, total labor force in the region rebounded to near pre-pandemic levels, though it has not fully recuperated.

Total labor force, January 2019 - March 2021. Includes those both employed and actively looking for work.



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

Note: March 2021 is a preliminary estimate.

are women dropping out of the labor force at high rates, those who remain are experiencing higher levels of unemployment. Women constituted nearly 60 percent of unemployment insurance claimants in the summer of 2020. Prior to the start of the pandemic, unemployment claims were predominantly filed by men, in part due to the large number of men employed seasonally by the construction industry. Now, however, women make up the majority of claimants.

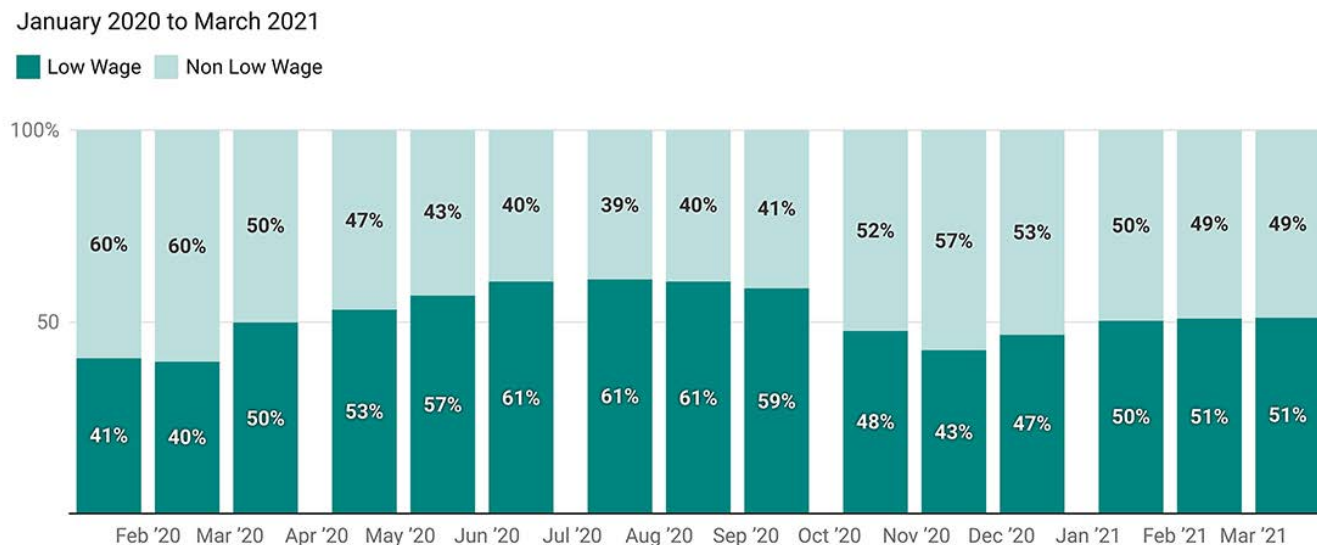
Similarly, as **Figure 12** shows, low wage workers (defined here as having earned \$700 per week or less from the former job they filed unemployment for) comprise the majority of unemployment claimants in the pandemic,

reaching as high as 61 percent of all claimants during the summer of 2020. Comparatively, low wage workers were only 40 percent of claimants at the beginning of the pandemic. This pronounced increase suggests that unemployment has affected low-wage workers far more than higher earners.

Low-wage workers also face higher risk of housing instability: Individuals in the region who were already most likely to have high housing cost burden or insecurity due to low wages, became even more likely to lose or have difficulty affording housing during the pandemic because of their elevated risk of layoff.

FIGURE 12

Workers earning \$700/week or less comprised a larger share of unemployment claimants during the pandemic.

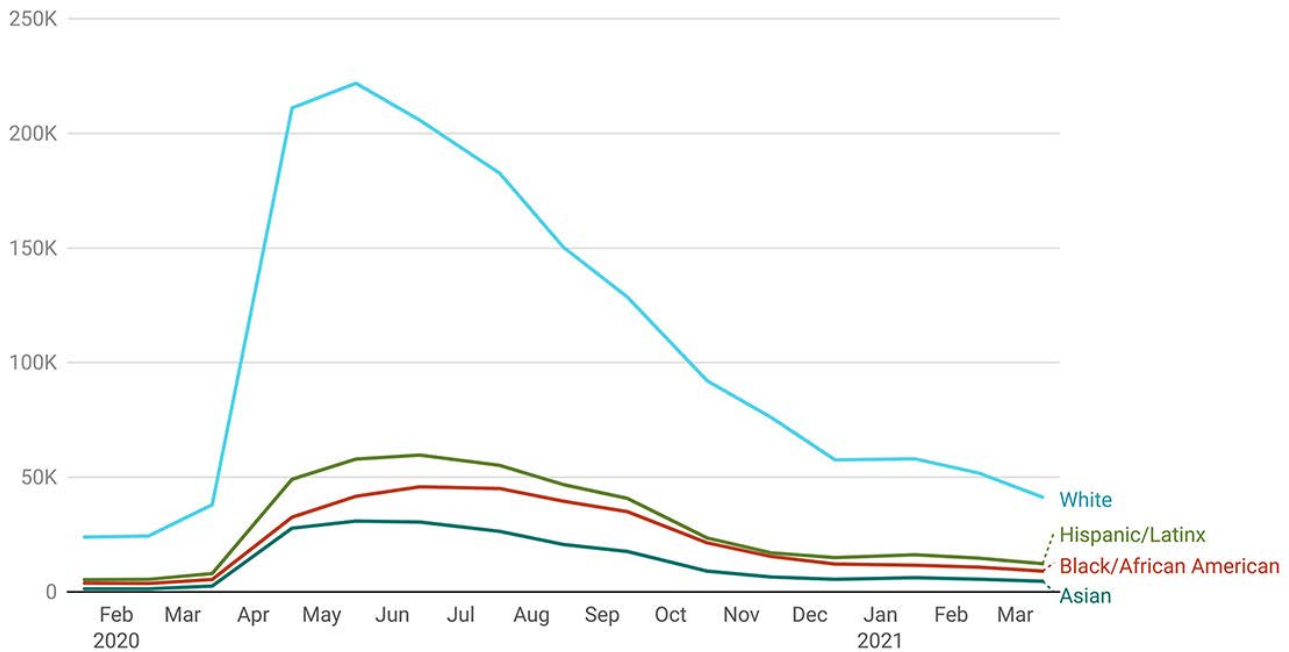


Source: MA Executive Office of Labor and Workforce Development, Unemployment Insurance Claimant Profiles

FIGURE 13

During the pandemic, White claimants in Greater Boston filed the largest number of unemployment insurance claims.

Total UI Claimants



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

Note: Hispanic/Latinx claimants may be of any race.

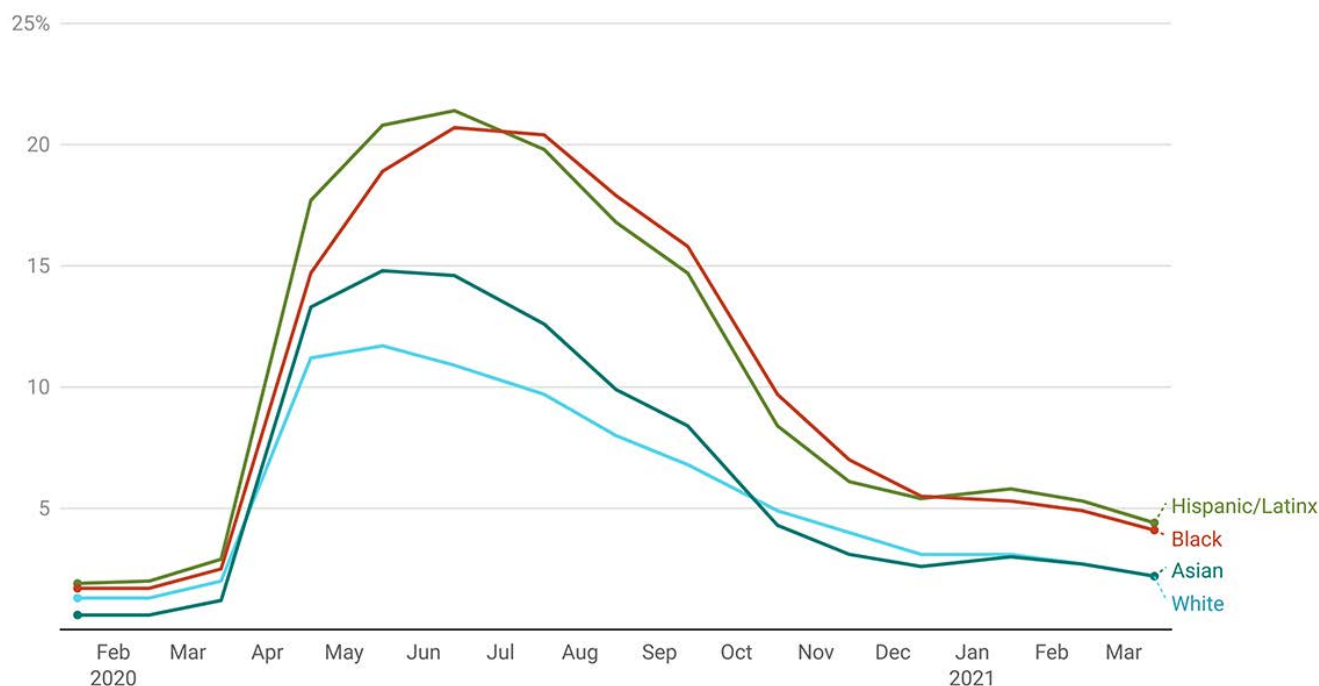
These trends also show up in unemployment by race, in part because people of color hold more low-wage jobs. As the income earnings by race chart and table in the Appendix show, the percentage of White households in the region earning less than \$35,000 annually is nearly half that of Black and Hispanic/Latinx households. While the majority of the population and the majority of unemployment claimants were White, as illustrated in **Figure 13**, unemployment for Black and Hispanic/Latinx was disproportionately high on the basis of their share of the labor force.

Figure 14 shows the trend in unemployment claimants as a share of each race group's labor force in 2019, revealing that Black and Hispanic/Latinx workers in the region consistently experienced disproportionate unemployment rates over the course of 2020. This calculation by race/ethnicity, with claimants compared to each group's part of the total overall labor force, shows Black and Hispanic/Latinx people were disproportionately experiencing unemployment with a peak of around 21 percent of the Black labor force. Hispanic/Latinx claimants also represented 21 percent of the Hispanic/Latinx labor force at their peak, compared to a peak of 12 percent of the White labor force and 15 percent of the Asian labor force during the pandemic.

FIGURE 14

When expressed as a share of total labor force, Black and Hispanic/Latinx workers were the hardest hit by unemployment during the pandemic.

UI Claimants as a Share of Labor Force



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

Disparities in unemployment have persisted throughout the pandemic, as **Figure 15** shows in the map below. As of March 2021, unemployment rates are highest in lower-income communities, most notably in Lawrence, Brockton, Lynn and Lowell (all of which are communities of color with notable immigrant populations). While much of the region is seeing unemployment rates fall to healthier levels, these communities have continued to struggle with joblessness. A full list of municipalities by unemployment rate is available in the Appendix.

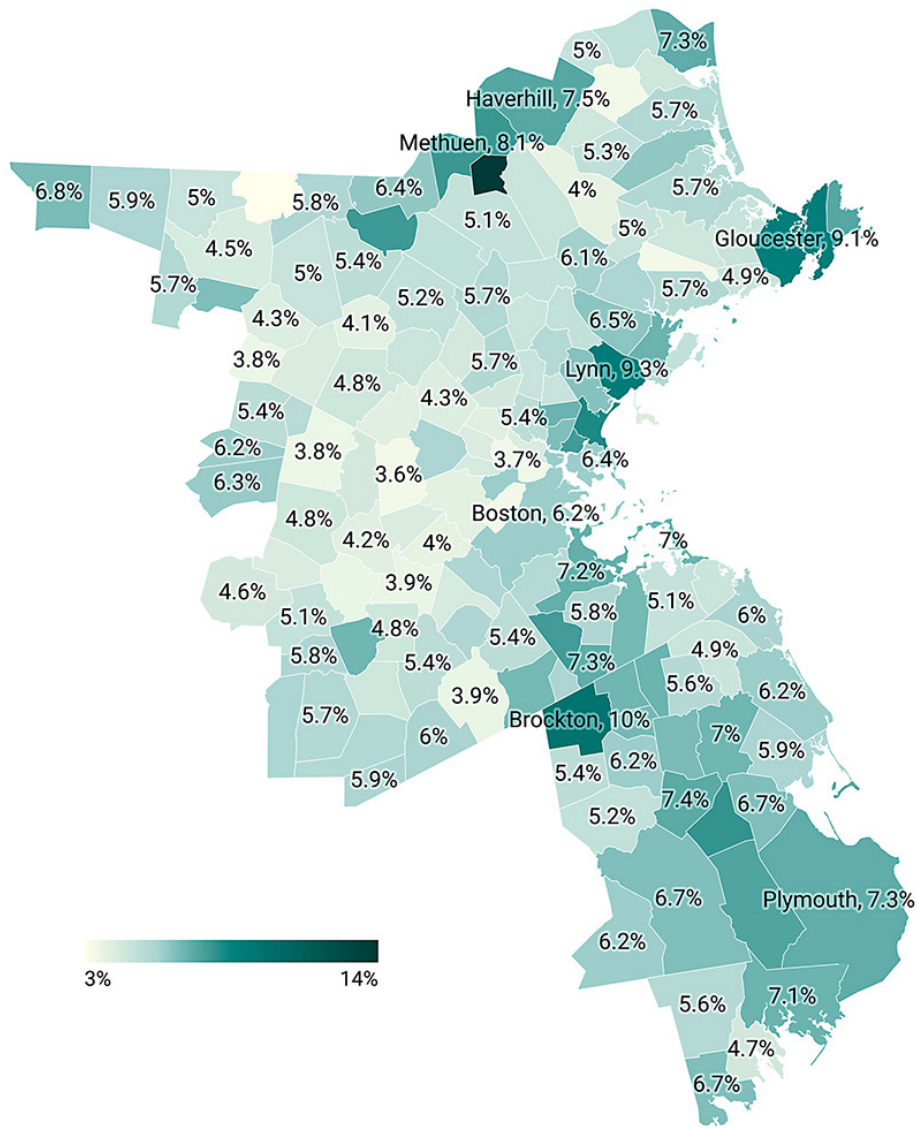
Instability is born of economic hardship, and the challenges of the pandemic are layered on top of regional trends that were already squeezing low-income residents and neighborhoods. Greater Boston was unprepared for a severe recession and lacked financial resilience because it was already mired in a serious housing affordability

challenge prior to the pandemic.⁷ It is not surprising that following the end of the state eviction moratorium in October 2020, new eviction filings, need for rental assistance and other metrics of housing instability (covered in other sections of this report) demonstrate a concentration of adverse impacts in many low-income neighborhoods and communities. This combination of low wages, extensive job losses, fear of eviction and rising rents is a vicious combination that could push residents out of their homes in the coming months.

COVID-19 case rates are higher in places with crowded housing, itself likely a result of unaffordability.

Last year, the UMass Donahue Institute analyzed municipal COVID-19 case rates against various commu-

FIGURE 15



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

nity indicators, observing the rate of crowded housing had the strongest statistical relationship with COVID-19 outbreaks in a community.⁸ Crowded housing is defined by HUD as households with more than one occupant per room (where people outnumber rooms). Cities with the highest crowded housing rates, including Chelsea, Lynn, Lawrence, Everett and Revere, also have the highest rates of COVID-19 infection. These are also cities with large

populations of color: Lawrence and Chelsea, which rank first and second in their cumulative COVID-19 rates, also have the highest shares of people of color in the region, at 86 and 79 percent, respectively. Crowded housing was more indicative of COVID-19 spread than a city's population density: While population density measures the number of people per square mile, the rate of crowded households measures the number of households with

1.01 or more occupants per room as a percentage of total household units. As an example, Somerville and Cambridge have the highest rates of population density in the state, but markedly lower rates of COVID-19 infections than Chelsea, Lawrence and Everett, or other cities with more crowded housing. Nearly 10 percent of Chelsea residents live in homes where people outnumber rooms (compared to 2 percent in Somerville and Cambridge).

Crowded housing often occurs out of economic necessity as people live together to share costs. In such cases, the low-income residents may not be able to access or afford adequate healthcare, even as social distancing is more difficult. When these residents also work in frontline occupations, a crowded home can become the source of transmission. As shown in **Figure 16**, rates of crowding are highest in the Greater Boston region's Gateway Cities, such as Revere, Lynn, Everett, Lawrence and Chelsea, where we have also seen the highest rates of COVID-19 infections since the onset of the pandemic.

POLICY RECOMMENDATIONS

While the pandemic was certainly an unprecedented shock to the economy, the existing vulnerabilities in the labor market were, in fact, chronic conditions that left low-income workers more susceptible to economic, housing and public health challenges during the pandemic. This is what it looks like when health and financial crises intersect with entrenched racial and economic inequality. As a region we should focus not just on short-term recovery, but on lasting solutions that directly address patterns of inequality and vulnerability.

Expand direct household income assistance and move toward a universal basic income.

The efficacy of federal income supports during the pandemic provides robust evidence that financial stability enhances housing stability. In higher-cost regions like Greater Boston, economists also surmised stimulus payments had little to no dampening impact on job-seeking.⁹ Direct income supports can be deployed relatively quickly and allow recipients a great deal of discretion and flexibility in how these funds are used. Broad income supports such as the extra \$600 per week in expanded

unemployment benefits (later reinstated and reduced to \$300 in early 2021) and direct stimulus checks are efficient and effective because they allow each household to address its most critical needs while providing additional stimulus to the economy. Of the Boston area households that received a stimulus check in 2020, over half spent a portion of that cash payment on housing, second only to food (see **Figure 17**).¹⁰

For many low-income households in Greater Boston, income is chronically insufficient to support housing costs. While reducing housing costs is an important component of housing stability and will be the focus of other sections of this report, perhaps the most impactful housing policy we could implement is a universal basic income.

