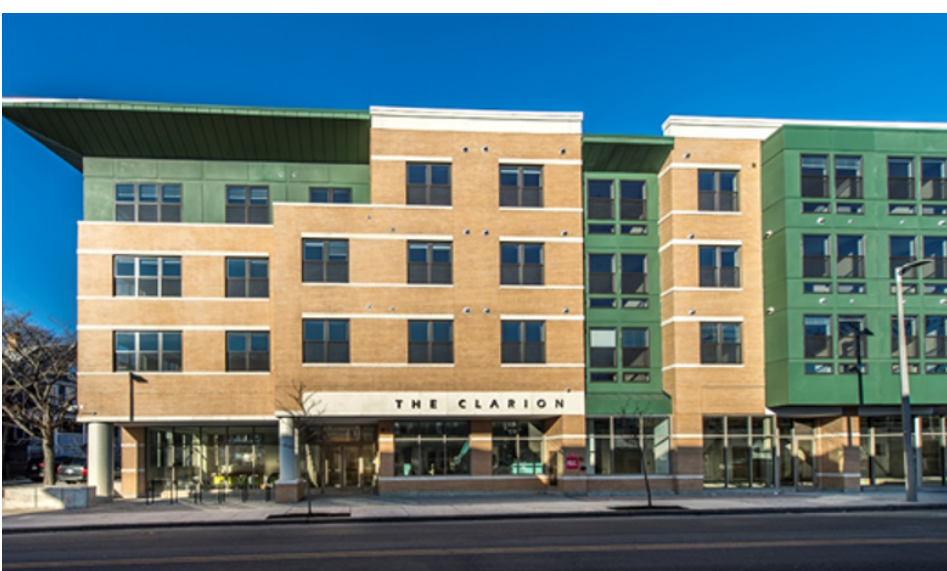




INCOME RESTRICTED *Housing in Boston 2020*



City of Boston
Mayor Kim Janey



NEIGHBORHOOD
DEVELOPMENT

EXECUTIVE SUMMARY

The City of Boston has the highest percentage of income restricted housing of any major city in the country, with nearly 20 percent of its total housing stock designated as income restricted. In the **2018 Update to Housing Boston 2030**, the City increased the production goal for income restricted units from 12,000 to 15,820. This will bring the total number of income restricted housing units up from the current 55,792 units to nearly 70,000 units by 2030. Since 2014, Boston has permitted 39 percent (5,765 units) of all the income restricted units permitted in Boston in the last 25 years. In 2020 alone, 744 income restricted housing units were completed.¹

Boston is fortunate to have such a large number of income restricted units – and the City of Boston has been expanding this stock in order to address the growing demand for housing and high housing costs. While the effect of the COVID-19 pandemic on overall housing demand is unknown, the pandemic drew attention to the ongoing housing insecurity many Bostonians do and will continue to face.

To meet these needs, income restricted housing is created and maintained by a combination of federal, state, and city funds, requiring private residential and large commercial development to support income restricted housing, and implementing innovative new programs and policies. In addition to federal and state dollars, the City invests approximately \$50 million per year toward the preservation of existing and production of new income restricted housing, including General Fund, Inclusionary Development Policy, Community Preservation Act, and Neighborhood Jobs Trust (“Linkage”) funds. With federal resources waning and the need for income restricted housing growing, this funding will have a significant long term impact on Boston.

The Department of Neighborhood Development (DND) maintains an inventory of all income restricted units in Boston. This report provides a summary of Boston’s current income restricted housing stock to help residents and housing professionals better understand the geographic distribution, affordability levels, and other characteristics of this important sector of housing stock.

Key Facts:

- 55,792 units are income restricted in Boston – that’s nearly 20 percent, or one in five units in the city.
- Two thirds (66 percent) of all of Boston’s income restricted units are affordable to low-income households making less than 50 percent of Area Median Income (AMI).
- The neighborhoods where income restricted units make up the highest percentage of the housing stock are Roxbury (55 percent), Chinatown (49 percent), and the South End (34 percent).

¹ 33 percent of units affordable to households making less than 60 percent of Area Median Income (AMI), and 83 percent of units were affordable to households making less than 80 percent of AMI. See “Levels of Affordability” section for explanation of AMI.



