

OFFERED BY COUNCILORS TANIA FERNANDES ANDERSON, DURKAN, FITZGERALD,
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CITY OF BOSTON
IN CITY COUNCIL

ORDINANCE AND AMENDMENT TO THE BOSTON
MUNICIPAL CODE IN REGARD TO MEASURING
RACIAL EQUITY IN AFFORDABLE HOUSING

WHEREAS, People of color in Boston and throughout the nation have faced entrenched and historic barriers to homeownership for generations; *and*

WHEREAS, Nationally, the homeownership rate for Black Americans is 42 percent, for Hispanic/Latino Americans 46 percent, while the homeownership rate for white Americans is 73 percent; *and*

WHEREAS, In Boston, the homeownership rate is lower than the national rate, with Black homeownership rates at 30 percent, Hispanic/Latino residents at 17 percent, and white residents at 44 percent; *and*

WHEREAS, Homeownership is the primary way that most families build wealth and pass it down from one generation to the next; *and*

WHEREAS, On average, white families in Boston have a net worth of \$247,000, while African American families in Boston only have an average of eight dollars of wealth; *and*

WHEREAS, In Boston, Black resident's poverty rate is 23 percent, Roxbury's rate much higher at 34 percent, Hispanic/Latino resident's poverty rate is 35 percent, while white resident's poverty rate is 13 percent; *and*

WHEREAS, In Boston, Black mortgage applicants are three times more likely, and Hispanic/Latino are twice as likely to be denied a mortgage than white applicants, while they are 2.5 times more likely to be denied a mortgage for property in the predominantly Black neighborhoods such as Roxbury and Mattapan compared to white neighborhoods; *and*

WHEREAS, Boston's high cost of housing has made the city the second most expensive place in America where the typical home price has increased from \$393,000 in 2015 to \$599,000 in 2021; *and*

WHEREAS, Boston's high cost of housing has also affected the typical rent, which has increased from \$2,148 in 2015 to \$2,590 in 2021, which steadily forces Black and

Brown residents out of the city in search of cheaper places to live; *and*

WHEREAS, In 2000, Latinos made up the single largest ethnic group in Jamaica Plain, however, since then their population has decreased by over 2,000, with a corresponding increase in Non-Hispanic white residents, who are better situated to afford the increasing cost of housing; *and*

WHEREAS, In 1990, 79 percent of Roxbury residents were Black, and now only 53 percent of residents are Black, while the white population has quadrupled over that time from 3 percent to 12 percent; *and*

WHEREAS, First-time homebuyers and young professionals of means move into neighborhoods like Roxbury to purchase homes that their multigenerational renting neighbors of color are unable to afford and further increase the cost of housing; *and*

WHEREAS, It is incumbent upon Boston to measure how developments in affordable housing have assisted Black and Brown residents, who are less likely to own their homes, more likely to live in poverty, and most affected by rampant gentrification and increasing housing costs, making them the most logical beneficiaries of affordable housing in Boston; **NOW, THEREFORE**

Be it ordained by the City of Boston, as follows:

That the City of Boston Municipal Code, Ordinances be amended in Chapter X by adding the following after 10-11.7:

Section 10-12 AFFORDABLE HOUSING EQUITY REPORT.

Section 10-12.1 Purpose.

The purpose of this ordinance shall be for the measurement and dissemination of how affordable housing is affecting racial equity, and to make sure affordable housing is decreasing racial inequity.

Section 10-12.2 Definitions.

- a. *Acceptance* means being invited to, or receiving an offer from the Boston Housing Authority or Mayor's Office of Housing to move in, lease, rent, reside in, or otherwise occupy any Affordable Housing;
- b. *Affordable Housing* means any and all housing owned, managed or otherwise overseen by the Boston Housing Authority, or Mayor's Office of Housing, and any and all leased housing or voucher programs that are owned, managed, or otherwise overseen by the Boston Housing Authority or Mayor's Office of Housing;
- c. *Applicant* means any and all persons, families, or anyone applying for any and all programs or housing offered, owned, managed, or otherwise overseen by the Boston Housing Authority or Mayor's Office of Housing.

Section 10-12.3 Reporting.

- a. The Administering Agency shall prepare and submit to the Mayor and the City Council an Equity report on Affordable Housing within the city that includes the following information without name or any other personal identifying information:
 - i. the number of applications received by the city for Affordable Housing, disaggregated by age, race, gender, size of family, income, and applicant neighborhood of residence;
 - ii. the number of applicants that were accepted to move into Affordable Housing, disaggregated by age, race, gender, size of family, income, and applicant neighborhood of residence previous to residing in said Affordable Housing;
 - iii. the number of Criminal Offender Record Information (CORI) requests to the state disaggregated by race;
 - iv. the average amount of time spent waiting for acceptance into an Affordable Housing unit, disaggregated by age, race, gender, size of family, income, and applicant neighborhood of residence;
 - v. the average amount of time spent waiting for denial for an Affordable Housing unit, disaggregated by age, race, gender, size of family, income, and applicant neighborhood of residence;
 - vi. the amount of time residents of Affordable Housing have resided in the said Affordable Housing disaggregated by age, race, gender, size of family, income, and applicant neighborhood of residence;
 - vii. the number of residents of Affordable Housing, disaggregated by age, race, gender, size of family, income, and Affordable Housing site, who have participated in, and received assistance from the following programs;
 1. ONE+Boston;
 2. Mayor's Office of Housing, First-time Homebuyers Program;
 3. Allston-Brighton Homeownership Program;
 4. Saving Toward Affordable Sustainable Homeownership (STASH) Program;
 5. Enhancing Economic Self-Sufficiency (EESS) Program;
 6. Housing and Stabilizing Chronically Homeless with Supports and Employment (HSCHSE) Program;
 7. Linking Treatment to Housing Program;
 8. Leading the Way Home Program;
 - viii. the number of applicants to Affordable Housing assigned preference or priority, disaggregated by age, race, gender, size of family, income, and neighborhood of residence, further categorized by;
 1. Federal Housing Program, Super Priority;
 2. Federal Housing Program, Supported Housing Programs;
 3. Federal Housing Program, Priority One;
 4. BHA Resident in Federal Housing Pro-Rated rent burden;
 5. Designated Housing not requiring Wheelchair Accessible units;
 6. Displaced Boston Tenant;
 7. Residency Preference;

- ix. the number of new homeowners in Boston disaggregated by age, race, gender, size of family, income, and neighborhood of residence;
- x. the number of new renters in Boston disaggregated by age, race, gender, size of family, income, and neighborhood of residence;
- b. Such a report shall be submitted one year following passage of this ordinance, and every year thereafter.

Section 10-12.4 Enforcement.

Enforcement of this section may be by written warning and/or non-criminal disposition fines as provided in MGL, Chapter 40, Section 21D, provided that this section shall not preclude the City of Boston from proceeding to restrain a violation by injunction.

Section 10-12.5 Implementation.

This ordinance shall take effect 90 days after passage.

Section 10-12.6 Severability.

If any provision of this section shall be held to be invalid by a court of competent jurisdiction, then such provision shall be considered separately and apart from the remaining provisions, which shall remain in full force and effect.

Filed: January 29, 2025