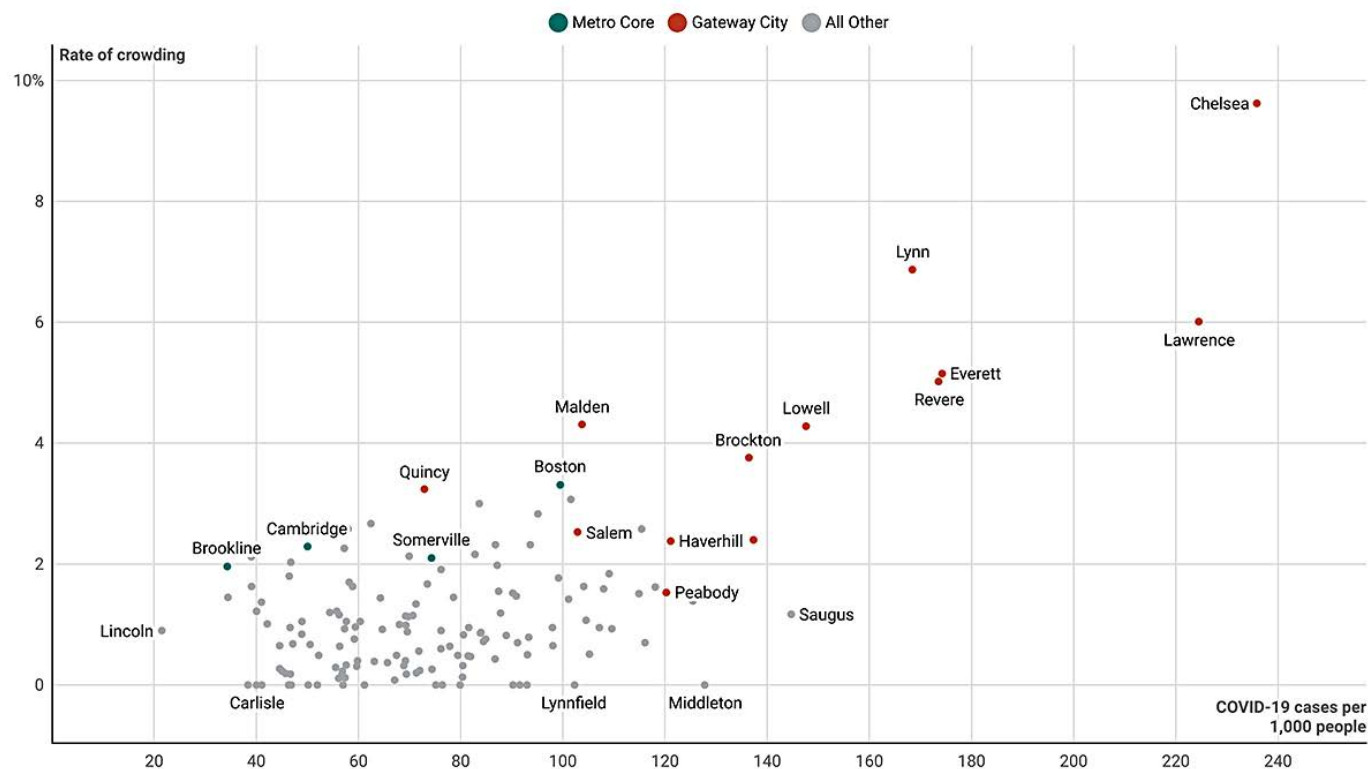
The idea is not untested—cities around the country have piloted basic income programs with positive results—¹¹ and public and political support for these programs has been bolstered by the inequality and hardship intensified by the pandemic.¹² In addition to local pilot programs, some of the recent federal programs could serve as stepping-stones toward universal basic income, including the expanded unemployment assistance rolled out during the pandemic and increases to the Federal Child Tax Credit introduced by the American Rescue Plan in 2021. The credit provides up to \$3,600 a year per child under age six and \$3,000 per child ages 6 to 17, with these amounts decreasing as household income increases beyond \$112,500 for single parents and \$150,000 for married couples.¹³ This credit is set to revert to pre-pandemic levels in 2022. For households with children, this could be a meaningful income boost, especially for families with more than one child. Making these increases permanent would provide a reliable and consistent boost to household income and make progress toward addressing child poverty.

While the federal government has the greatest capacity to provide broad-based income supports, both during times of crisis and as part of a longer-term economic justice strategy, the political will may be quite far away. State-level solutions can and should be pursued at the same time, including expansion of the Commonwealth's Earned Income Tax Credit (EITC) to provide an additional cash payment to all residents earning less than \$70,000 per year, an idea developed jointly by Boston Indicators, the Massachusetts Budget and Policy Center and the Economic

FIGURE 16

Cities with more crowding in their homes have higher reported COVID-19 case rates.

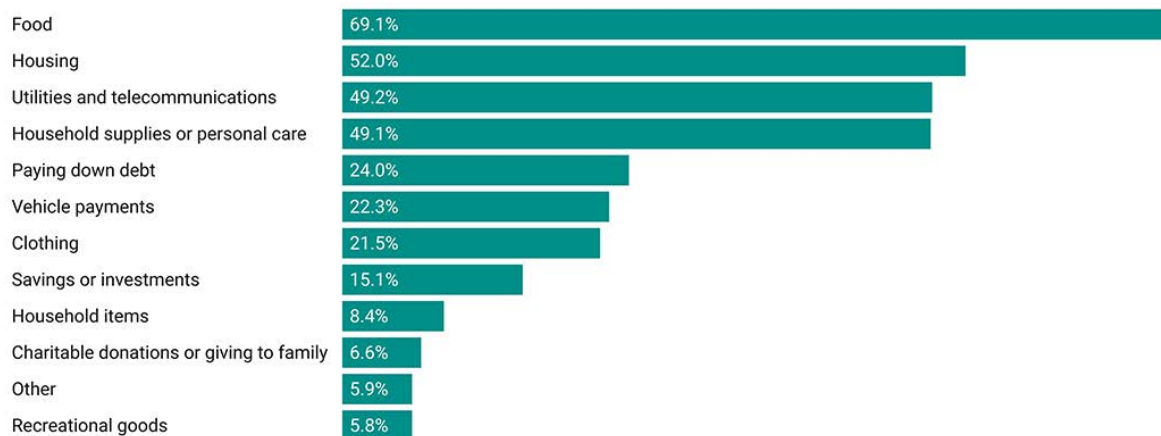
Greater Boston Communities by Community Type*, All Reported Cases January 1, 2020 to April 29, 2021.
Crowded housing is defined by HUD as 1.0 or more occupants per room.



Source: MA Department of Public Health, ACS 2019 5-Year Estimates

FIGURE 17

Over half of Boston area households spent large portions of their stimulus check on housing, second only to recipients' use of it for food.



Source: U.S. Census Bureau Household Pulse Survey

Security Project.¹⁴ While the EITC program would need more funding that was better matched by the state, and would need eligibility expansion to groups such as moderate-income households as well as unpaid caregivers and immigrants, an intervention such as this would help provide a minimum of \$1,200 in additional annual income to households who need it.

These interventions and others that aim to guarantee a basic income level are important in finding ways to put more money in the pockets of households that need it the most and helping to overcoming the pervasive income inequality here in Greater Boston and across the country. Simultaneously, increasing minimum wages are an important part of requiring employers to provide a living wage and reduce the need for the public sector to fill the gap. Recent pushes for an increase to the federal minimum wage, and Massachusetts' own progress toward a \$15/hour minimum wage by 2023,¹⁵ are examples of modest progress toward greater wage equity. These efforts may not provide a living wage, particularly in places with a high cost of living, such as Greater Boston, but they are important steps in making sure low-income residents can attain better stability and help close the gap on making ends meet.

Expand the use of housing vouchers to guarantee housing affordability for all who need it.

Addressing income inequality through a guaranteed income would go a long way toward improving housing affordability and reducing housing cost burdens, especially if implemented at a scale that substantially reduces poverty and provides all households with a living wage. This is a high bar, especially since many pilot programs and proposals are unlikely to provide a deep level of support. While a broad-based, substantial universal basic income policy should be a primary goal for improving housing affordability, efforts to expand programs that directly guarantee housing affordability, such as housing vouchers, should also continue.

The Commonwealth has shown a great commitment to affordable housing. Greater Boston has an excellent state and local affordable housing delivery system that invests more than a half billion dollars annually in affordable housing development and preservation, augmented by a recent expansion of the state's low-income housing tax credit. Massachusetts is also one of the few states in the country with its own public housing and rental assistance programs. Despite that strong history, well under a third of the people who qualify for housing assistance in Massachusetts—either through a rental assistance voucher or a subsidized housing unit—actually receive it.

Rental assistance vouchers can ensure housing stability during times of crisis. These vouchers allow for periodic income redeterminations, where a change in income is met with a change in subsidy support. During the pandemic, these income redeterminations have supported rent payments for voucher holders even if they have lost employment. While the administration of these programs is labor intensive and processing times for income redeterminations may not be very nimble, these programs are an example of guaranteeing housing affordability and stability as a right. An expansion of these programs to become more like entitlements could largely eliminate housing cost burdens for many more households and ensure all residents a stable and affordable home.

Housing Stability

THE PANDEMIC HAS TESTED HOUSING STABILITY EFFORTS.

Numerous programs introduced since the beginning of the pandemic have effectively helped stem the tide of evictions, provide income supports and stabilize housing situations for families and communities. While in place, the state and federal moratoria on evictions delayed a potential tide of displacement, disastrous in and of itself and even more destructive in the context of the pandemic. The sheer scale of federal rental supports is staggering but is even more impressive when taking into account the number of programs implemented to get money to landlords and tenants in need. Massachusetts has also made a concerted effort to provide pro-bono legal support and make community mediation services accessible to those in need, and has even helped localities to provide rental assistance to those who might not qualify for federal or state programs. The effectiveness of these interventions and supports provide insights into what will work best in future crises.

This chapter will briefly explore pre-pandemic eviction and housing instability patterns before highlighting how a patchwork of different emergency interventions was effective—to a point—in maintaining tenancy. The lessons learned in the pandemic so far reinforce our understanding of how necessary emergency housing solutions are, and the fact that sweeping reforms such as broad-based income supports will not be enough to help everyone, especially during a crisis. We need money and a plan in place for these emergency supports. Some of the emergency policy responses during the COVID-19 crisis served as a proving ground for new programs and interventions going forward. The policy section will highlight which measures could be modified, extended and/or made permanent to create a reliable network of protection and support for low-income households.

EARLY PANDEMIC PATTERNS

Concerns grew over potential spikes in un-housed individuals, tenants forgoing rent payments, and evictions.

Early pandemic patterns (rather than pre-pandemic) are more informative because at the beginning of the pandemic, the fear of a homelessness crisis following a wave of evictions was front of mind for many in the Greater Boston region as the economy shut down and unemployment rose dramatically. As a result of a quick pivot by state government to ensure housing stability through the expansion of the Rental Assistance for Families in Transition (RAFT) and later the Eviction Diversion Initiative (EDI) programs, shelter and hotel entries have stayed below 2019 levels on a monthly basis. From April to August 2020, shelters and hotel entries by month were at least 50 percent less than in the same month of 2019. Shelter and hotel caseload by month also remained below 2019 and early 2020 levels, with March 2021, the most recent data available, showing a 20 percent decrease in utilization since March 2020 (see **Figure 18** and **Figure 19**). Since the beginning of the Commonwealth's COVID-19 state of emergency, there have been 2,026 total shelter and hotel placements with an average monthly shelter and hotel caseload of 2,978.

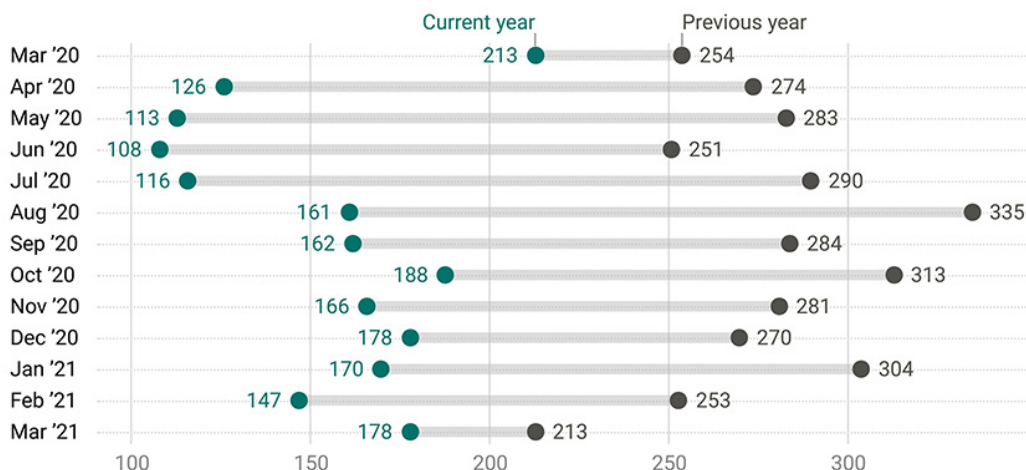
Family shelter is considered a right in Massachusetts; however, individuals experiencing homelessness are not always able to secure places in shelters. For those without other options who become unhoused, the shelter system does its best to provide a safe place to sleep. Still, homeless shelters have had to space out beds to reduce the spread of COVID-19. Some shelter systems were able to secure and utilize new additional, otherwise-unused spaces such as gathering places and schools. However, the shelter system in Massachusetts overall has historically been short on

FIGURES 18 AND 19

Emergency assistance shelter and hotel monthly entries and emergency assistance shelter and hotel monthly caseload were lower during the pandemic.

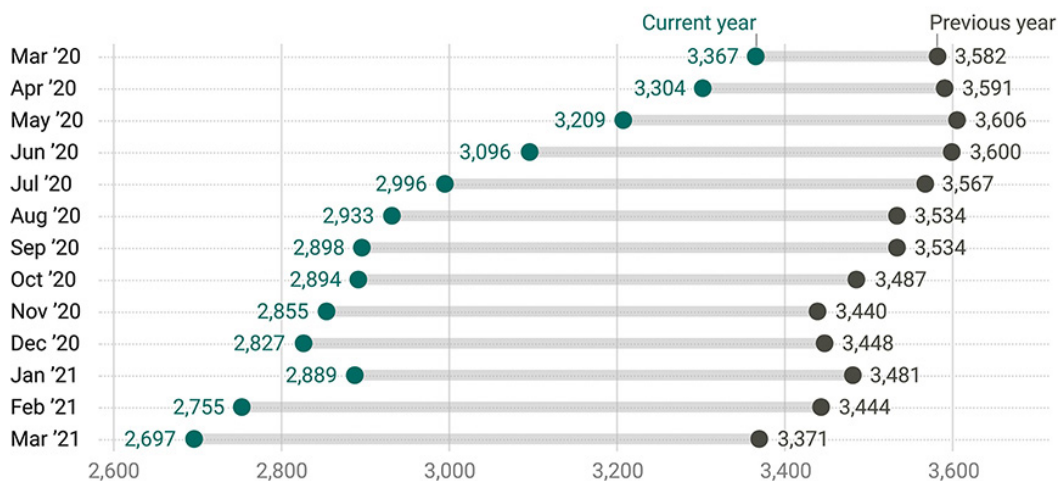
Shelter and Hotel Entries by Month

Total entries since the start of MA COVID-19 State of Emergency: 2,026



Shelter and Hotel Caseload by Month

Monthly average since the start of MA COVID-19 State of Emergency: 2,978



The stated year (listed on the left) is represented as dark green dots. The previous year is represented by grey dots.

Source: Eviction Diversion Initiative Dashboard

capacity as the state moves toward a “housing-first” model that provides housing rather than shelter. At the same time, some demand decreased, with some potential clients opting out of going to shelters due to personal safety concerns: Rather than risk contracting COVID-19 in shelters, some facing homelessness sought other options or the streets, despite the addition of temporary shelter beds and an increase in funding for homeless service agencies.¹⁶ Infection rates in shelters were lower than expected and prioritization of congregate housing in the vaccination phases was an important protective measure, particularly as ad-hoc spaces such as schools returned to their former uses. Some individual homeless providers secured motel properties through purchase or lease and are operating them as supportive housing.

Another concern early in the pandemic was how quickly people would forgo paying rent to take care of other

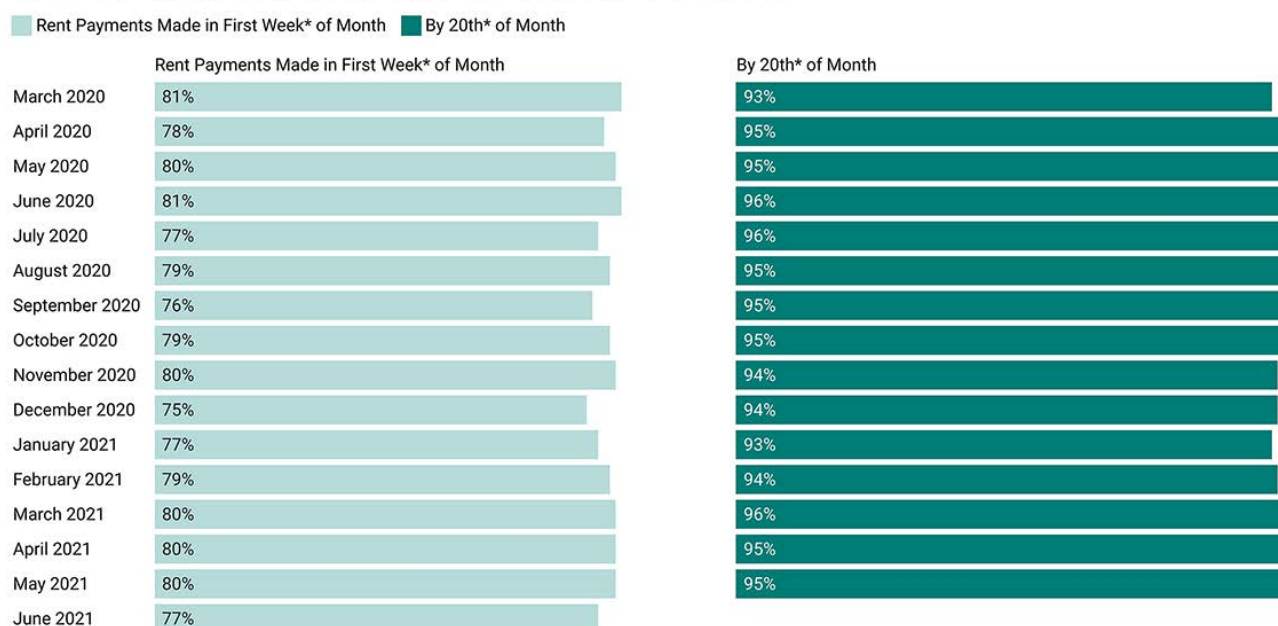
necessities. While many renters lost all or part of their income, most kept paying rent on a regular basis. The CARES Act and increased unemployment benefits kept many families afloat through the summer (see **Figure 20**). Additional federal funds and state-run Emergency Rental Assistance (ERA) programs also contributed to stabilizing of rental payments. In apartment buildings, the vast majority of renters in the nation—between 93 and 96 percent—continued to make rent payments while receiving supplementary benefits.

The national eviction moratorium implemented by the Centers for Disease Control (CDC) in September 2020 was vacated by a federal district court in May 2021 and was fraught with problems since its inception. While the federal moratorium provided some breathing room for at-risk households, it was an imperfect means of providing eviction protection to renters. The moratorium was

FIGURE 20

Nationwide, rent collection largely stable, likely buoyed by public assistance

While many renters have lost all or part of their income, most are still paying rent on a regular basis. The CARES act and increased unemployment benefits have kept many families afloat through the summer. Additional federal funds and state-run emergency rental assistance (ERA) program might have contributed to the stabilizing of rental payments.