WHAT IS INCOME RESTRICTED HOUSING?

Income restricted rental housing, commonly referred to as affordable housing, has the rent capped at a price affordable to a qualified household. This restriction may be for 20, 30, or 50 years, or in perpetuity. For income restricted homeownership units, the sales price is limited so as to remain affordable to buyers of a particular income, and there is a restriction on the deed that requires the current owner to sell the home at an affordable/below market price to an income eligible buyer. The deed restrictions on homeownership units are generally for 50 years. Some units in the city may be renting or selling at affordable market-rate prices (known as naturally occurring affordable housing), but data in this report reflects only those that have a legal covenant dictating their maximum rents or prices.



The Clarion, Dorchester

39 rentals (27 @ <60% AMI, 5 @ <100% AMI,
4 homeless set-asides, 3 disabled set-asides)



A.O. Flats, Jamaica Plain

78 rentals (40 @ <60% AMI, 38 @ <120% AMI, 8 homeless set-asides)

Income restricted units provide affordable housing options to Boston residents and help protect households against rising market prices that could potentially displace them from their homes and neighborhoods. Income restricted housing helps both low- and middle-income households who are struggling to find units they can afford in Boston's expensive housing market.



DATA & METHODS

DND maintains a database of all income restricted units in Boston. This data includes public housing owned by the Boston Housing Authority (BHA), privately- owned housing built with funding from DND and/or on land that was formerly City-owned, privately-owned housing built without any City subsidy, e.g., created using Low-Income Housing Tax Credits (LIHTC) or as part of the Inclusionary Development Policy (IDP), and privately-owned properties with no City subsidy but with a subsidy from the US Department of Housing and Urban Development (HUD) or from the Massachusetts Department of Housing & Community Development (DHCD), such as Section 202 elderly housing. Information is gathered from a variety of sources, including the City's IDP list, permitting and completion data from the Inspectional Services Department (ISD), newspaper advertisements for affordable units, Community Economic Development Assistance Corporation's (CEDAC) Expiring Use list, and project lists from the BHA, DHCD, MassHousing, and HUD, among others. The data is meant to be as exhaustive and up-to-date as possible, but since many units are not required to report data to the City of Boston, DND is constantly working to verify and update the data.

The database only includes units that have a deed restriction. It does not include tenant-based (also known as mobile) vouchers, which subsidize rent, but move with the tenant and are not attached to a particular unit. There are approximately 18,897 tenant-based vouchers in the city of Boston that provide additional affordability to low- and moderate-income households.

This year's report examines geographic distribution by neighborhoods boundaries defined by the Boston Planning and Development Agency, while prior years reports used DND planning district boundaries. This decision was made in an effort to standardize the neighborhood boundaries used by different departments at the City. The data broken down by DND planning districts is provided in the Appendix.



INCOME RESTRICTED UNITS IN BOSTON

Boston currently has 55,792 income restricted units in its housing stock; that's nearly 20 percent of all units, or one in every five units. The income restricted stock is comprised of both rental and ownership units. Twenty seven percent of all rental units in the city are income restricted, while only three percent of all ownership units are income restricted (**Table 1**). The income restricted stock itself is mostly rental units (95 percent) (**Table 2**); that's a significantly higher share than the overall housing stock, where 65 percent of units are rental and 35 percent are ownership.



The Residences at Fairmount Station, Hyde Park
27 rentals (24 @<60% AMI, 3 @<70% AMI)

In Boston, 27 percent (27%) of all rental units are income-restricted. That is 53,137 of the 195,606 rental units in the city.

This is largely because demand for rental housing among low- and moderate-income tenants is very high, and many more funding sources are available for rental development and preservation than for ownership housing development.

TABLE 1. INCOME RESTRICTED UNITS AS A PERCENTAGE OF TOTAL HOUSING STOCK

	ALL UNITS	RENTAL	OWNER
Total Housing Units in Boston ²	291,984	195,604	96,380
Total Income-Restricted Units	55,792	53,137	2,655
% Income-Restricted	19.1%	27%	3%

TABLE 2. INCOME RESTRICTED UNITS BY TENURE

Total Income Restricted	55,792	100%
Rental	53,137	95%
Owner	2,655	5%

² 2010 Decennial Census (includes all occupied housing units, rented/sold not occupied, and vacant for rent/sale) + permitting data (units completed between 2011-2020).