* Note: These figures are as initially reported; these are calendar days, so the specific day of the week can have an affect on these reported figures, as leasing offices can have reduced hours or be closed on those days, creating potential delays for payment processing.

Source: National Multifamily Housing Council

not initially accompanied by any ongoing financial assistance to tenants, does not provide any protection for back rent and/or fees accumulated, puts a heavy burden on tenants to assert their rights through the filing of a CDC-created declaration, has been ignored by courts outside of Massachusetts unless the tenant has effective legal representation, and does not slow or stop the eviction process except for the final execution of an eviction order. New guidance issued by the CDC in early October created additional burdens for renters seeking protection under the moratorium by allowing landlords to challenge tenant declarations and initiate eviction proceedings at any time.* Legal shifts continue to be relevant to renters and owners.

A statewide eviction moratorium signed into law in April 2020 was highly successful during the six months it was in effect as executed evictions for non-payment of rent were reduced to zero. The moratorium prevented landlords from sending notices that threaten eviction or termination of a lease, relieved both residential and small commercial tenants from late fees and negative credit reporting, allowed landlords to use “last month’s rent” to pay for certain expenses, and provided key protections for homeowners regarding forbearance payments even for those without federally-backed mortgage loans. During most of that period, unemployed renters received expanded unemployment benefits and most tenants were keeping up with rent payments. The moratorium was set to expire in August but later extended to mid-October as federal supports began to wane and renters continued to face severe financial distress.

The following graph and map reflect monthly eviction filings in Greater Boston, not actual completed evictions. These filings are part of the “summary process” in

Massachusetts, a legal term for the court procedure where a landlord requests enforcement of a rental agreement. These data therefore do not reflect forced move-outs or outcomes. Summary process filings result in a forced move-out only about 10 percent of the time.**

There were relatively steady levels of evictions, mainly in low-income and communities of color.

In 2020, 12,441 new eviction filings for non-payment of rent were started, compared to 29,775 filings in 2019, a drop of 58.2 percent. Despite the robust programmatic supports to prevent evictions, some communities and regions continue to see more eviction filings than others, including Randolph, Carver and Stoughton with some of region’s highest eviction filing rates.

Figure 21 illustrates eviction filings before, during and after the statewide eviction moratorium. Within Greater Boston, Plymouth County experienced the highest rates of eviction filings, as evidenced in **Figure 22**.

Figure 23 shows neighborhood level detail within the city of Boston based on ZIP Codes. The neighborhoods of Hyde Park, Dorchester, Roxbury and Mattapan experienced the highest eviction filing rates, at 233, 184 and 194 filings per 10,000 renter-occupied units, respectively. The rest of Boston was not impacted at nearly the same rate.

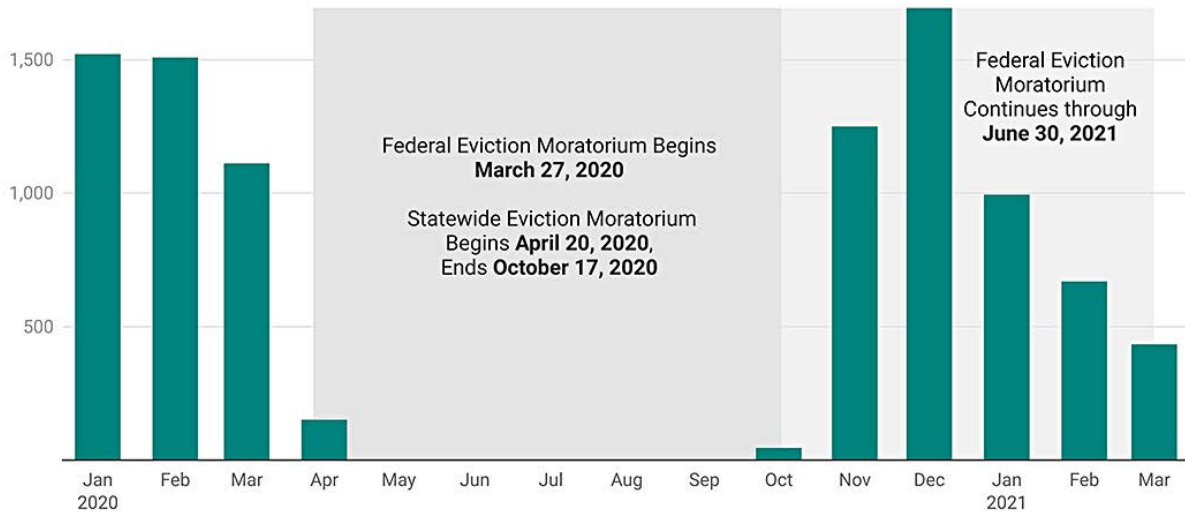
* The moratorium has been declared unenforceable in two U.S. District Courts (Texas and Ohio) though this seems to have no impact on enforcement of the moratorium in Greater Boston. Advocates at the national level have urged the Biden-Harris Administration to strengthen the extended moratorium by allowing all tenants to be covered without the need to apply for protection, apply the protection to all stages of the eviction process (notice, filing, hearing, judgment, and physical eviction), extend effect of the order to include eviction processes beyond nonpayment, and most importantly provide for some sort of enforcement effort utilizing the U.S. Department of Justice and the Consumer Financial Protection Bureau (CFPB). In mid-April, the CFPB announced an interim final rule requiring debt collectors to provide a written notice to renters about temporary protections under the moratorium and prohibiting a debt collector from misrepresenting a renter’s eligibility under the moratorium. Additional enforcement mechanisms, and government agencies willing to step up, will help ensure that the national moratorium protects those most at need. <https://masslandlords.net/policy/eviction-data/>

** The Federal Supreme Court is hearing cases that may find the CDC is not legally authorized to issue moratoriums on evictions or foreclosures.

FIGURE 21

During the moratorium, eviction filings for non-payment of rent were reduced to zero, followed by an uptick in late 2020.

Greater Boston, January 2020 through March 2021

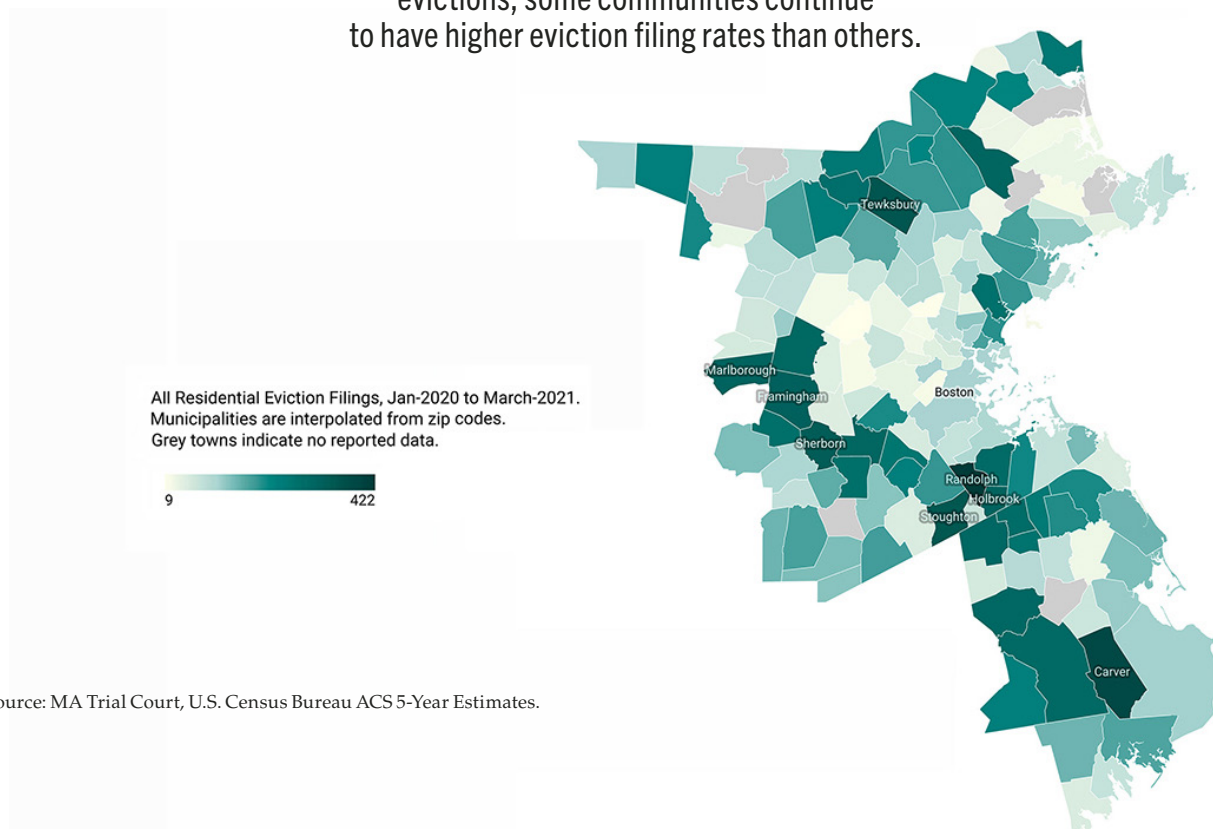


Data reflect total residential cases filed, not executed evictions or forced move-outs.

Source: MA Trial Court

FIGURE 22

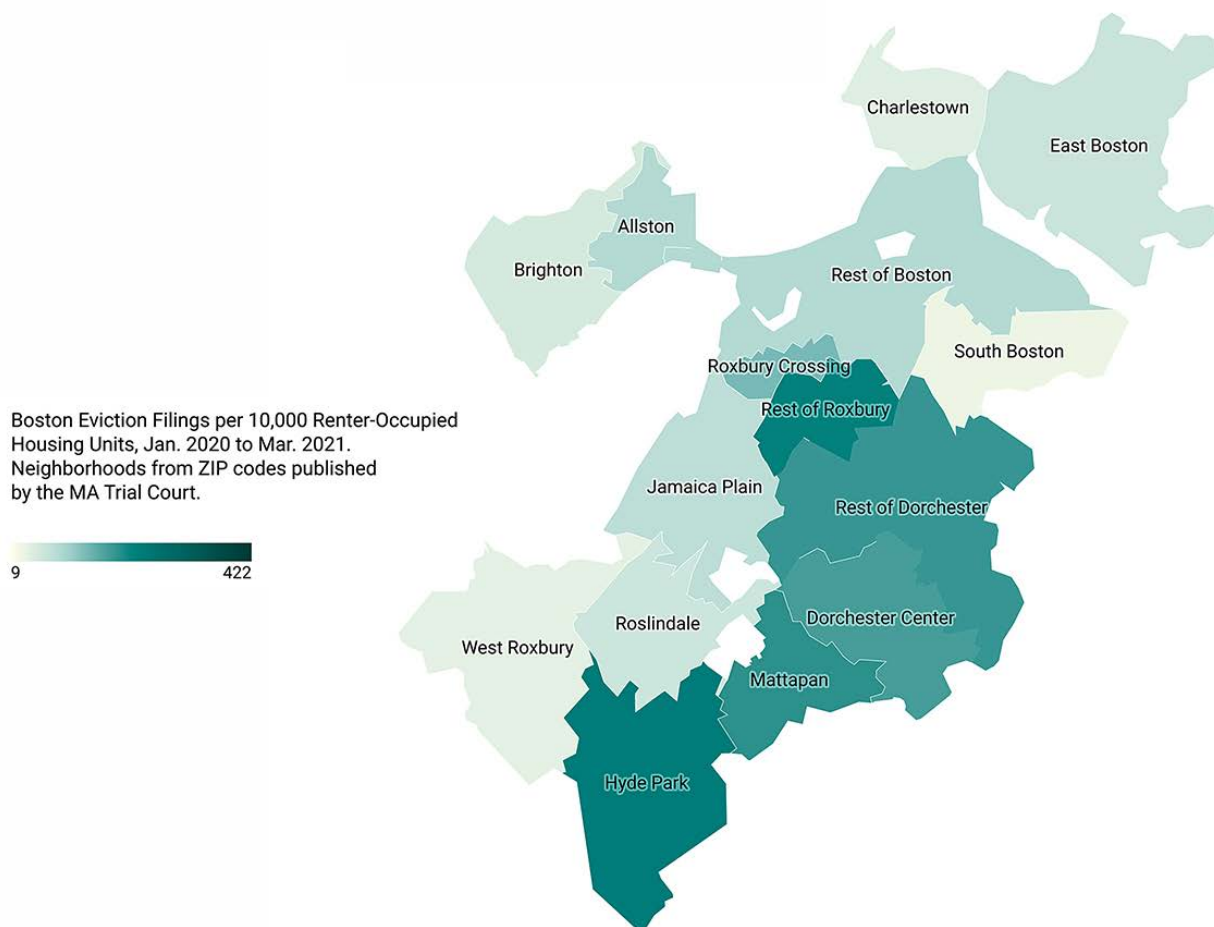
Despite the robust programmatic supports to prevent evictions, some communities continue to have higher eviction filing rates than others.



Source: MA Trial Court, U.S. Census Bureau ACS 5-Year Estimates.

FIGURE 23

Boston neighborhoods Hyde Park, Dorchester, Roxbury and Mattapan saw some of the region's highest eviction filing rates, markedly lower in rest of Boston.



The term "Rest of" is used for geographies for which only neighborhood detail was provided (where no ZIP code information was available).

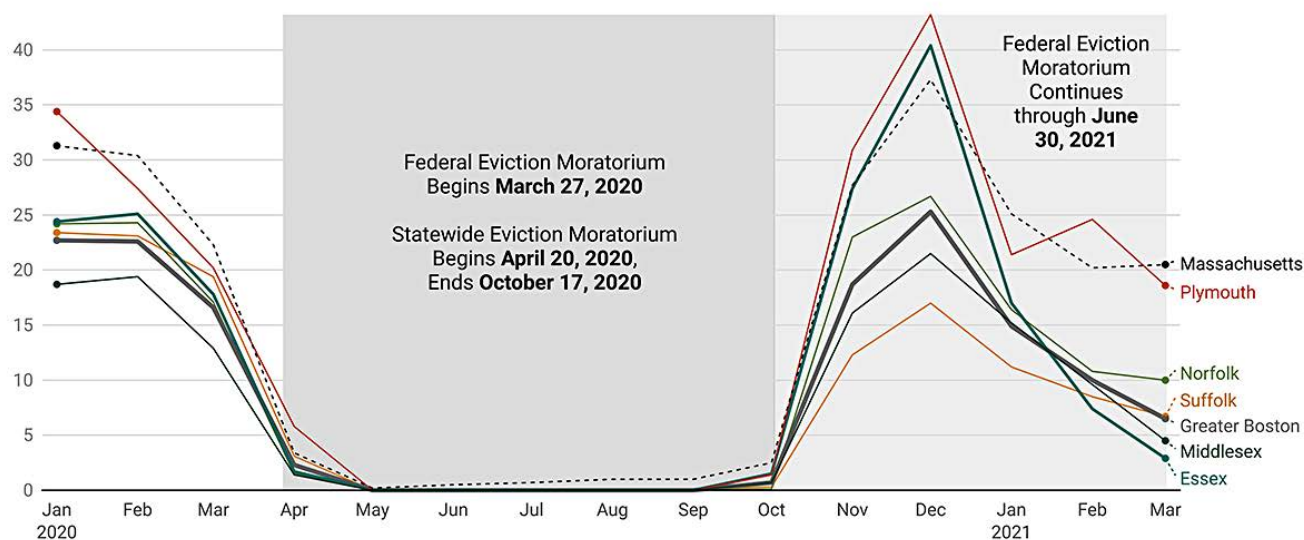
Source: MA Trial Court, U.S. Census Bureau ACS 5-Year Estimates.

Note: Includes all residential eviction filings, January 2020 to March 2021. Municipalities are interpolated from ZIP Codes. Grey towns indicate no reported data. The top eight municipalities are labeled, plus Boston.

FIGURE 24

After the eviction moratorium lifted, Plymouth and Essex counties reached higher eviction filing rates than pre-pandemic levels, as did the state overall.

Monthly Eviction Filings per 10,000 Renter Occupied Units, January 2020 through March 2021



Data reflect total residential cases filed, not executed evictions or forced move-outs.

Source: MA Trial Court, U.S. Census Bureau ACS 5-Year Estimates

There was a large spike in filings after the moratorium lifted (see **Figure 24**), in which Plymouth and Essex counties, as well as the state as a whole, reached higher rates than pre-pandemic levels.

The first step in the eviction process is the filing of a “notice to quit” by a landlord. The state began collecting data on notices to quit in late December. In the first few months of data collection more than 7,700 notices to quit were filed with the rent owed totaling almost \$21 million.

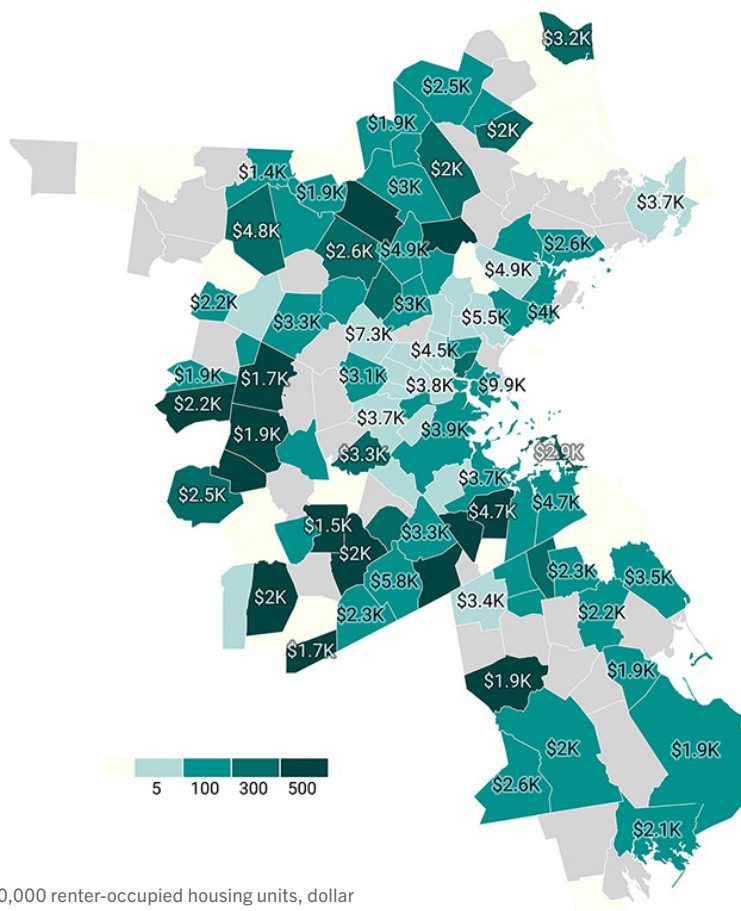
As is visible on the following map (**Figure 25**), places with the highest number of notices to quit appear throughout the region in the darker green colors, with several Gateway Cities exhibiting higher rates and wealthier communities exhibiting very low rates. Randolph had the highest rate in the region: more than 400 notices to quit per 10,000 renter-occupied housing units. It is followed

by both small and large places in the region, showing an understandably strong consistency with the eviction filings data, including Tewksbury, Stoughton, Framingham and Marlborough, as well as Brockton, Braintree and Lowell.* Also represented on the following map is the average amount of rent owed for each municipality, which tends to be around \$2,000–\$3,000, often no more than a few months’ rent. This relatively short time may be driven by landlords who do not own the property free and clear and being unable to cover expenses when tenants miss even just a few months. It also may represent circumstances reflective of larger breakdown of tenant-landlord agreements on either side, as notices to quit are an early step in eviction processes (which can take a long time) while non-payment of rent can be a tenant recourse for rental issues unresolved by landlords. The data do not specify these kinds of important details.

* Carver has high rates as well; however, as a small place with little rental housing, the few notices to quit there result in a high rate in the calculation but may or may not reflect an ongoing issue. Randolph is a modest sized town bordering Brockton, with a population that is nearly 50 percent Black.

FIGURE 25

Notices to quit per 10,000 renter-occupied units (NTQ rate in color) with average rent owed



Colors depict notices to quit per 10,000 renter-occupied housing units, dollar figures show average amount of rent owed on those notices to quit. Counts of notices to quit span from the week of December 28th, 2020, to the week of April 26th, 2021. Gray areas indicate towns with no data.

Source: MA Executive Office of Housing and Economic Development.

Formal evictions that go through the court system are only a subset of the various ways tenants may be coerced or forced out of their homes. Tenants will often leave on their own in order to avoid the trauma of defending their tenancy and the potential adverse credit impacts of an unfavorable judgment. Outcomes for undocumented residents are particularly difficult to quantify, as immigration status adds an additional layer of anxiety and vulnerability when responding to a notice to quit. While we may not be able to quantify these outcomes, we know that informal

evictions have occurred throughout the pandemic, even when the state's eviction moratorium was in place.¹⁷

Other potential factors not captured in eviction data include lease terms that ended without being renewed, small landlords that have sold buildings when tenants moved out, and tenants threatened with eviction or a small claims suit in a coercive effort to get them to move out. Tracking formal eviction filings will never address these factors, and therefore we will not be able to quantify the full scale of the housing stability crisis through available data sources.

PANDEMIC IMPACTS

A combination of state and federal responses was critical to maintaining housing stability.

A combination of federal emergency rental assistance funds since December 2020 and the CDC's eviction moratorium, along with numerous state initiatives, stabilized many renters in the Greater Boston region. Any of these responses alone would not have been enough to stem the tide of potential evictions anticipated at the beginning of the pandemic. The series of federal measures provided financial support at a scale that would be difficult to achieve at the state level alone. The CARES Act passed by Congress in late March 2020 was, in general, a very strong response to the crisis. It provided:

- expanded unemployment benefits (\$600 per week) through July,
- eligibility to self-employed and contract or gig workers who would otherwise be ineligible for unemployment,
- mortgage relief for small rental property owners,
- funding for states and larger cities to use as emergency rental assistance, and
- a requirement that tenants be given longer notice of potential evictions.

The CARES Act also included a 120-day federal eviction moratorium for households living in federally insured, securitized or funded properties, though that only provided protection for one in four rental properties in the nation.¹⁸

Additional financial support arrived in December 2020 from the COVID-19 relief bill enacted by Congress. It included a \$600 stimulus check per person up to a certain income threshold, an extension of regular unemployment benefits and additional supplemental benefits of up to \$300 per week running through mid-March. It also included unemployment coverage for contract and gig workers, an extension of the CDC moratorium on evictions, and

\$25 billion in emergency assistance to renters to be distributed among the states according to population.

Further financial support launched in January 2021, when the American Rescue Plan Act (ARPA)¹⁹ was signed. It earmarked additional funds directly aimed at housing stability, including emergency rental assistance, homelessness assistance, foreclosure avoidance, housing counseling and support for fair housing activities, and utility assistance. In addition to these housing-specific funds, ARPA also included another direct stimulus payment²⁰ of \$1,400 per person (up to a certain income threshold) and an increase in the child care tax credit.*

In Massachusetts, the state was able to use the existing infrastructure of its Rental Assistance for Families in Transition (RAFT) program to immediately provide emergency housing support to those in need. In addition to an existing state program, Massachusetts had the infrastructure in place and an existing network of Regional Administering Agencies (RAAs) to oversee emergency rental assistance. At the same time that RAFT was ramping up to accept an increase in applications, the state quickly rallied the legal community to join emergency rental assistance funds with legal guidance to those at risk of eviction, and added a new two-tier court process to ensure tenants had access to funds, information and support.

Demand for emergency rental assistance rose early in the pandemic. The Commonwealth was able to handle the increased demand by expanding funding for the RAFT program before any of the RAAs ran out of funds, though the program was plagued with long waits through the summer and fall. Funding for the program increased to \$40 million in two waves: \$20 million from a combination of MassHousing and state supplementary budget funds earlier in the year, followed by \$20 million in July for the newly created Emergency Rental and Mortgage Assistance (ERMA) program, designed to serve households earning between 50 and 80 percent of the area median income (AMI).

* Specifically, ARPA set aside \$27.4 billion for emergency rental assistance, \$5 billion for homelessness assistance, \$9.96 billion to help homeowners avoid foreclosures, \$120 million in housing counseling and to support fair housing activities, and \$4.5 billion for utility assistance. The child care tax credit was increased to up to \$4,000 for one child and \$8,000 for two or more children up to the age of 13.

In early October, the state created the Eviction Diversion Initiative (EDI)²¹ as an ambitious effort to expand RAFT and other emergency supports, expand the capacity of administering agencies, require that new summary process (eviction) cases be handled in a two-tier process,²² provide mediation and legal representation for tenants facing eviction in all courts, and coordinate those efforts with the trial courts handling a new wave of eviction filings.* Beginning in March 2021, the state launched the Emergency Rental Assistance Program (ERAP) with additional federal funding to provide expanded relief to eligible renters alongside the existing RAFT and ERMA program.** In late December, new state legislation²³ was enacted and signed by the governor that:

1. requires that notices to quit include information for tenants about their legal rights and the availability of legal and financial assistance;
2. requires copies of those notices be provided electronically to the state Executive Office of Housing and Economic Development;
3. requires the trial courts to delay eviction proceedings whenever a tenant has a pending application for emergency rental assistance;
4. expands reporting requirements for the courts and the state's Eviction Diversion Initiative; and,
5. establishes a task force to recommend improvements to EDI.

State focus on legal/mediation efforts and help navigating the system complemented rental assistance.

In addition to the enormous influx of housing stability funds, the state and local partners quickly realized the need to provide additional supports to renters and homeowners dealing with housing stability issues. As part of EDI, a new statewide Housing Mediation Program, administered by the Office of Public Collaboration and

DHCD, began to offer free pre-court mediation between landlords and tenants in November. And in December, the Commonwealth tapped the Massachusetts Legal Assistance Corporation (MLAC) to administer a statewide coordinated legal services delivery system to ensure free assistance to income-eligible tenants and owner-occupants of two- and three-family homes facing eviction through the COVID Eviction Legal Help Project (CELHP).²⁴ This is in addition to an expansion of funds to Housing Consumer Education Centers. The additional funds allowed HCECs to hire special housing counselors to help those with more complicated needs navigate available resources.

Between the week of October 19, 2020 (the week the Massachusetts eviction and foreclosure moratoria ended) and the week of March 29, 2021, more than 63,000 households requested some form of financial assistance from a HCEC (see **Figure 26**). Information about the impact of the Housing Mediation Program and CELHP has yet to be released.

Local rental assistance programs were created to supplement state/federal funds and for underserved populations.

While much attention has been paid so far to federal and state programs, Massachusetts is also a leader in locally administered emergency rental assistance programs since the beginning of the pandemic. As of January 2021, more than 80 cities and towns established programs with more than \$30 million in assistance with new initiatives still coming online.²⁵ These programs are administered directly by cities and towns and also by local and regional housing nonprofits. They are funded by a variety of sources including Community Preservation Act (CPA) funds, local housing trust funds, federal block grants, CARES Act funds, and private donations.

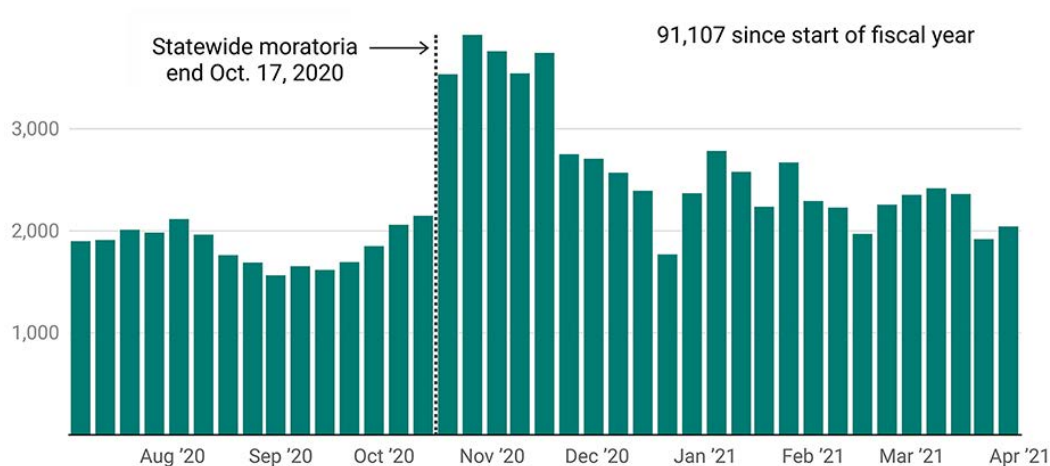
As **Figure 27** shows, many municipalities intentionally developed programs to fill gaps between state and federal funds, and typically do not restrict applicants based on

* EDI includes \$171 million in FY21 funds with \$100 million dedicated to RAFT and \$6.5 million dedicated to the nine Housing Consumer Education Centers (HCECs) focused on helping at-risk tenants navigate the emergency rental assistance application process. The RAFT program also incorporated three important changes: 1) the ability to allow landlords owning fewer than 20 units to apply on behalf of their tenants, 2) an increase in benefits up to \$10,000 if the renting household was financially impacted by COVID, 3) and the ability to verify applicant eligibility with information collected through other state agencies.

** ERAP has slightly different program requirements: tenants must provide attestation to a COVID-19 impact, renters and landlords may receive up to 12 months of assistance with past due rent, plus up to 3 months of future rent, applicants may earn up to 80 percent of the area median income, and renters may only receive help with rent and utilities accrued since March 13, 2020.

FIGURE 26

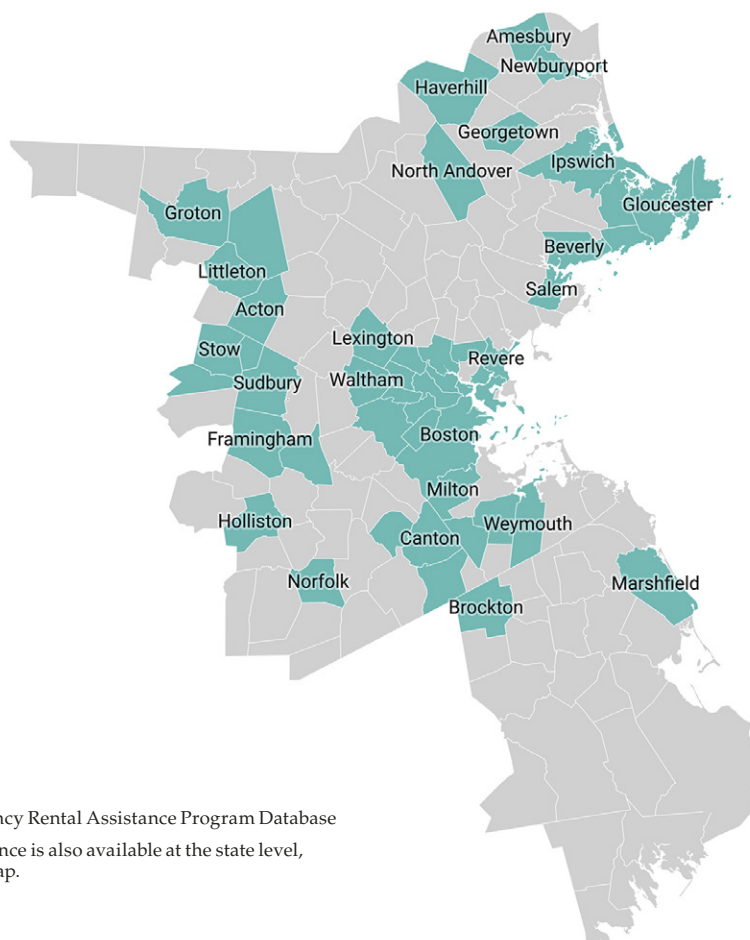
Total unique financial assistance requests increased after MA foreclosure and eviction moratoria ended.



Source: Eviction Diversion Initiative

FIGURE 27

Half of all municipalities in Greater Boston created a local Emergency Rental Assistance program during the pandemic.



Source: MHP, CHAPA Emergency Rental Assistance Program Database

Note: Emergency rental assistance is also available at the state level, which is not depicted in this map.

their immigration status. Municipalities generally focused response to the specific needs of their residents with these programs. For example, the City of Chelsea established a mortgage program for small owner-occupant rental buildings while the City of Newton committed funds toward a rental housing assistance program.

The creation of local ERA programs to complement the variety of programs now available from the state is admirable, but no program can be scaled quickly or deployed efficiently in a crisis due to rigorous income verification and a lengthy application review process. Low-income families need income supports in addition to emergency rental assistance to prevent the system from becoming overburdened in widespread crises like COVID-19.

Real fear of eviction and foreclosure remains, despite state and federal efforts.

Despite the increasing number of financial and one-on-one supports provided to residents during this time, fear of eviction and displacement and concern about not being able to pay housing costs are still very real. One unknown is how many residents are facing a housing stability crisis

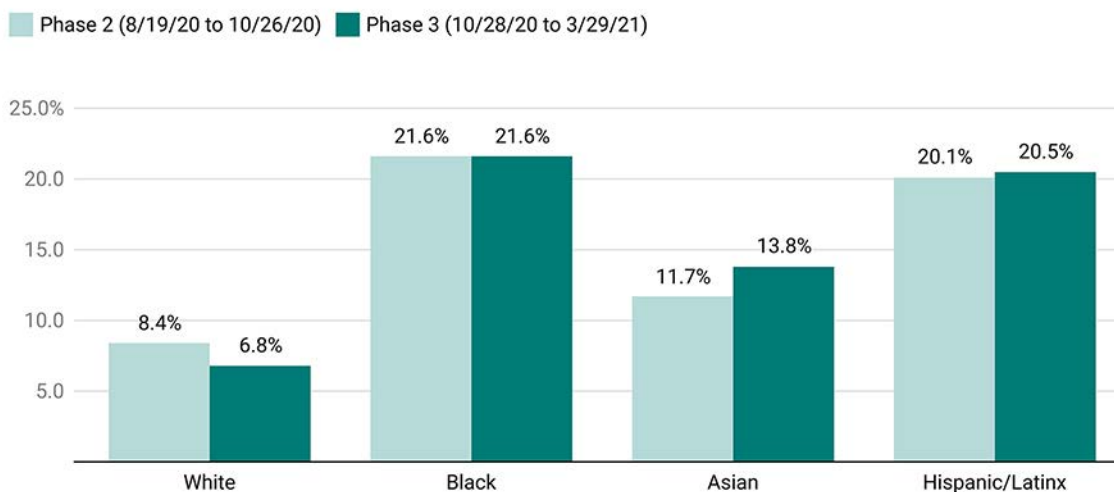
and not being helped by the system. The U.S. Census Bureau's Pulse Survey asks respondents about rent payment status and likelihood of being evicted, among other housing and non-housing related questions. Data are available for the Boston Metropolitan Statistical Area (MSA) and the survey started asking about missed payments in the most recent two waves, Phases 2 and 3. Based on the most recent survey data available (collected in late Jan/early February), an estimated 61,650 Massachusetts households responded that they were behind on housing payments and felt that they were either "very likely" or "somewhat likely" to leave their home due to eviction in the next two months.

Notably, the proportion of White households who reported missing a mortgage or rent payment was substantially lower than that of Black or Hispanic/Latinx households (see **Figure 28**). While that share declined between the summer and early winter for White and Black households, it increased five percentage points for Hispanic/Latinx households. The discrepancy between White households and Black and Hispanic/Latinx households in missed payments is likely directly related to

FIGURE 28

White and Asian households are less likely to have missed a housing payment than Black or Hispanic/Latinx households.

Percent of Boston MSA Residents Who Missed a Rental or Mortgage Payment. Data not available for Phase 1 of the Census Household Pulse Survey



Source: Census Household Pulse Survey

discrepancies in unemployment levels. Given that Black and Hispanic/Latinx workers were disproportionately impacted by the economic downturn, combined with greater housing cost burden, it is not surprising that they are also struggling the most to keep up with rent and mortgage payments.

Respondents who said they were not up to date on their monthly housing payments were asked about their prospects of being evicted or foreclosed on. **Figure 29** shows that White and Asian households who were not up to date on their housing payments were more confident than Black and Hispanic/Latinx households that they will remain in their homes. Also notable is the decline in confidence in housing stability longer into the pandemic for all racial groups besides White respondents. Together, Figures 28 and 29 illustrate a critical disparity: that White households in the Boston MSA are not only more likely to be caught up on their monthly housing payments, but that even when they are not, they are less concerned about being forced out of their homes than non-White households, most notably Black and Hispanic/Latinx households.

Foreclosures have been tamped down by moratoria, but are felt unequally in the region.

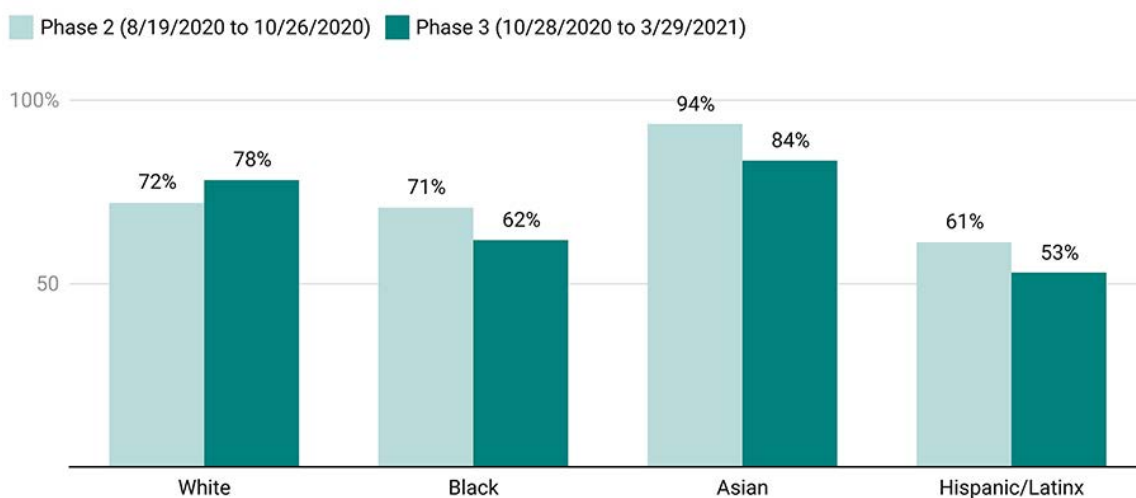
Two foreclosure moratoria were put in place at the onset of the pandemic—a federal moratorium (only covering federally-backed mortgages) now set to expire in June, and a statewide moratorium covering six months of the pandemic (April to October). Rates of foreclosure are at a low since the Great Recession, largely due to these moratoria, though pre-pandemic foreclosure rates in 2019 and 2020 were already low, particularly when compared to the fallout from the mortgage lending crisis as well as the recovery period from 2013 to 2018.