NATIONAL COMPARISON

Boston has one of the highest percentages of income restricted units in the country. There is no centralized database of all income restricted units in the country, but units in HUD programs are published in the “Picture of Subsidized Households” report. According to this data, the City of Boston has the highest percentage of subsidized housing with 17 percent, followed by New York City and Washington DC, each with 11 percent. The 17 percent reported for Boston is lower than the 19.1 percent found using the DND database, as the DND database includes units that HUD would not capture in their data, such as units created under the Inclusionary Development Policy.

TABLE 3. HUD-FUNDED UNITS BY CITY

CITY	TOTAL HOUSING UNITS	INCOME RESTRICTED UNITS	PERCENT INCOME RESTRICTED
Boston	289,763	49,678	17%
New York	3,472,354	394,162	11%
Washington, DC	311,545	33,986	11%
Atlanta	297,101	30,509	10%
Chicago	1,208,839	103,478	9%
Los Angeles	1,030,936	82,357	8%
Detroit	364,089	26,119	7%
Philadelphia	682,893	47,029	7%
San Francisco	393,975	24,961	6%
Miami	411,899	17,289	4%
Seattle	489,312	20,395	4%
Dallas	563,993	21,950	4%
Riverside, California	140,126	2,794	2%
Houston	1,316,348	24,851	2%
Phoenix	1,336,554	13,332	1%

Source: HUD Picture of Subsidized Households; ACS 2018 5-year estimates



TENANT-BASED VOUCHERS

In addition to the 55,792 units with a deed restriction, there are more than 18,897³ additional tenant-based vouchers in the city of Boston that provide additional affordability to low- and moderate-income households. Tenant-based (also known as mobile) vouchers, subsidize rent but move with the tenant and are not attached to a particular unit. These include both federally funded vouchers through the Housing Choice Voucher Program (also known as a “Section 8 Voucher”), the HOPWA Program (Housing Opportunities for Persons with AIDS), vouchers through the Continuum of Care for supportive housing, and state-funded vouchers through the Massachusetts Rental Voucher Program. In January 2020, Mayor Martin J. Walsh announced the creation of a city-funded rental voucher program. This program will provide hundreds of city-funded vouchers to those with the most need, including families experiencing homelessness not eligible for the State’s Emergency Assistance, formerly chronically homeless individuals, and extremely low-income elderly and disabled households.

Anecdotally, it is known that some households living in income restricted units also use a mobile voucher to help pay for rent. There is very little data on this doubling-up of subsidies, but HUD’s most recent report⁴ on LIHTC units shows that 18.9 percent of all households in LIHTC units also use a tenant-based subsidy. If this rate was applied to the income restricted private-market rental stock of 16,942⁵ units in Boston, approximately 3,202 units would have a household also utilizing a mobile voucher. Of the 18,897 mobile voucher households in Boston, that would leave about 15,695 households using tenant-based vouchers only. These vouchers are not captured in DND’s inventory, but are an important tool for increasing access to affordable housing options in the city.

3 Approximately 16,308 HUD Housing Choice Vouchers (HUD eGIS), approximately 1,114 Massachusetts Rental Voucher Program vouchers administered by Metro Boston and Boston Housing Authority, 88 HOPWA (Housing Opportunities for Persons with Aids) vouchers, and 1,387 Continuum of Care (CoC) vouchers.

4 Understanding Whom the LIHTC Serves: Data on Tenants in LIHTC Units as of December 31, 2015. March 2018 (27 pages). <https://www.huduser.gov/portal/publications/LIHTC-TenantReport-2015.html>

5 Excludes project-based Section 8, 202, and 811-funded units, which cannot house mobile voucher holders.



GEOGRAPHIC DISTRIBUTION

Income restricted units are distributed throughout the city, but some neighborhoods have much higher concentrations than others. **Table 4** and **Map 1** show the distribution of units by neighborhood. Roxbury has the most income restricted units as a percent of its total housing stock (55 percent), followed by Chinatown (49 percent), the South End (35 percent), and Charlestown (26 percent). Longwood Medical Area has no income restricted housing, and only five percent of the Leather District is income restricted; however, these neighborhoods have very few total residential units. Other neighborhoods with low income restricted percentages include the Back Bay (6 percent), Bay Village (6 percent), Beacon Hill (6 percent), the North End (7 percent), and Hyde Park (7 percent). Neighborhoods are defined using BPDA-defined boundaries. See Appendix for a table and map of units by DND planning district boundaries.