Despite overall low rates of foreclosure in the region, rates are not equal across places within Greater Boston. The 13 Gateway Cities in the region consistently experience markedly higher rates of foreclosure than Boston, Cambridge, Somerville and Brookline, which make up the metro core of cities. The Gateway Cities also had higher foreclosure rates than the rest of Greater Boston (see **Figures 30 and 31**). Pent-up foreclosures

FIGURE 29

White and Asian households have reported less fear of eviction or foreclosure than Black/Latinx households, even after missing a payment.

Percent of Boston MSA residents reporting little to no fear of eviction or foreclosure by race. Data not collected in Phase 1 of the Census Household Pulse Survey.

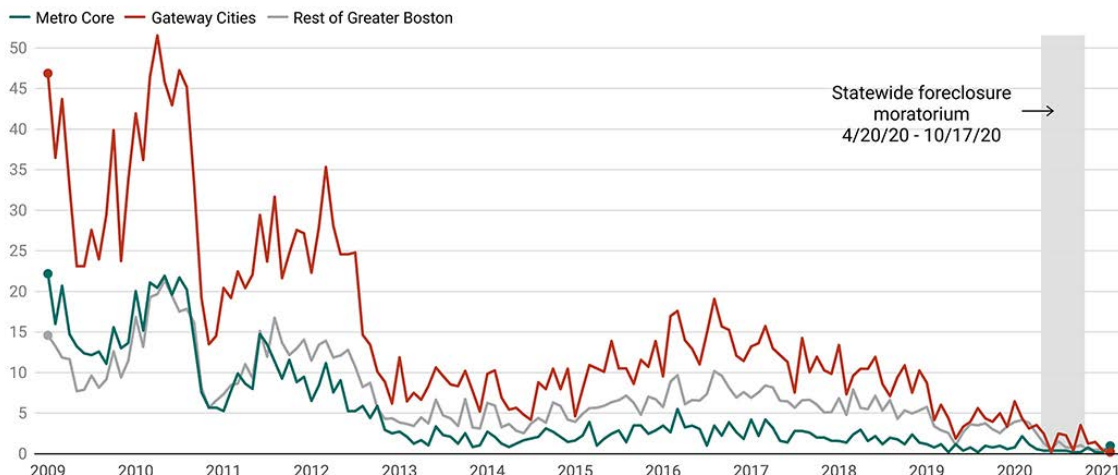


Source: Eviction Diversion Initiative

FIGURE 30

Post-2009, regional Gateway Cities continued to have much higher foreclosure rates than the metro core, but not anywhere near 2010 rates.

Foreclosures per 10,000 Owner-Occupied Housing Units by Community Type*, Jan. 2009 to Feb. 2021



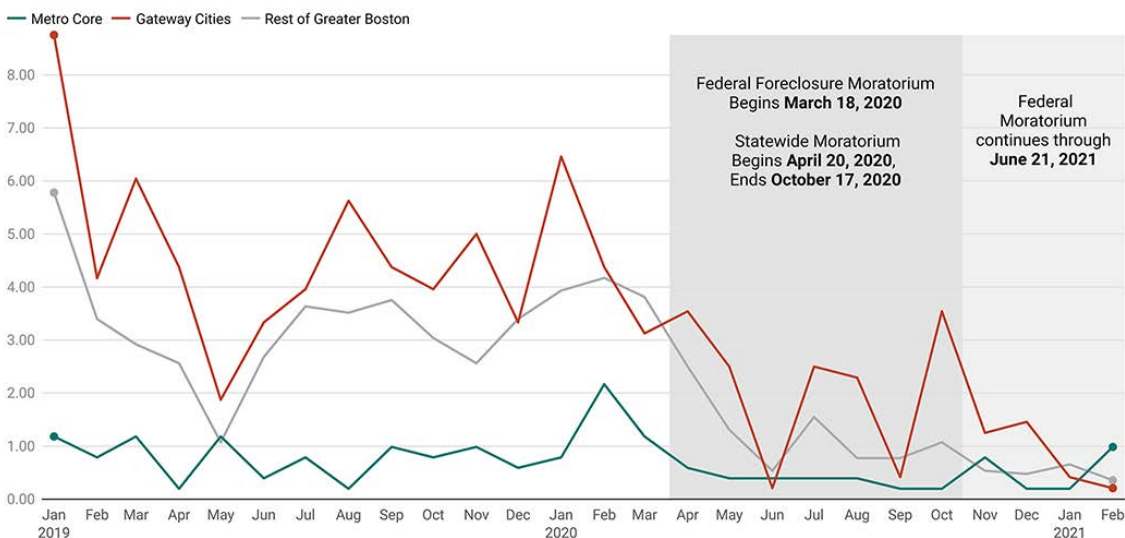
*Metro Core is defined as Boston, Cambridge, Somerville and Brookline. There are 13 Gateway Cities in Greater Boston: Brockton, Chelsea, Everett, Haverhill, Lawrence, Lowell, Lynn, Malden, Methuen, Peabody, Quincy, Revere, and Salem. Rest of Greater Boston constitutes the remaining 130 communities in the region.

Source: Census Household Pulse Survey

FIGURE 31

Foreclosures per 10,000 Owner-Occupied Housing Units, Most Recent Two Years

by Community Type*, Jan-2020 to Feb-2021



*Metro Core is defined as Boston, Cambridge, Somerville and Brookline. There are 13 Gateway Cities in Greater Boston: Brockton, Chelsea, Everett, Haverhill, Lawrence, Lowell, Lynn, Malden, Methuen, Peabody, Quincy, Revere, and Salem. Rest of Greater Boston constitutes the remaining 130 communities in the region.

Source: The Warren Group, U.S. Census Bureau ACS 5-Year Estimates

unleashed all at once due to a moratorium suddenly ending would likely affect many more distressed owners and possibly their tenants in the Gateway Cities compared to other parts of the region, which could have further economic consequences. That said, a sudden moratorium cessation remains a risk to severely cost burdened owners throughout the region.

POLICY RECOMMENDATIONS

While the enormity of federal investments and state coordination is hard to overstate, we need to think about lessons learned from the previous year and what interventions should remain permanent as standard practice.

Continue to fund RAFT and other rental assistance programs at high levels beyond the pandemic, sufficient to create upstream diversion effects.

The pandemic has shown how critical emergency rental assistance infrastructure is to maintaining tenancy and providing support to homeowners in need. As mentioned earlier in this section, since the beginning of the pandemic an estimated \$83 million in RAFT funds has flowed throughout the Commonwealth assisting 18,900 low- to moderate-income households. In March 2021 alone, \$27.9 million in RAFT funds were disbursed, exceeding the previous year's entire budget by \$7.9 million. Despite the enormous influx of federal funds to the state, not all Massachusetts residents will be eligible to utilize the Emergency Rental Assistance Program (ERAP), Subsidized Housing Emergency Rental Assistance (SHERA) or the homebuyer assistance program. Residents who are undocumented, looking for help with mortgage payments, not living in subsidized affordable housing, or earning slightly higher than AMI still benefit from access to the RAFT and ERMA programs. More importantly, there are no plans for these state-funded programs to disappear after the federal funds run out.

We know that the housing stability crisis will not disappear once the pandemic has subsided. A housing stability crisis has always existed in Massachusetts due to the lack of affordable, safe rental housing. Additional information about our housing production needs will be explored in Chapter 3, but without the safety net of rental

assistance programs moving forward, we are doomed to repeat the loop of housing instability, eviction, displacement and homelessness.

Continue to disburse federal funds dedicated to housing stability as quickly and efficiently as possible.

As mentioned earlier, over \$170 million were made available by the state through the first phase of the Eviction Diversion Initiative (EDI). \$100 million of those dollars were dedicated to ensuring housing stability through the RAFT program. In early 2021 an influx of more than \$900 million in additional federal funds became available to support new state housing relief programs, including the Emergency Rental Assistance Program (ERAP), Subsidized Housing Emergency Rental Assistance (SHERA), and homeowner assistance.

Massachusetts state government is appropriately focused on getting these federal funds out the door and to the right households as soon as possible. While in some cases these programs are still being designed and piloted, the Baker-Polito Administration should begin a public messaging campaign as soon as possible to let residents know that new funds are available and how to apply.

Codify the application process and delivery channels permanently for rental assistance.

Emergency rental assistance is a necessary resource for those in need but accessing the funds is not always an easy, fast or efficient process. In response to the pandemic, improvements made to the application process and delivery system helped get funds to those in need as quickly as possible. Examples of new programs or improvements to the system since March 2020 include:

- The creation of the state's Rental Assistance Processing (RAP) Center in late 2020, which helped clear the backlog of rental assistance applications at RAAs.
- The creation of the Subsidized Housing Emergency Rental Assistance (SHERA) Program,²⁶ a collaboration with DHCD, MassHousing and the Massachusetts Partnership, which allows qualified owners of income-restricted units, as well as local housing authorities, to apply for help directly on behalf of all their income-eligible residents with past-due rent.

- Additional partnerships between RAAs and community-based groups, including community development corporations, to build connections between residents and emergency support systems.

All of these improvements to the emergency rental assistance system must be codified with the application process permanently. Expanded delivery channels might disappear as federal funds wane, but the goal of reaching tenants and landlords where they are should be built into the system. One major lesson the emergency rental assistance system should take from this crisis is that it is not always easy to find the people who need help when there is money available. The value of RAAs working with organizations who maintain relationships with tenants outside of a housing crisis cannot be overstated.

Continue new court procedures centered on mediation and eviction prevention, while improving transparency and resource alignment.

The courts have worked closely with the Baker-Polito Administration to align ERA resources, mediation and pro-bono legal assistance to help those at risk of eviction. While some of this work already occurred in the more service-heavy Housing Court system, much of this support did not previously exist in the District Courts. The combination of ERA funds, an eviction moratorium and court support has kept eviction filings in Greater Boston far below national averages and stabilized many families that would otherwise be without shelter during a pandemic. This coordination of resources and partnership between state entities must continue as routine practice.

Create new upstream interventions to provide mediation and resources earlier in the eviction process.

Renters need financial, legal, and mediation support before an eviction process begins, but do not typically engage the housing support system until they are in serious trouble. The state and its housing stability partners must continue to focus on giving people relevant, helpful information at the first possibility of housing stability risk

and providing support before eviction starts. If the state continues to receive and track notices to quit after the current state of emergency, for example, a mechanism should be created to immediately connect the landlord and tenant with the relevant RAA for assistance. The goal behind this early intervention would be to connect people with help early in the process before any engagement with the court system. Not only would this decrease the strain on the system, but it also ensures that more individuals are able to get the help they need in a timely fashion. Particular attention should be paid to providing information to small landlords, both those that need assistance and those with tenants in trouble.

Conduct better data collection for local rental assistance efforts.

In response to the pandemic, local emergency rental assistance (ERA) programs were launched quickly, but data are scarce and incomplete about the impact of these programs. We currently do not know how many households received local funds, how much money was invested, and in which communities. Local ERA programs have the potential to provide real, nuanced support since they are often tailored to the needs of the local population, have more flexibility in how the funds are allocated, and can reach those who may be ineligible for state or federal assistance. There is also the possibility of piloting regional ERA programs as shown through the Housing Assistance Corporation's work in Barnstable County and the Southern Berkshire Consortium funds administered by Construct Berkshire.

While recognizing that these are voluntary programs beyond any direct state oversight, a better mechanism is still needed to collect and report on relevant data. While it is important to understand the limitation municipalities have in tracking data, especially for new programs, the state cannot accurately estimate the amount of funds or locations where funds are needed without having the whole ERA picture. Municipalities that provide ERA funds must also commit to sharing information with the state, or at the very least their local RAA. Information and coordination of local programs will become increasingly important as additional state and federal funds flood the housing stability system.

CHAPTER THREE

Housing Market

THE PANDEMIC AMPLIFIES THE NEED FOR ADEQUATE HOUSING SUPPLY IN SMART AND SUSTAINABLE LOCATIONS.

Inadequate housing construction and the absence of a regional housing plan led to insufficient housing supply and little diversity in our housing stock—a major problem for Greater Boston and Massachusetts since well before the pandemic. After a brief initial slowdown at the start of the pandemic, demand surged for homes over the last year, while housing supply remained drastically short. This is a recipe for further price increases in a region already struggling with high housing costs. The housing supply shortage disproportionately impacts low- and moderate-income residents and communities of color. The recent enactment of Housing Choice legislation and a state mandate for multifamily zoning in communities served by the MBTA are major steps forward, yet even stronger policies are needed to reverse decades of inadequate production in Greater Boston and to create more affordable housing options in the region.

This chapter will discuss the state, regional and local roles in creating a healthier housing delivery system, highlighting how uneven development patterns, an absence of coordinated state planning and production requirements, and local opposition to new housing have created a housing shortage and affordability crisis. The pandemic showed how our constrained housing delivery system and lack of regional coordination benefits those with means (soaring home sales prices), while limiting opportunities for low- and moderate-income residents (concentration of rental housing, high rents and increasing rents in lower-cost markets). The policy section will emphasize the role of comprehensive planning in balancing mobility, public health, equity and climate goals with housing needs.

In addition to a regional housing approach, Greater Boston needs its municipalities to practice inclusionary zoning that allows accessory dwelling units, multifamily by right and overall competent planning. Ultimately, the creation of more housing of diverse types at affordable prices in locations that provide residents with high levels of access to employment opportunities is essential to ensure everyone has a place to live in good times and bad.*

PRE-PANDEMIC PATTERNS

Greater Boston has not created enough new housing, especially near transit.

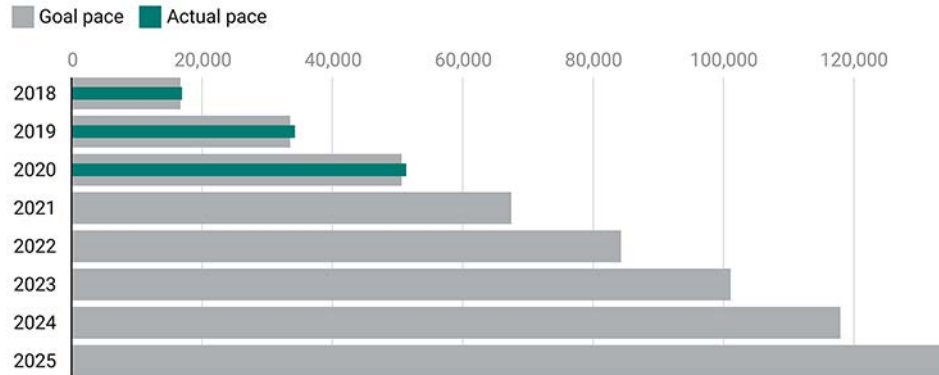
Before COVID, Greater Boston was not meeting its housing production needs.²⁷ In 2017, Governor Charlie Baker set a statewide target to produce 135,000 housing units between 2018 and 2025, a continuation of housing permit rates that prevailed from 2015 to 2017. So far, statewide permitting rates have remained on pace to meet the 2025 target (see **Figure 32**). Meanwhile, the Metropolitan Mayors Coalition, a partnership among 15 inner-core communities,²⁸ established a more ambitious goal of 185,000 units to be produced between 2016 and 2030 in those communities. While the coalition includes some of the biggest contributors to regional housing production, including Boston, the group is well behind the permitting pace needed to meet the 2030 goal (see **Figure 33**).

* This edition of the report does not feature scorecards by municipality because it seems sensible to pause in the wake of the pandemic, as municipalities deal with emergency supports. However, in addition to a regional housing plan, local best practices for housing production tracked in prior scorecards are even more important for housing recovery than before. Approaches to allow accessory dwelling units, multifamily by right and overall inclusionary zoning practices remain critical. Even without scoring, a collection of municipal-level data is offered and appears in tables in the Appendix.

FIGURE 32

Statewide permitting is on track to meet relatively modest Housing Choice production goal.

As part of the Housing Choice Initiative, the Baker Administration has set a statewide housing production goal of 135,000 new housing units between 2018 and 2025.

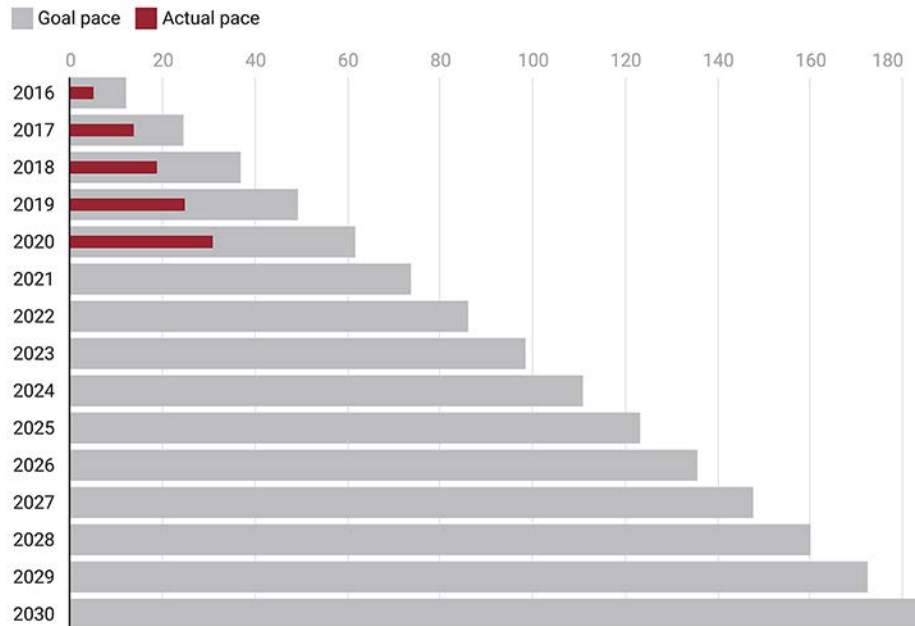


Source: [Mass.gov](https://www.mass.gov); U.S. Census Bureau Building Permit Survey

FIGURE 33

Metro Mayors Coalition is well behind pace of ambitious 2030 production goal.

The Metro Mayors Coalition (comprised of 15 municipalities*) has set a housing production goal of 185,000 new housing units between 2016 and 2030.



*The Metro Mayors Coalition housing production goal applies to 15 communities: Arlington, Boston, Braintree, Brookline, Cambridge, Chelsea, Everett, Malden, Medford, Melrose, Newton, Quincy, Revere, Somerville, and Winthrop

Source: MAPC; U.S. Census Bureau Building Permit Survey

These goals are attempting to make up for decades of declining production. Inadequate housing construction has been an issue since the 1980s, with annual production in the 2010s at just 52 percent of production levels in the 1980s. This, despite the region's experiencing strong population growth (especially for the Northeast) over the last couple of decades. Among other metro regions across the country, Greater Boston consistently finds itself situated toward the bottom in terms of per capita housing production.

While some other high-demand metros in the South and West have added new housing at high rates in recent years, Greater Boston lags alongside former industrial centers with limited housing demand and the California metropolitan areas where rent prices are also extremely high and increasing. In 2019, the Boston Metro area produced less housing per person than the New York,

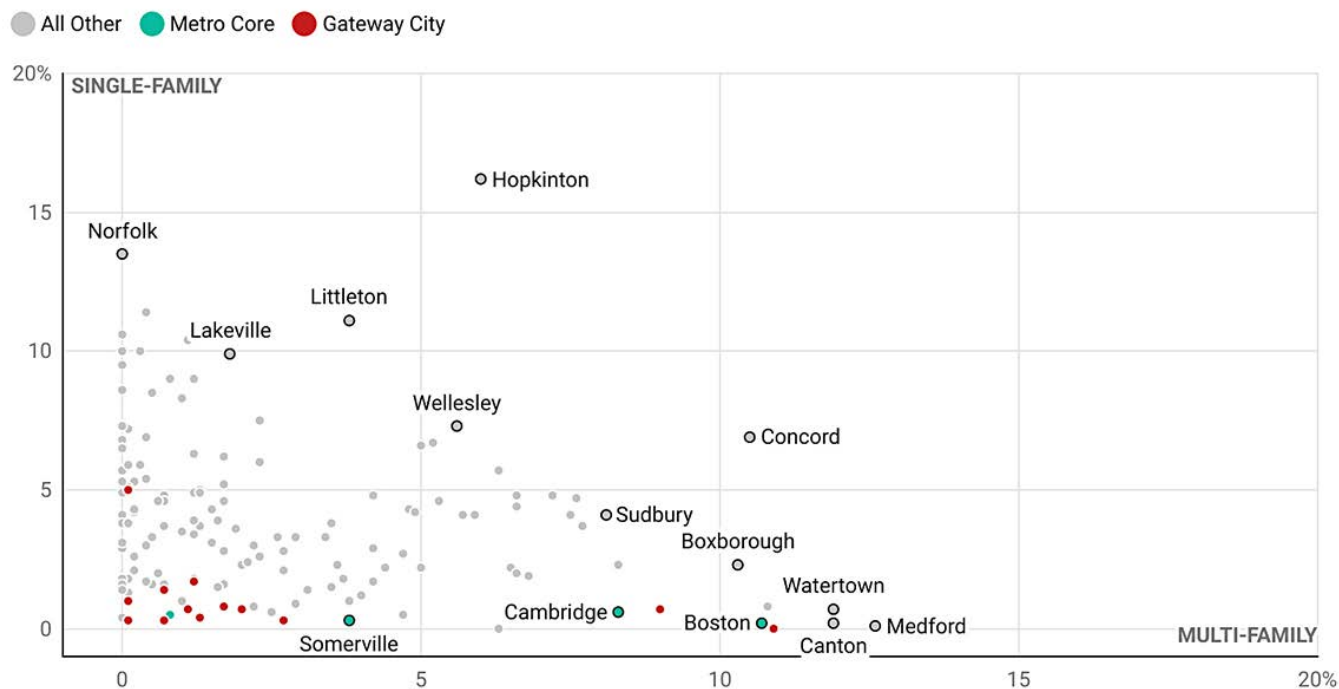
Washington, D.C. and Seattle metropolitan areas (see Appendix Figure 16 for the number of permits issued by the 25 largest MSAs in 2019). This failure to provide enough housing has an impact on prices and makes it more difficult for the region to retain residents while welcoming newcomers. The pandemic has not helped; 2020 production totals are expected to be slightly lower due to a brief construction pause in spring 2020.

Not only has Greater Boston struggled to produce enough housing, but the housing it produces is increasingly concentrated in a few municipalities, most notably the city of Boston, in both absolute numbers of units as well as relative to the existing housing stock (see **Figure 34**). Exclusionary zoning and local opposition make it difficult to build housing outside of inner-core communities. State initiatives such as Chapter 40B and Chapter 40R have had a positive impact on housing production, but they are not

FIGURE 34

With important exceptions, housing production as a share of housing stock remains very low.

Total permits issued as a share of total housing units, 2010-2020



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

Source: Census Building Permit Survey

nearly enough. If the region is to meet its production goals, more municipalities will have to step up to the plate. A table of building permits—both as absolute numbers and as a share of existing housing stock—for single-family and multifamily units for each municipality in the region is available in Appendix Figure 17 of this report.

Having enough housing is one challenge and locating that housing in efficient locations that improve mobility and minimize climate impacts is another. The region has rapid transit and commuter rail infrastructure that allow for shorter, more environmentally friendly travel into urban and commercial centers. To best utilize these systems, municipalities should prioritize housing development within walking distance of a station, a concept known as transit-oriented development. As explored on the Transit Oriented Development Explorer (TODEX) website, access to transit is not evenly distributed across the region: Many commuter rail stations have very low surrounding densities.²⁹ Municipalities with commuter rail access have failed to produce enough new housing along their transit-rich corridors. [As analyzed by Brookings and Boston Indicators](#), building moderate amounts of housing near transit can lower the barrier to entry into some of Greater Boston’s most inaccessible communities.³⁰

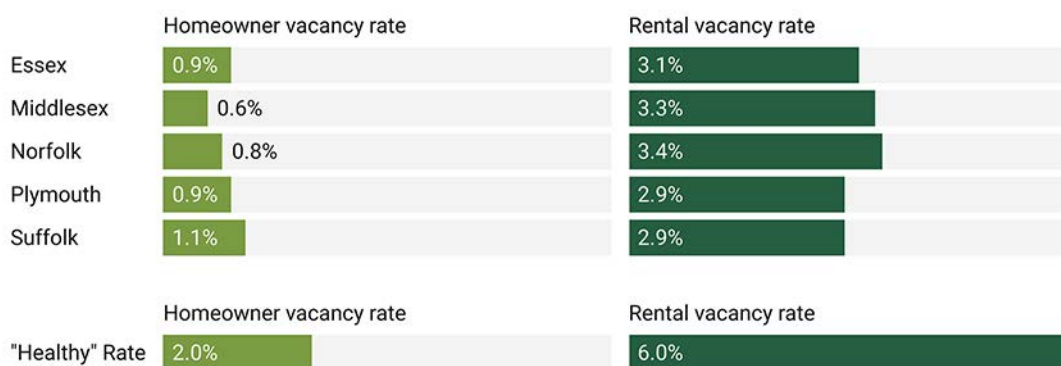
Low vacancy rates and a hot market show the downside of not developing housing.

A useful way to measure the impact of the production shortage is through vacancy rates. A “healthy” vacancy rate is when the market has enough inventory to account for the natural mobility of households. With adequate inventory on the market, a person selling a home or ending a rental lease can expect to find another property suitable to their needs. When vacancy rates are too low, it becomes challenging to find a suitable, affordable housing option. A “healthy” vacancy rate is often considered to be roughly two percent for home ownership and six percent for rentals, by industry standards.

In the years leading up to the pandemic, vacancy rates in Greater Boston remained incredibly low. By 2019, the homeownership vacancy rate was down to 0.6 percent in Middlesex County. The rental market experienced a similar pre-pandemic trend, declining to as low as 2.9 percent in Suffolk and Plymouth counties (see [Figure 35](#)). Across the region, vacancy rates remain well below the two and six percent benchmarks. With vacancy rates so low in the region, it is little wonder that housing prices and rents remain astronomical.

FIGURE 35

In the years leading up to the pandemic, vacancy rates in Greater Boston remained well below “healthy” benchmarks.



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

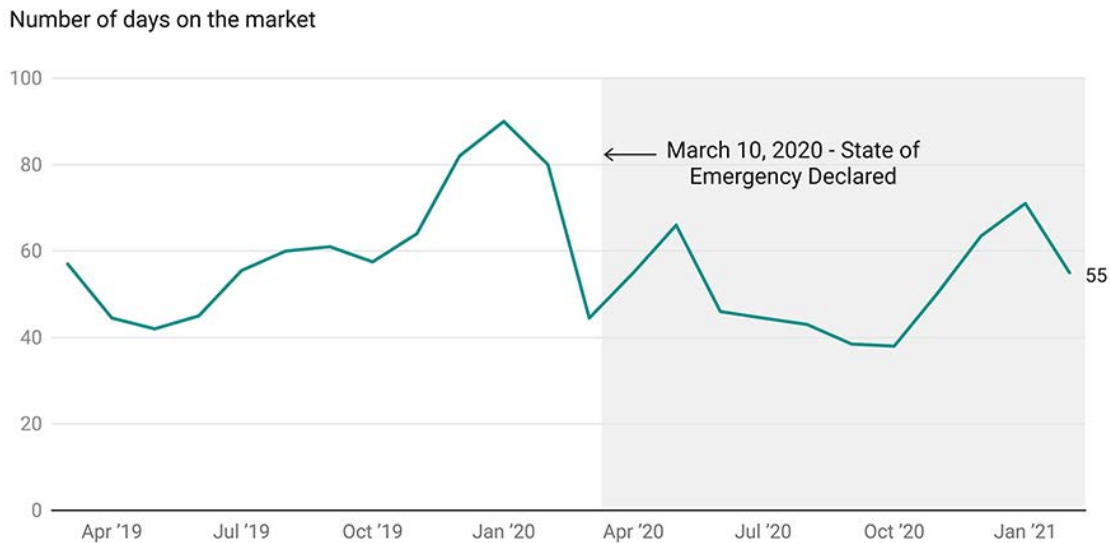
PANDEMIC IMPACTS

While reliable vacancy data are not yet available for 2020, market activity suggests vacancy rates will be even lower in the ownership market in 2020. As **Figure 36** illustrates, the surge in buyer demand during the pandemic, combined with a lack of inventory, caused a decline in average listing duration and upward pressure on prices. Following an initial stall at the beginning of the

pandemic, the local housing market started heating back up in June 2020. From July onward, house sale listings were coming off the market 20 to 37 percent faster than in 2019, which was already a hot market to begin with. The pandemic ignited a surge in demand for new homes but did little to loosen up additional supply. Years of under-production meant that the region was not prepared for the rapid shift in demand.

FIGURE 36

A surge in demand, combined with a lack of inventory, caused decline in the median market listing duration during the pandemic.



Source: [Realtor.com](https://www.realtor.com)

Houses: Too expensive to buy and too expensive to rent.

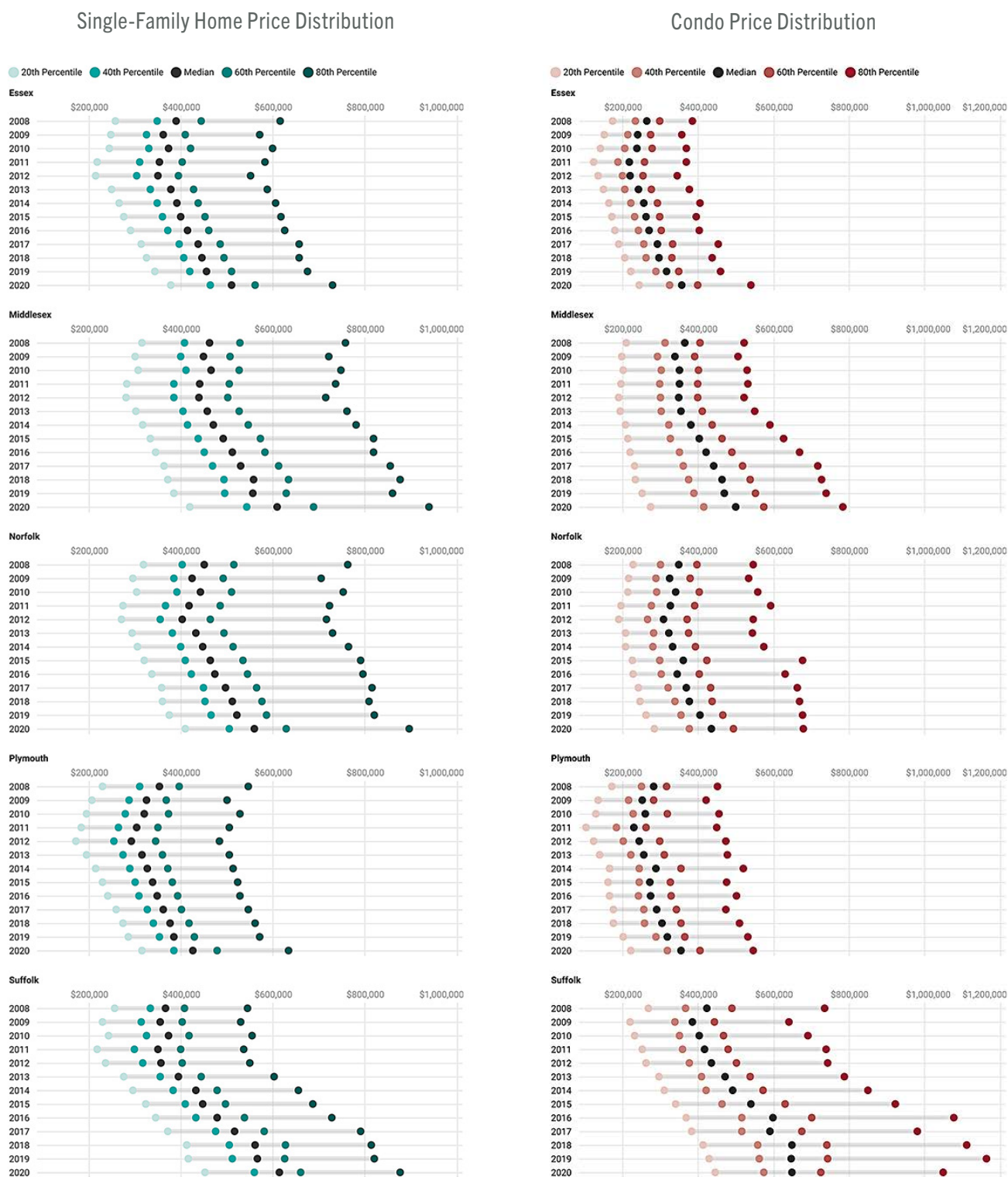
Region-wide, home sale prices have steadily trended upward since the Great Recession. Insufficient production of new housing in Greater Boston has kept that trend in motion. By 2019, home sale prices in Greater Boston were among the highest in the nation. Despite rising income levels pre-pandemic, home price increases were outpacing income growth and homeownership was becoming unattainable for a growing percentage of households. In the early phases of the pandemic, housing prices grew more gently than usual and then shot up in

the summer of 2020, as constrained supply and pent-up demand combined to place upward pressure on prices. Likely spurred by stuck-at-home consumers' desire for more living space and low mortgage interest rates, with no parallel increase in supply, the region's housing sales market set records in 2020 (see **Figure 37**). In particular, single-family homes reflect outsized, likely unsustainable, price leaps across all counties in the region.

By February 2021, median sales prices approached \$700,000, a full \$100,000 increase over February 2020, the last month before the pandemic. This housing price surge was coupled with low listing durations, despite normal

FIGURE 37

Single-Family Home and Condo Price Distribution, 2008-2020



Source: The Warren Group

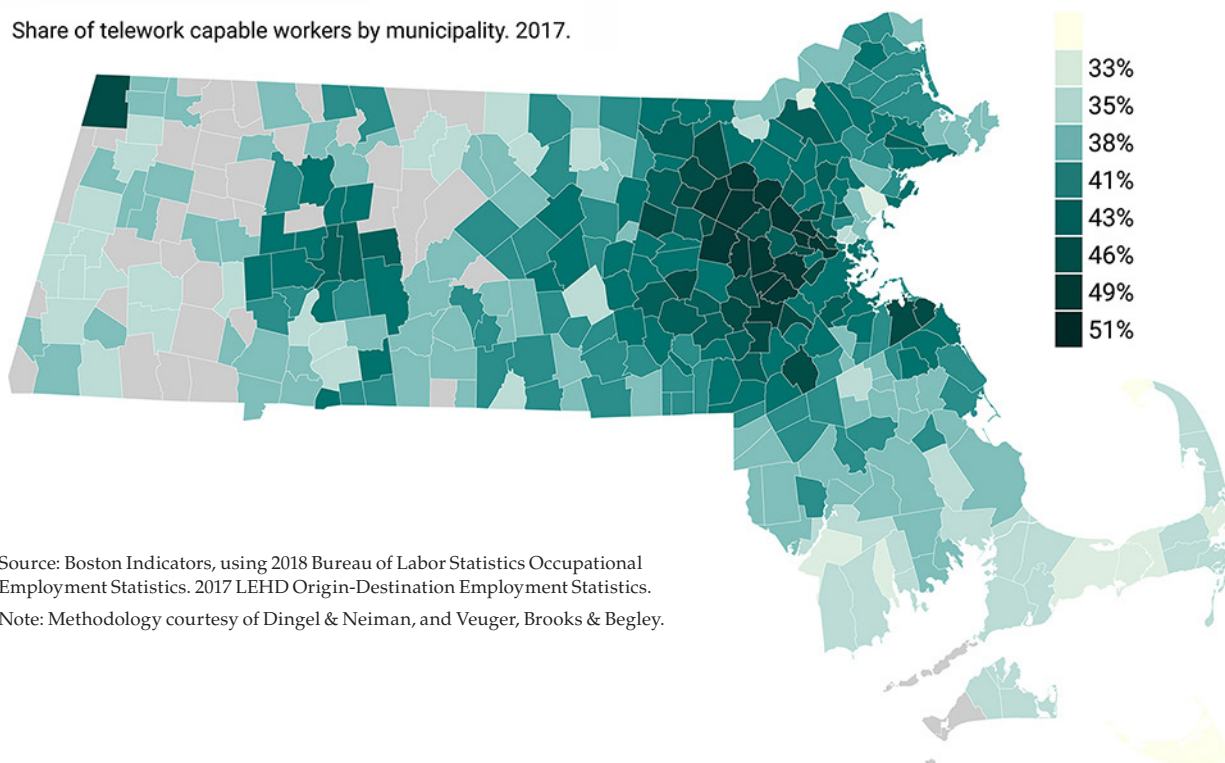
amounts of total home listings, indicating that it was demand wave that drove up prices. Along with the cost of borrowing for a home reaching new lows, new pandemic-related flexibility to move for white-collar workers may have also contributed to housing demand, as **Figure 38** suggests.. This sharp trajectory of the current trend may lessen as the public health crisis abates, allowing more

flexibility for additional homes to come on the market as it becomes safer and more common for people to be together inside homes again. Further, time will tell which elements of post-pandemic life may influence the housing market. For example, remote work could become a permanent part of white-collar work life in the future.