The Massachusetts Comprehensive Permit Law (Chapter 40B) aims for every municipality in the state to income-restrict at least 10 percent of its housing stock for low- and middle-income households. Boston far surpasses this threshold, with nearly double the percentage of income restricted units. While individual neighborhoods are not subject to Chapter 40B, 17 out of 25 Boston neighborhoods do meet this threshold. Eight neighborhoods do not meet the 10 percent threshold: Back Bay, Bay Village, Beacon Hill, Hyde Park, the Leather District, the Longwood Medical Area, the North End, and the South Boston Waterfront (Seaport).



GEOGRAPHIC DISTRIBUTION

TABLE 4. INCOME-RESTRICTED HOUSING BY NEIGHBORHOOD

NEIGHBORHOOD	INCOME RESTRICTED UNITS	TOTAL HOUSING UNITS ⁶	% INCOME RESTRICTED
Allston	978	8,703	11%
Back Bay	681	11,066	6%
Bay Village	154	2,666	6%
Beacon Hill	371	5,749	6%
Brighton	3,360	24,917	13%
Charlestown	2,393	9,335	26%
Chinatown	1,222	2,474	49%
Dorchester	8,384	46,076	18%
Downtown	816	8,016	10%
East Boston	2,712	17,059	16%
Fenway	2,066	14,883	14%
Hyde Park	921	12,410	7%
Jamaica Plain	3,864	18,492	21%
Leather District	19	372	5%
Longwood Medical Area	0	561	0%
Mattapan	1,573	9,097	17%
Mission Hill	2,418	7,103	34%
North End	394	5,665	7%
Roslindale	1,264	10,146	12%
Roxbury	10,951	19,867	55%
South Boston	3,364	17,786	19%
South Boston Waterfront	415	5,293	8%
South End	5,246	15,410	34%
West End	833	5,109	16%
West Roxbury	1,393	13,719	10%
CITYWIDE	55,792	291,984	19.1%

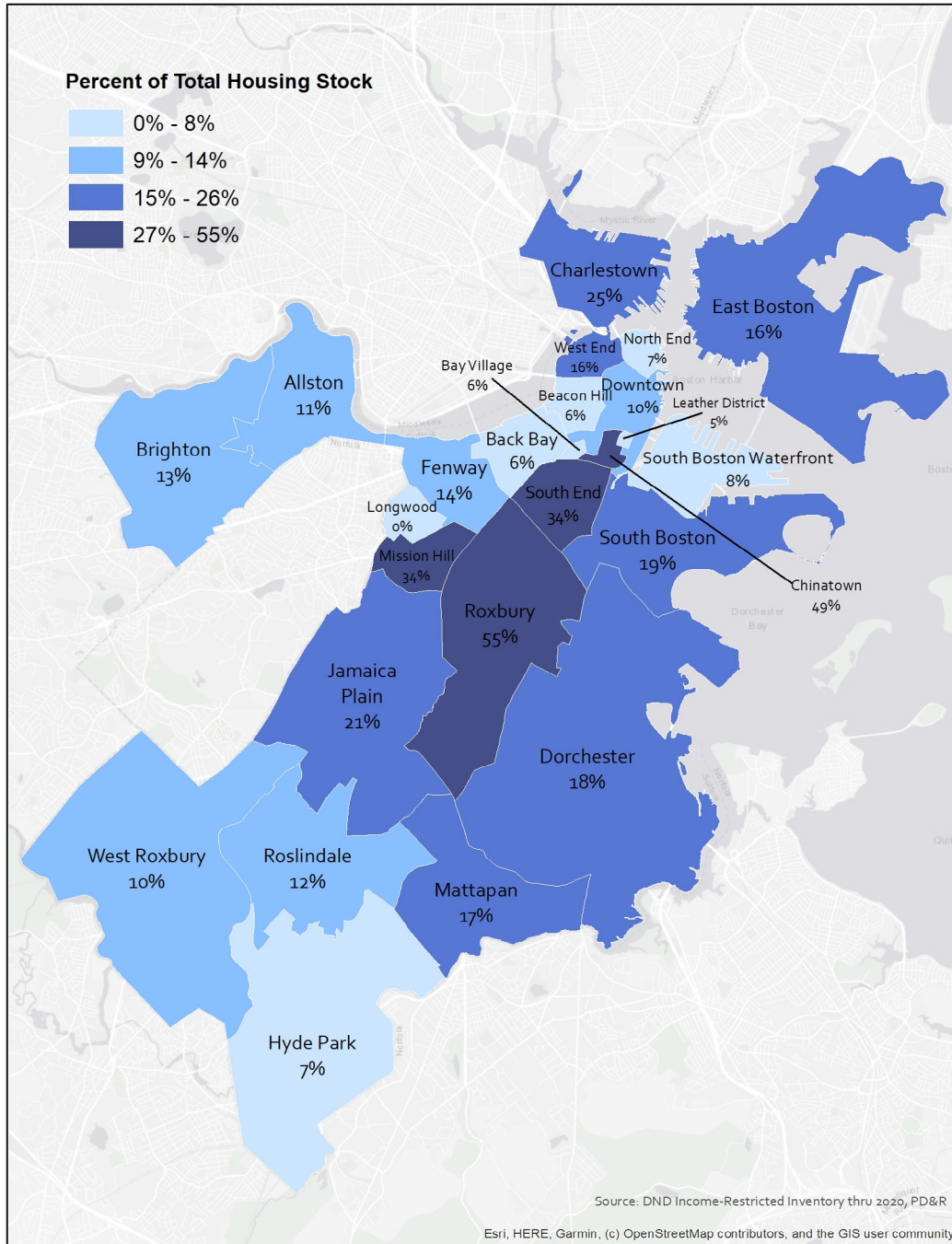
SOURCE: DND income-restricted Housing Database; 2010 Decennial Census + City Permitting Data; Neighborhoods defined using BPDA boundaries.