FIGURE 38

Boston's suburbs have a high share of workers capable of working from home.

Share of telework capable workers by municipality. 2017.



Source: Boston Indicators, using 2018 Bureau of Labor Statistics Occupational Employment Statistics. 2017 LEHD Origin-Destination Employment Statistics.

Note: Methodology courtesy of Dingel & Neiman, and Veuger, Brooks & Begley.

In a region already struggling to control its housing costs, the pandemic exacerbated the regional homeownership wealth gap. Those who owned property are experiencing record value growth while those who could not afford a home before the pandemic are now less likely than ever to bridge the gap.

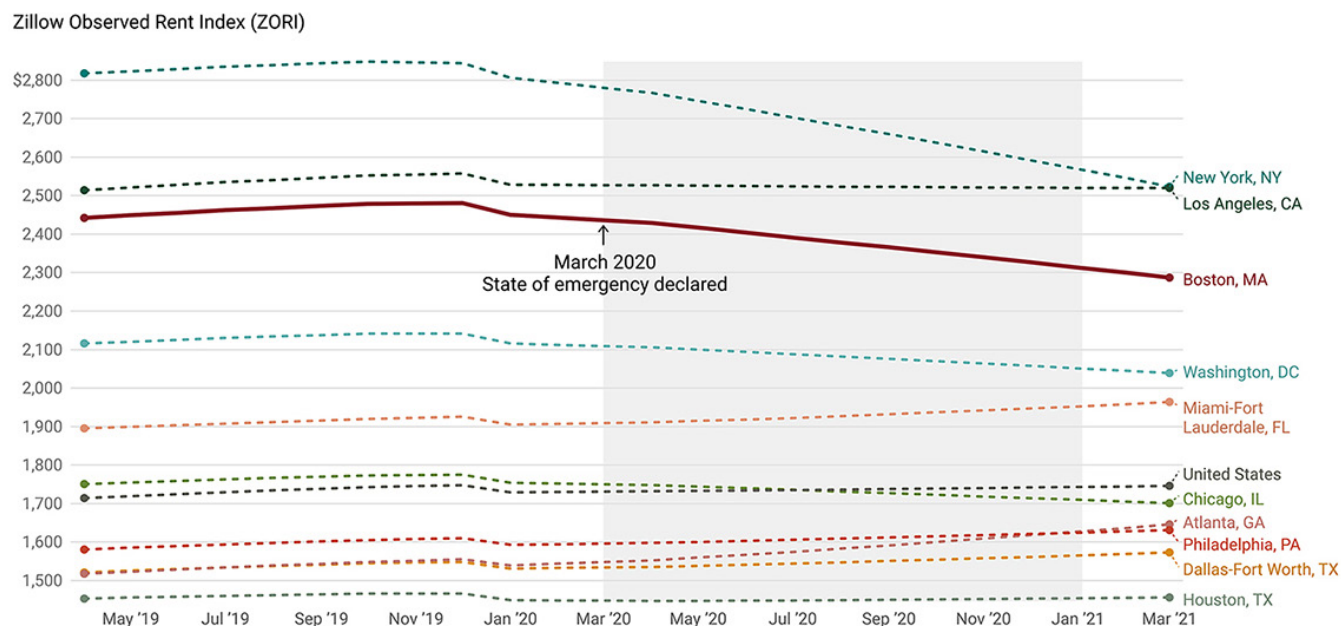
The pre-pandemic rental market largely followed a similar trajectory to the sales market. After the 2008 recession, median rents quickly climbed across the region. At the same time as the homeownership market was becoming less accessible, households were forced to

spend an ever-increasing share of their income on rent. Between 2000 and 2019 rental cost burden levels shot up across the region. This trend was especially hard felt in inner core and Gateway Cities, which saw a surge in demand that drove prices to record highs.

During the pandemic, however, the sales market and the rental market diverged onto two different trajectories. The rental market in the Boston Metropolitan Statistical Area (MSA) overall dropped, according to Zillow (see **Figure 39**). The Zillow Observed Rent Index measures change in rents over time and weights rental properties

FIGURE 39

Compared with the 10 largest MSAs, Greater Boston saw sharp rent decreases since the start of the pandemic, second only to New York.



Rental prices have been inflation-adjusted to 2020 dollars.

Source: Zillow Research

with U.S. Census data to represent the rental market as a whole, not just openings listed online. While the 10 largest MSAs mostly held their comparative position, the Index shows a dramatic decrease in Greater Boston rents by several hundred dollars compared to pre-pandemic levels.

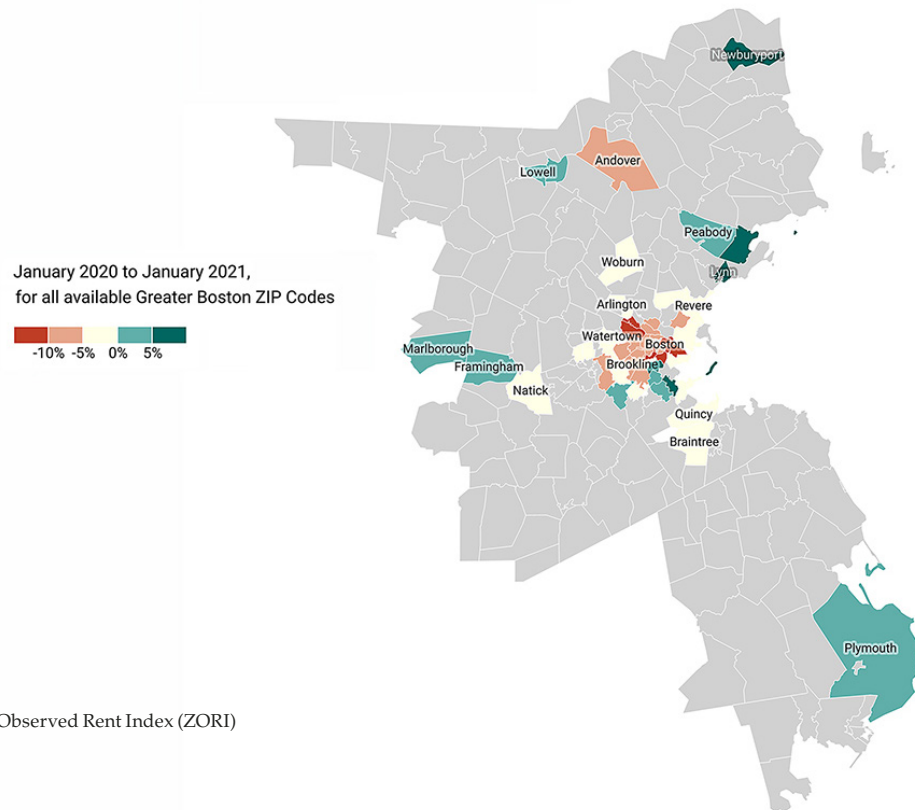
Early data indicate the apparent overall decrease in rents was not at all uniform across the region. A drop in rental demand, and therefore prices in high-rent areas, was certainly depressed in part by restrictions on international in-migration, as well as on in-person class instruction at area colleges and universities. At the same time, increased mobility and desire for more in-home space for some workers may have brought rental markets in the region together: some municipalities saw rent increases while others, some of which rarely see decreases, showed large declines in prices (see **Figure 40**). It is unclear what will happen regionally as the health

crisis eases, businesses reopen, white collar work presumably resumes some in-person activity (with potential for increased flexibility), and students return to more traditional in-person class instruction.

Listings in the Boston rental market experienced a rare decrease, falling markedly during the pandemic. As illustrated in **Figure 41**, in Boston, median two-bedroom rent dropped from \$2,108 in December 2019 to \$1,674 in December 2020. The most likely cause was a sudden drop in demand, as many students (especially international) did not attend in-person classes in 2020. Thus, while the resulting decline in median rents was good for potential renters in the region, the cause of the decline was not a desirable nor replicable condition. Students and others will be returning to the area this year, and we can expect the rental market to act accordingly. If the region intends to maintain lower rent prices, it will need to do so via an increase in supply.

FIGURE 40

Uneven distribution of rent changes, highly variable across the region where early data is available.

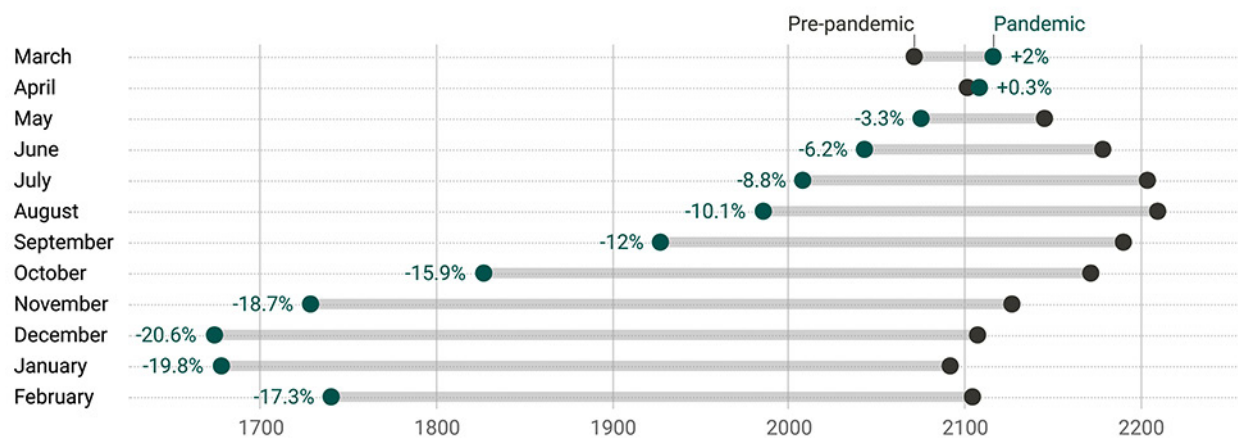


Source: Zillow Observed Rent Index (ZORI)

FIGURE 41

Median 2-bedroom rents in Boston fell markedly during the pandemic, during sudden drop in demand for student housing.

Pre-pandemic: March 2019 - February 2020 | Pandemic: March 2020 - February 2021



Source: Apartment List

Transit has been essential in ensuring mobility for the people who need it most during the pandemic.

Housing, mobility and employment are intertwined. A high-functioning transit system helps connect us from our homes to the rest of the region. Among MBTA services, low-income riders and communities of color are most dependent on bus service and rapid transit (see **Figure 42**).³¹ Low-wage workers are also less likely to work remotely, a situation that has created a disproportionate reliance on public transit among low-income and frontline workers during the pandemic. While overall transit ridership declined sharply during the pandemic, train stations and bus lines serving communities with high proportions of low-income residents and frontline workers have retained a notable share of the riders.³² Frontline workers have kept our economy and society functioning and our transit system is critical in helping these workers move around the region, further demonstrating that transit is not a commodity but an essential service and public good.

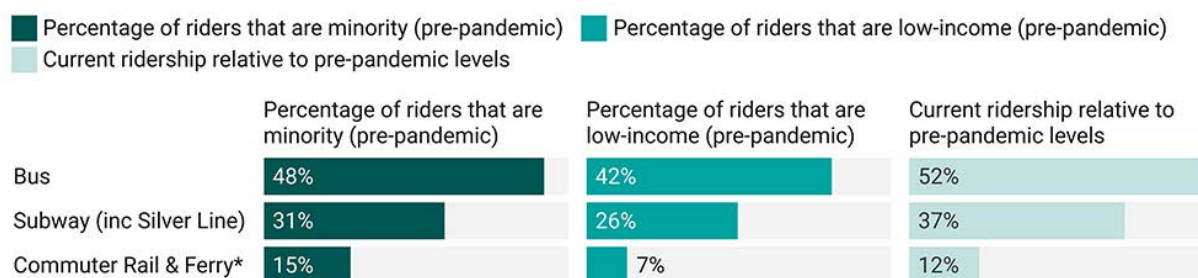
Because low-income households tend to be more dependent on public transit service, they are more impacted by service interruptions and cuts. While the MBTA's "Forging Ahead" plan for service cuts in light

of the pandemic did seek to preserve or expand service on routes with high ridership or that serve transit-dependent populations,³³ any cuts to transit service reduce reliability and ridership in ways that are difficult to recoup once widespread demand returns. With federal assistance staving off some of the financial hardship borne by the MBTA³⁴ and signals of a renewed federal commitment to funding transit,³⁵ there is hope among many transit proponents that coming out of the pandemic Greater Boston may see fully restored service and even a movement toward a more connected, bi-directional, high service transit system.³⁶

Investments in other non-car transportation will be essential, too. Prior to the pandemic, the Greater Boston region earned the lamentable distinction of having the worst traffic in the country.³⁷ While traffic initially declined sharply following the onset of the pandemic, it is returning to pre-pandemic levels across much of the state.³⁸ This is unsustainable from a climate, land use and quality of life perspective, and moving away from single-occupancy vehicles is the only path forward to improving traffic outcomes.

One direct way to connect housing policy with transit and climate outcomes is to develop more dense housing in areas well-served by transit. With recently enacted legislation that requires communities served by the

FIGURE 42
MTBA Ridership Shares by Mode, Income and Race/Ethnicity



Pre-pandemic ridership demographics come from the MBTA's 2015-2017 Rider Survey. Low-income riders were identified as those with a household income of less than 60 percent of Area Median Income. Minority riders were identified as riders identifying as non-White and non-Hispanic. Recent ridership for bus and subway were calculated based on the difference between average weekday ridership for the week ending 4/30/21 relative to the week ending 3/13/20. Commuter rail ridership retention was taken from the MBTA's Forging Ahead plan, which included data as of October 2020.

Source: MBTA Passenger Survey 2015-2017, MassDOT weekly data on station validations and bus ridership, MBTA Forging Ahead Presentation, Oct. 2020

MBTA to have at least one district that allows for dense multifamily housing by right,³⁹ we are poised to make great strides in improving the way we coordinate housing policy with other key objectives such as transportation improvements and greenhouse gas reduction. As will be discussed in the policy section, zoning alone will only go so far, and other strategies, such as shared streets, transit investments and reducing or eliminating parking and other car infrastructure can complement zoning in a way that encourages different mobility choices and patterns.

POLICY RECOMMENDATIONS

While the past year has highlighted the region's chronic supply problem, some significant state-level policy changes are now poised to increase the number of homes across the region. Most notably, the legislature enacted Housing Choice legislation, which lowers the threshold required for zoning changes that promote housing production from a supermajority to a simple majority. The legislature also enacted a mandate for multifamily zoning in all communities served by the MBTA. In combination these are two powerful tools that will facilitate housing production in transit-rich corridors. Additional legislative actions and policy priorities would use this momentum and complement these landmark zoning reforms.

Build on recent zoning reforms: Allow multifamily housing development by right, create more opportunities for adaptive use, empower regional planning, and embrace sustainable development.

- Allow small-scale multifamily housing development by right in all residential zoning districts. Oregon, for example, requires its larger cities and towns to allow up to four-unit properties in single-family zones.⁴⁰ A similar approach in Greater Boston could open low-density exclusionary single-family neighborhoods to infill development. These new zoning requirements should be phased in, in conjunction with the state's new multifamily zoning mandate for MBTA communities, and be accompanied by robust technical assistance to cities and towns.
- The legislature should expand the new multifamily zoning mandate for MBTA communities to require a minimum housing density be allowed by zoning within a half mile radius of each rail station, rather than just in a single multifamily zoning district. In developing and implementing guidelines for the existing law and this proposed expansion, the Massachusetts Department of Housing Community Development (DHCD) must ensure that the guidelines result in zoning that enables a level of production consistent with regional housing supply needs.
- To create more opportunities for adaptive use, facilitate the development of underutilized office space, college campuses and other facilities to provide new opportunities for large-scale housing development in desirable, accessible locations. It remains to be seen exactly how much the pandemic will alter the landscape of where we work, where we congregate and how we use space. What we do know is that housing demand remains high in Greater Boston, and we need more housing. This may be a rare moment to explore the use of vacant or underutilized office, commercial and institutional spaces for housing.⁴¹
- Restore the Commonwealth's Office of State Planning (which was disbanded 1979) to coordinate planning and technical assistance to cities and towns across state agencies and in collaboration with the state's regional planning agencies. The state should restore the capacity of DHCD to provide direct technical assistance to cities and towns through its community services division. This body would be able to plan and work toward regional and local housing production goals with a level of authority that does not currently exist.
- Establish new green building standards through the state building code (rather than through a patchwork of local regulations) that are carefully calibrated and regularly updated to achieve the greatest climate impact possible without impeding housing production.

Improve the quality and frequency of transit service.

Frequency of daytime service and weekend and late-night service are critical equity and public benefit considerations as well as for anyone seeking to buy, rent or develop new housing near transit. The MBTA proposed deep service cuts across the entire system late last year, though it did increase service along some lines and routes based upon an equity analysis of rider retention data. While some proposed service cuts were walked back by the MBTA, from a housing perspective there should not be any cuts to service at all, particularly since federal funding has made service cuts completely unnecessary.

Given the important connections between housing and transit, particularly for low-income households, policies that increase service and improve the quality of our transit infrastructure should be a focal point for housing policy. Rather than defending against service cuts and coping with a decaying system, attention should be turned toward a broader and more comprehensive vision of the region's transit system. The following measures would improve transit and facilitate higher levels of mobility and access from homes across the region.

- Service cuts should not be made solely on fare revenue. As demonstrated earlier in this chapter, public transit is an essential service that keeps our region functional. Furthermore, if we wish to reduce car use, traffic congestion and the associated climate impacts, we must create a transit system that is fast, reliable, convenient and affordable, and that people see as a better choice than jumping in their cars. Service cuts send a signal that riders should not expect the service they need or want to be there in the future.
- Adopt the plan set forth by the Regional Rail vision, championed by the advocacy group Transit Matters. The MBTA's Fiscal Management Control Board (FMCB) voted on and adopted some of the recommended actions steps and these steps must continue to move forward. This includes:⁴²
 - Implement frequent, bi-directional service on the commuter rail (which should be renamed to indicate service to a broader set of needs than just

commuting). Some of this has already occurred, with more frequent and weekend service instituted on several lines experiencing high ridership gains and/or serve "transit-critical" communities.⁴³ Creating this level of service across the region would allow for better transit access throughout the region, including suburban communities, at a time when a multifamily zoning requirement is poised to create more housing opportunities in these same locations.

- Introduce system-wide electrification. This would reduce travel times, reduce emissions and increase reliability and performance—changes that would in turn incentivize transit usage and create a more favorable alternative to car use.
- Integrate fares to allow for free transfers between bus, subway and regional train service.
- Better coordinate transportation and housing planning. While the MBTA and MassDOT are participating in the creation of guidelines for the new statewide multifamily zoning requirement in MBTA communities, this level of coordination between transportation and land use policy is uncommon. Having transportation planning and housing planning that are responsive to one another would create better connections between housing and mobility.

Advance housing equity.

Increasing equity through policy is crucial to the wellbeing of the housing market in the region, not just the most vulnerable places in the region. Greater Boston, like the nation, has a troubling legacy of racial discrimination in access to housing, epitomized by explicit redlining that was sanctioned by the federal government well into the 1960s. Those practices have put some people at a severe multigenerational disadvantage in building wealth, as evidenced by the Federal Reserve Bank of Boston's *The Color of Wealth* published in 2015. Low-income renters are displaced when people with higher incomes bid up prices on artificially constrained supply of housing and when new housing is unduly concentrated in just a few neighborhoods.

The City of Boston and the Commonwealth have actively addressing this problem since the early 1990s by expanding access to mortgage credit for previously underserved people and neighborhoods, but progress is slow. Recent interagency efforts by DHCD, MassHousing and the Massachusetts Housing Partnership (MHP) along with outside partners established an important goal of reducing the gap between White and non-White homeownership rates by five percent or approximately 52,000 households by 2030.

The greatest way to achieve housing equity in the long run is to allow sufficient housing supply to meet demand, actively confront housing discrimination, eliminate exclusionary zoning, ensure that every city, town and neighborhood is permitting a fair share of new housing, and target affordable housing resources to those with the greatest need.

- Cities and towns with strong market demand should require that a reasonable percentage of affordable units be incorporated in all new developments. That is particularly important in historically low- or moderate-cost neighborhoods undergoing rapid change and in areas served by public transportation. Technical assistance should be provided with state and federal resources to help communities utilize best practices and to ensure that sufficient density is allowed to make the affordable housing requirement economically achievable without impeding new housing production.
- State policymakers should advance carefully considered policies to temper unreasonable rent increases that lead to displacement. Any state-level approach should be evidence-based and not create disincentives for housing investment or construction. Market-wide rent increase limitations recently adopted in Oregon and California (which impose a simple annual percentage cap on rent increases in excess of inflation) may be worthy of further consideration in Greater Boston.
- Provide tenants with a right to first refusal to purchase their properties (recently approved by the legislature and vetoed by the governor). The economics do not generally support tenant acquisitions without public subsidy (such as federal and state low-income housing

tax credits). Since these subsidy resources are limited and already vastly oversubscribed in the Greater Boston region, affordable housing resources should be increased in the operating and capital budgets to support tenant purchases and other affordable housing strategies.

- Establish equitable access to housing as a state priority (e.g., in the state's Qualified Allocation Plan for federal tax credits) with new developments having a clearly articulated strategy to advance housing equity prioritized for city and state funding.

Experiment with building techniques and strategies that could reduce housing production costs.

Current levels of affordable housing production meet just a fraction of the need for low-cost housing across the region. Affordable housing production remained relatively flat in recent years with resources consumed by higher development costs, including construction costs per square foot that are 20 percent above the national average.

- State government should evaluate the cost-saving potential of modular housing construction and the feasibility of a Massachusetts-based factory supported by state investment.
- State and city housing funders should continue to pilot the use of LEAN construction techniques for housing (as is commonly used to reduce the cost of commercial/industrial construction) and prioritize funding of projects that meet design guidelines at lower costs per square foot.
- State and city funders should support continued market-testing of micro units and other alternative product types with more potential to serve more households at lower cost.

Conclusion

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

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

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

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CHAPTER ONE: Economic Inequality and Cost Burden

THE PANDEMIC HAS EXACERBATED ECONOMIC INEQUALITY.

Pre-Pandemic Patterns

APPENDIX FIGURE 1

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

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

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

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

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

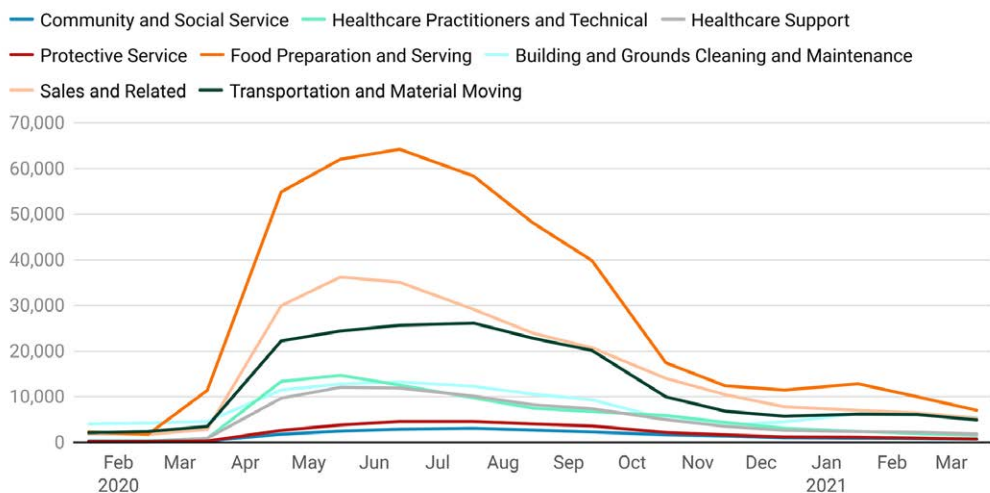
Municipality	County	RENTER-OCCUPIED UNITS					OWNER-OCCUPIED UNITS				
		Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more
Andover	Essex	10.4%	8.8%	7.7%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

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

Pandemic Impacts (Economic Inequality and Cost Burden)

APPENDIX FIGURE 2
Unemployment Claimants by Frontline Occupations

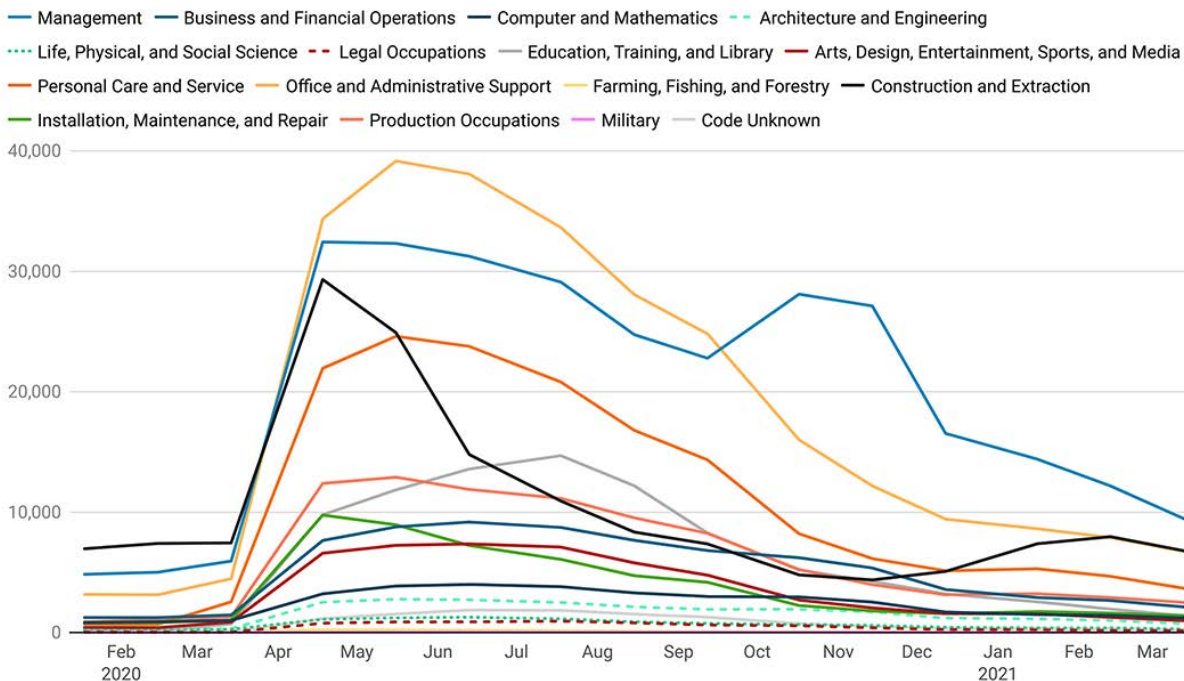
January 2020 - March 2021



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

APPENDIX FIGURE 3
Unemployment Claimants by Non-Frontline Occupations

January 2020 - March 2021



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

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

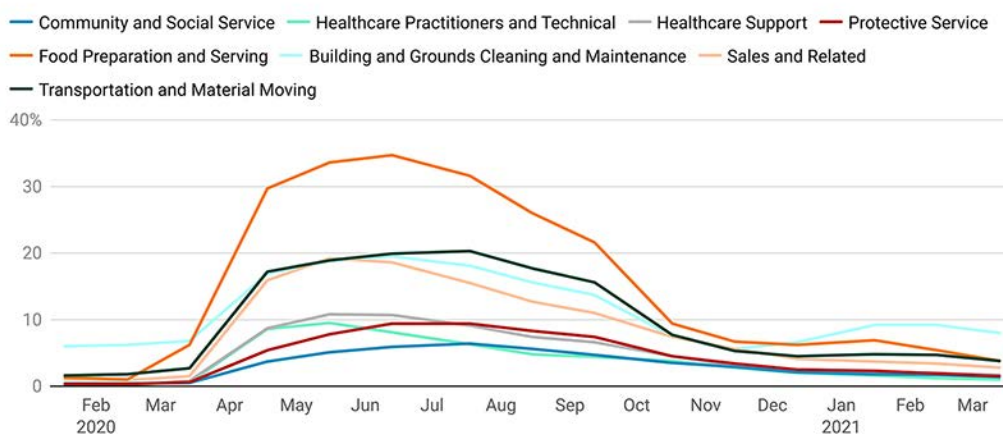
A similar story has unfolded for individuals previously employed in non-frontline occupation groups. Accordingly, individuals employed in these occupations are the most at risk for struggling to keep up with housing costs due to loss of income. As seen in Appendix Figure 3 above, unemployment among non-frontline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

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

APPENDIX FIGURE 4

Unemployment Claimants as a Share of 2019 Employment, Frontline Occupations

January 2020 to March 2021

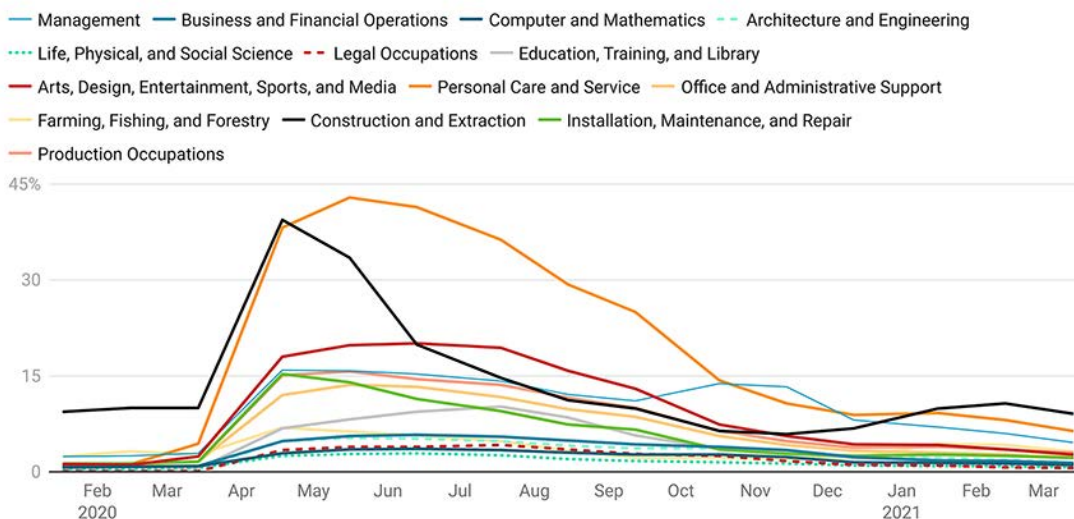


Source: MA Executive Office of Labor & Workforce Development, Unemployment Insurance Claimant Profiles

APPENDIX FIGURE 5

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

January 2020 to March 2021



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

APPENDIX FIGURE 6

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

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

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

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

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

APPENDIX FIGURE 7

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

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

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

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

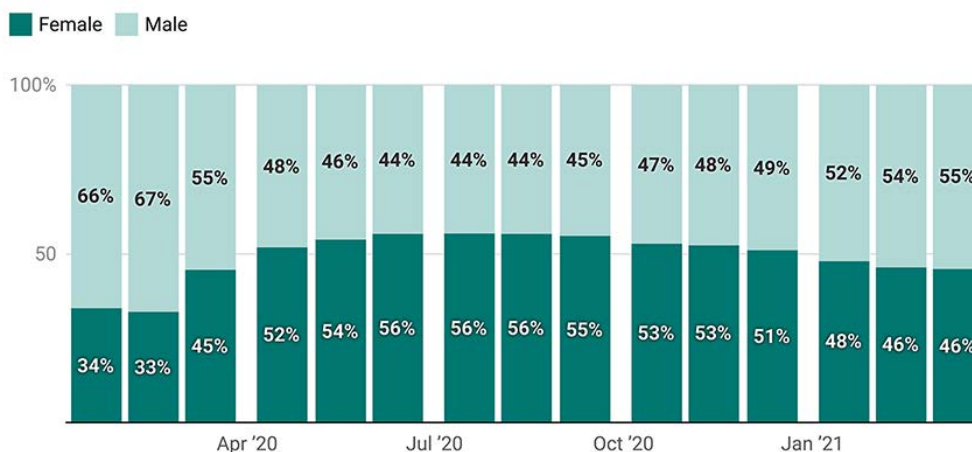
Source: MA Executive Office of Labor and Workforce Development, Unemployment Insurance Claimant Profiles; EMSI Employment Counts

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

APPENDIX FIGURE 8

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

January 2020 - March 2021



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

APPENDIX FIGURE 9

Municipal Unemployment Rates, March 2021

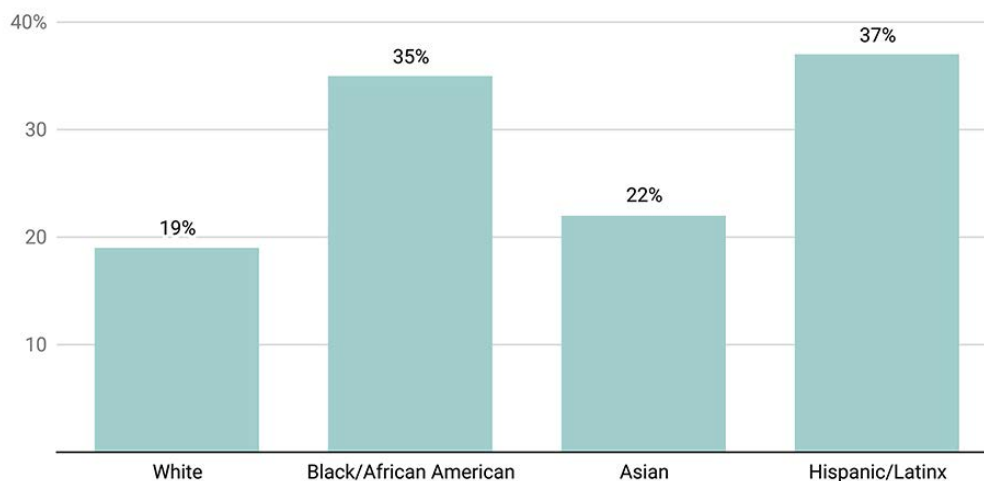
Listed in order of unemployment rate.

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

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

APPENDIX FIGURE 10

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



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

APPENDIX FIGURE 11

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

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

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

CHAPTER TWO: Housing Stability

THE PANDEMIC HAS TESTED HOUSING STABILITY.

Early Pandemic Patterns

APPENDIX FIGURE 12

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

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

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

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

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

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

Source: MA Executive Office of Housing and Economic Development

Pandemic Impacts (Housing Stability)

APPENDIX FIGURE 13 Towns with Emergency Rent Assistance Programs

Listed in order of amount allocated.

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

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

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

Source: MHP, CHAPA Emergency Rental Assistance Program Database

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

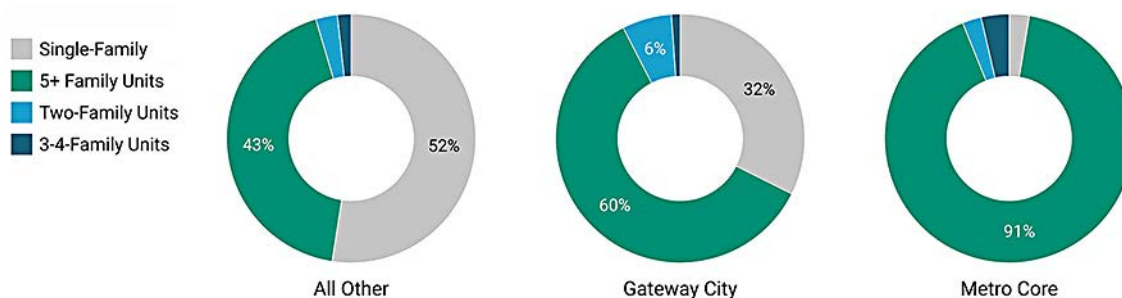
CHAPTER THREE: **Housing Market**

THE PANDEMIC AMPLIFIES THE NEED FOR AN ADEQUATE HOUSING MARKET SUPPLY IN SMART AND SUSTAINABLE LOCATIONS

Early Pandemic Patterns

APPENDIX FIGURE 14

Housing Production by Community Type since 2010



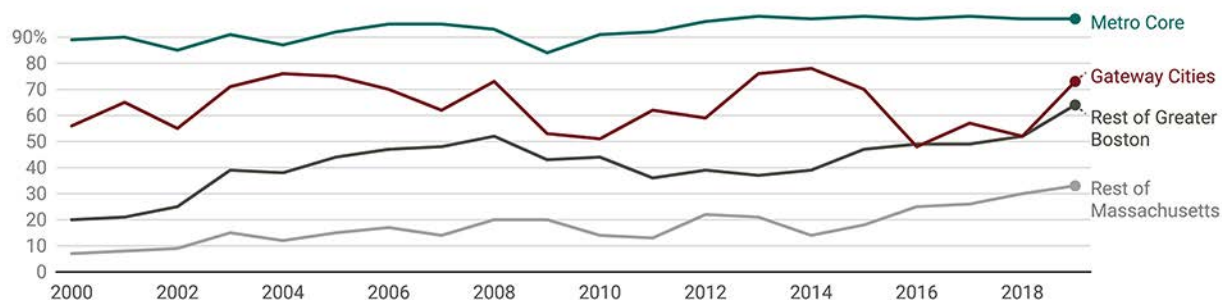
Note: Data for Foxborough included the same multi-family development in both 2015 and 2016, it has only been included once in this analysis.

Source: Source: Census Building Permit Survey

APPENDIX FIGURE 15

Percent Multifamily Housing Production by Community Type

2000-2019



Source: Census Building Permit Survey

APPENDIX FIGURE 16

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

Listed in order of permits for multifamily units.

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

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

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

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

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

Source: Census Building Permit Survey

Pandemic Impacts (Housing Supply)

APPENDIX FIGURE 17

Zillow ZORI Estimates by ZIP Code and Municipality

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

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

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

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

Source: Zillow Research