⁶ Total Housing Units = Total Occupied Units by Tenure from 2010 Decennial Census + Total Vacant Units for rent/sale or rented/sold but not occupied from 2010 Decennial Census + housing units completed 2011-2020 from City Permitting data. Rental and ownership totals do not add up to total housing units because tenure is unable to be determined for some vacant units. Total Housing units for Leather District was pulled solely from Assessing data, as the margin of error for Census Data was too high.



GEOGRAPHIC DISTRIBUTION

MAP 1. CONCENTRATION OF INCOME RESTRICTED HOUSING BY NEIGHBORHOOD



The number of income restricted rentals as a percent of the total rental units varies across neighborhoods. Some neighborhoods have a large rental stock, but not many of those units are income restricted, such as Allston, where 90 percent of the units are rental, but only 12 percent are income restricted. In other neighborhoods, much higher percentages of the rental stock are income restricted, such as Roxbury, where 80 percent of the stock is rental, and 66 percent of those units are income restricted (**Table 5**).

GEOGRAPHIC DISTRIBUTION

TABLE 5. SHARE OF RESTRICTED RENTAL UNITS BY NEIGHBORHOOD

NEIGHBORHOOD	PERCENT OF HOUSING THAT ARE RENTAL UNITS	PERCENT OF RENTAL UNITS THAT ARE INCOME RESTRICTED	NUMBER OF INCOME RESTRICTED RENTAL UNITS
Allston	90%	12%	952
Back Bay	66%	9%	675
Bay Village	55%	11%	154
Beacon Hill	65%	10%	370
Brighton	76%	17%	3,281
Charlestown	56%	43%	2,283
Chinatown	89%	51%	1,130
Dorchester	67%	25%	7,826
Downtown	66%	15%	780
East Boston	72%	21%	2,582
Fenway	89%	15%	2,051
Hyde Park	44%	16%	891
Jamaica Plain	57%	35%	3,712
Leather District	0%	0%	0
Longwood Medical Area	73%	0%	0
Mattapan	62%	27%	1,526
Mission Hill	89%	36%	2,240
North End	76%	9%	377
Roslindale	49%	25%	1,231
Roxbury	80%	66%	10,490
South Boston	56%	31%	3,121
South Boston Waterfront	73%	10%	370
South End	67%	48%	4,890
West End	82%	20%	825
West Roxbury	38%	26%	1,380
CITYWIDE	67%	27%	53,137

Although when compared to rental units there are far fewer income restricted ownership units, the same trend found above applies to ownership units. The neighborhoods with the most owner units do not necessarily have the most income restricted owner units. West Roxbury, for example, has the second highest percentage of owner units (62 percent) but one of the lowest percentages of income restricted owner units (0.15 percent, or only 13 units). Conversely, Mission Hill has one of the lowest percentages of owner units (11 percent), but one of the highest percentage of income restricted (22 percent) owner units in the city (**Table 6**).



GEOGRAPHIC DISTRIBUTION

TABLE 6. SHARE OF RESTRICTED OWNERSHIP UNITS BY NEIGHBORHOOD

NEIGHBORHOOD	PERCENT OF HOUSING THAT ARE OWNER UNITS	PERCENT OF OWNER UNITS THAT ARE INCOME RESTRICTED	NUMBER OF INCOME RESTRICTED OWNER UNITS
Allston	10%	3%	26
Back Bay	34%	0.16%	6
Bay Village	45%	0%	0
Beacon Hill	35%	0%	1
Brighton	24%	1%	79
Charlestown	44%	3%	110
Chinatown	11%	33%	92
Dorchester	33%	4%	558
Downtown	34%	1%	36
East Boston	28%	3%	130
Fenway	11%	1%	15
Hyde Park	56%	0.4%	30
Jamaica Plain	43%	2%	152
Leather District	100%	5%	19
Longwood Medical Area	27%	0%	0
Mattapan	38%	1%	47
Mission Hill	11%	22%	178
North End	24%	1%	17
Roslindale	51%	1%	33
Roxbury	20%	12%	461
South Boston	44%	3%	243
South Boston Waterfront	27%	3%	45
South End	33%	7%	356
West End	18%	1%	8
West Roxbury	62%	0.2%	13
CITYWIDE	33%	3%	2,655

SOURCE: DND income restricted Housing Database; 2010 Decennial Census + Permitting Data



LEVELS OF AFFORDABILITY

Income restricted units are affordable because the rents or sales prices are capped at prices affordable to households at specific income levels. A household must make under certain income levels to qualify. **Table 7** helps explain income limits by household size. For example, a one person household making \$54,000 per year would fall in the 60 percent of AMI bracket, and would be income eligible for a unit restricted up to 60 percent of AMI.

The unit restricted at 60 percent of AMI would have the rent capped at a price that's affordable to a household making 60 percent of AMI. The maximum affordable rent for income restricted units is generally 30 percent of the income limit. Therefore, a one bedroom unit at 60 percent of AMI would have a maximum rent of \$1,440 (**Table 8**). Maximum affordable rents and sales prices vary by funding program, but **Table 8** provides rent prices commonly used in DND and BPDA programs, and **Table 9** provides sales prices used for BPDA programs.

TABLE 7. 2020 INCOME LIMITS⁷

PERCENT OF AREA MEDIAN INCOME (AMI)	HOUSEHOLD SIZE			
	1	2	3	4
30%	\$26,850	\$30,700	\$34,500	\$38,350
50%	\$44,800	\$51,200	\$57,600	\$63,950
60%	\$53,760	\$61,440	\$69,120	\$76,740
80%	\$66,650	\$76,200	\$85,700	\$95,200
100%	\$83,300	\$95,200	\$107,100	\$119,000
120%	\$100,000	\$114,250	\$128,550	\$142,800

TABLE 8. 2020 MAXIMUM AFFORDABLE RENTS⁸

BEDROOMS	30% AMI	50% AMI	60% AMI	80% AMI	100% AMI	120% AMI
Studio	\$671	\$1,120	\$1,344	\$1,792	\$2,240	\$2,688
1	\$719	\$1,200	\$1,440	\$1,920	\$2,400	\$2,880
2	\$863	\$1,440	\$1,728	\$2,304	\$2,880	\$3,456
3	\$997	\$1,663	\$1,995	\$2,661	\$3,326	\$3,991
4	\$1,112	\$1,855	\$2,226	\$2,968	\$3,710	\$4,452

⁷ DND Income limits. These vary slightly from the BPDA income limits and maximum rents for Inclusionary Development Policy units.

⁸ DND Income maximum rents, except for 120% of AMI, which is the BPDA's maximum rent.



LEVELS OF AFFORDABILITY

TABLE 9. 2020 MAXIMUM AFFORDABLE SALES PRICES

BEDROOMS	50% AMI	60% AMI	70% AMI	80% AMI	100% AMI	120% AMI
Studio	\$70,600	\$97,300	\$124,000	\$150,700	\$204,100	\$257,500
1	\$93,000	\$124,000	\$155,200	\$186,400	\$248,600	\$304,400
2	\$115,200	\$150,700	\$186,200	\$221,900	\$288,700	\$351,400
3	\$137,300	\$177,400	\$217,400	\$257,500	\$327,900	\$398,300
4	\$159,500	\$204,100	\$248,400	\$288,700	\$366,900	\$445,000

Sixty-six percent of income restricted units are set aside for low-income residents making less than 50 percent of AMI. 15,546 units (28 percent) are restricted for households making less than 30 percent of AMI, and 21,185 units (38 percent) are restricted for households making between 31-50 percent of AMI. This stock is integral in keeping households most in need of housing assistance safely and affordably housed. Another 21 percent of units are affordable to moderate-income households making between 51-60 percent of AMI, and ten percent are restricted to households between 61-80 percent of AMI. A small percentage (3 percent) are affordable to upper middle-income families (>80 percent of AMI). The bulk of income restricted stock assists low-income households most in need of affordable housing, but also provides some affordable housing opportunities for those households should their income rise above their current income categories. It also provides options for current middle-income households struggling to afford rent. Units in the higher AMI brackets, particularly above 80 percent of AMI, are largely ownership housing opportunities for middle-income households.

While most of the data in this assessment includes information on income levels, 0.9 percent (482 units) of the database, mostly in older projects, does not have income-level information. Most of these units are likely restricted to low-income households and DND continues to update this information as it is verified.

TABLE 10. UNITS BY INCOME RESTRICTION

INCOME LEVEL (PERCENT OF AMI)	UNITS	PERCENT OF TOTAL
<30%	15,546	28%
31-50%	21,185	38%
51-60%	11,468	21%
61-80%	5,367	10%
81-120%	1,637	3%
>120%	143	0.3%
Unknown	482	0.9%
TOTAL*	55,828	100%

*Percentages add up to slightly over 100% due to rounding



SPECIAL SET-ASIDES

Some units are set-aside for homeless, senior, and disabled households. These units are generally restricted to households with incomes of less than 30 percent of AMI. Three percent of the entire income restricted stock is set-aside for homeless households, 23 percent is set-aside for senior households (age 64+), and a little over one percent is set-aside for disabled households. In



Brookview House III, Mattapan
12 units for the formerly homeless

their efforts to increase the number of deed restricted units accessible to disabled households, the Disability Housing Task Force worked with the BPDA in 2019 to update the IDP policy. New

developments of more than 20 units must now make 15 percent of the IDP units accessible to households with physical disabilities or sensory impairments. Many senior units, as well as Single Room Occupancy (SRO) units, which are single rooms with shared amenities like kitchens and bathrooms, are also available to persons with disabilities. There are approximately 911 SRO units restricted to households with incomes under 30 percent of AMI.

TABLE 11. SPECIAL SET-ASIDES

UNIT TYPE	UNITS	% TOTAL
Homeless	1,603	3%
Senior	12,818	23%
Disabled	749	1.2%
SROs	911	1.7%

Numbers are approximate given the best data available at the time of this report.



OWNERSHIP STRUCTURE

Most of the income restricted housing stock is privately owned (77 percent), while 23 percent is publicly-owned by the Boston Housing Authority (BHA). About one percent of units have a public/private partnership, where the BHA has partnered with the private sector to redevelop and manage public housing developments.

While affordability restrictions for most of the 40,487 private rental units are not at imminent risk of expiring, approximately 4,000 privately-owned rental units were identified in 2014 as at-risk of expiring before 2030. Over the past six years, 2,408 units have been preserved with extended expiry dates, and 183 units lost their deed-restriction. Today, only 1,461 of those 4,000 units remain at-risk and in DND's portfolio of units to preserve before 2030. The City dedicates significant resources towards extending these restrictions and preserving units for all at-risk properties, ultimately protecting low-income tenants. The City also works hard to maintain and preserve publicly-owned units, which house many of the City's lowest income residents. The BHA has undertaken an ambitious reinvestment strategy to redevelop approximately 4,500 units, for which a significant amount of capital investment will be required to redevelop and preserve these critically important units. To date, 1,454 of those units have been redeveloped and preserved.

TABLE 12. INCOME RESTRICTED UNITS BY OWNERSHIP TYPE

	TOTAL INCOME RESTRICTED	PERCENT OF TOTAL	RENTAL	PERCENT RENTER	OWNER	PERCENT OWNER
Private	43,131	77%	40,487	94%	2,644	6%
Public	12,042	22%	12,031	99%	11	<1%
Public/Private	619	1%	619	100%	0	0%



CONCLUSION

The city of Boston has the highest percentage of income restricted housing in the country, with nearly 20 percent (55,792 units) of its stock income restricted.

In a city with high housing prices, and increasing population and job growth, maintaining a strong stock of income restricted housing is integral for mitigating potential displacement and helping residents live affordably. Of the 55,792 restricted units, 95 percent are rental and five percent are ownership units. The majority (66 percent) are affordable to households making less than 50 percent of AMI. 23 percent (12,818 units) are set aside for senior house-

holds (age 64+), and three percent (1,603 units) are set aside for the homeless. Seventy-seven percent are privately owned, 22 percent are publicly owned, and 1 percent are owned by a public-private partnership.

While income restricted units are distributed across the city in every neighborhood, some neighborhoods have higher concentrations than others. Roxbury has the most income restricted units as a percent of its housing stock at 55 percent, followed by Chinatown (49 percent), and the South End (34 percent). Neighborhoods with the smallest percentages include the Back Bay, Bay Village, and Beacon Hill (each at six percent); the Leather District (five percent), and Longwood Medical Area (zero percent) have the lowest percentages but also very little overall housing stock.

As stated in the 2018 Update to Housing A Changing City: Boston 2030, the City's production goal for income restricted units is 15,820 by 2030. This will bring the total number of income restricted units to 70,000 by the year 2030. Through the end of 2020, 7,325 income restricted units have been permitted toward this goal, accounting for nearly 24 percent of all units permitted. Another 5,972 income restricted units are in the development pipeline. This long-term investment in further strengthening income restricted housing stock reinforces Boston's commitment to making the city more affordable and accessible for both current and future residents.



Appendix

TABLE 1. INCOME RESTRICTED HOUSING BY DND PLANNING DISTRICTS

NEIGHBORHOOD	INCOME RESTRICTED UNITS	TOTAL HOUSING UNITS ⁹	PERCENT INCOME RESTRICTED
Allston/Brighton	4,338	33,622	13%
Back Bay/Beacon Hill	1,017	15,100	7%
Central	3,419	24,249	14%
Charlestown	2,329	9,334	25%
Dorchester	4,442	35,753	12%
East Boston	2,719	17,064	16%
Fenway/Kenmore	2,122	17,056	12%
Hyde Park	1,917	12,410	15%
Jamaica Plain	5,023	19,863	25%
Mattapan	3,266	13,505	24%
Roslindale	1,455	13,790	11%
Roxbury	11,761	26,580	44%
South Boston	3,801	23,092	16%
South End/Lower Roxbury	7,737	16,849	46%
West Roxbury	482	13,717	4%
CITYWIDE	55,828	291,984	19.1%

SOURCE: DND income restricted Housing Database; 2010 Decennial Census + Permitting Data

⁹ Total Housing Units = Total Occupied Units by Tenure from 2010 Decennial Census + Total Vacant Units for rent/sale or rented/sold but not occupied from 2010 Decennial Census + housing units completed 2011-2020 from City Permitting data. Rental and ownership totals do not add up to total housing units because tenure is unable to be determined for some vacant units.



Appendix

MAP 1. INCOME RESTRICTED HOUSING BY DND PLANNING DISTRICTS

Concentration of Income-Restricted Housing by Neighborhood

Percent of Total Housing Stock



Source: DND Income-Restricted Inventory thru 2020, PD&R

