

DECEMBER 2023

# *Boston Housing Strategy 2025*

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A policy document to shape  
Boston's housing future



City of Boston  
Housing



boston planning &  
development agency



BOSTON  
HOUSING  
AUTHORITY

## Vision

Mayor Wu wants to make Boston a great big city for families, where they can live, learn, work, and grow. This is an ambitious goal, not only because families have their own needs, but also because making Boston good for families means making Boston good for everyone.

- **A family-friendly Boston is a great place for kids**, with childcare, education, places to play, and right-sized homes.
- **A family-friendly Boston is a great place for seniors**, with world-class health centers and housing options to age in community.
- **A family-friendly Boston is a great place for workers**, with job opportunities and housing that's affordable.
- **A family-friendly Boston is a great place for college students**, with enough housing for them and everyone else so they can stay after graduation and put down roots.

The common need across all these populations is safe, stable, affordable housing; housing of all types and sizes that works for unique family and household compositions; housing that's resilient to climate change and doesn't have a big carbon footprint; and housing that's located near transit, amenities, and the services people need.

More smaller units for individuals will free up multi-bedroom homes for families. Accessory Dwelling Units (ADUs) for seniors will allow multigenerational families to stay together. And more housing overall, especially affordable and transit-oriented development, will help keep the people families depend on—from teachers to nurses to restaurant staff—in Boston, near their jobs.

## Strategy

To meet these goals, the Boston Housing Strategy 2025 lays out the policies and programs already in operation and big, new ideas that can be pursued in the short term. It directs the Mayor's Office of Housing, the Boston Housing Authority, and the Boston Planning and Development Agency to work together to stabilize the housing market through new market-rate and affordable housing development, reduce racial disparities through homeownership and development opportunities for BIPOC-led organizations, and move forward Boston's Green New Deal through transit-oriented development and green retrofits for current housing. Read on for a summary of the Strategy or see the full document to review the many tools the City will continue to use or develop as we work to implement it.

**Priority 1: New housing development will be faster and less expensive to build so we can effectively get Bostonians into the homes they need.**

### 2022-2025 Goals:

- 8,300 new market-rate units permitted
- 4,700 new income-restricted homes created

Objective 1: Engage in community-driven planning to establish housing priorities in smart growth areas, then remove unnecessary zoning and permitting barriers to their development.

Objective 2: Utilize City land and allocate greater resources to support affordable and mixed-income housing development.

Objective 3: Focus City programs and development requirements on populations that aren't fully served by the market.

Objective 4: Expand economic opportunity for BIPOC businesses through development processes.

**Priority 2: Boston residents will have the services and resources they need to be stably housed.**

### 2022-2025 Goals:

- 20% reduction in annual eviction executions from approximately 1,344 in 2023 to 1,075 in 2025
- 5,550 families stabilized through legal and financial assistance, mediation, and housing search support

Objective 1: Increase renter protections

Objective 2: Make it easier for residents in need of stable, affordable housing to access it.

Objective 3: Combat housing discrimination.

**Priority 3: Boston residents will have equitable access to homeownership opportunities.**

**2022-2025 Goals:**

- 1,000 homeownership units permitted, built, or sold to households with low-to-middle incomes
- 750 households, at least 65% BIPOC, have opportunities to buy homes through City of Boston initiatives
- 3,000 current homeowners stay in their homes through foreclosure prevention and funding critical home repairs

Objective 1: Broaden down payment and other assistance for low- and moderate-income homebuyers, particularly BIPOC residents.

Objective 2: Accelerate development of homeownership units affordable to moderate-income homebuyers.

**Priority 4: Boston residents will live in housing that is carbon neutral and climate resilient.**

**By 2025:**

- 100% of new City-funded income-restricted housing reaches fossil fuel-free standards
- 300 homes for low-to-moderate-income Bostonians undergo or are in the process of undergoing deep green energy retrofits
- 1,500 public housing units weatherized and provided with heat pumps to eliminate gas or electric baseboard heat, and 5 sites solarized
- 2,000 homes occupied by low-to-middle-income Bostonians undergo comprehensive energy assessments

Objective 1: Require new income-restricted housing to be carbon neutral.

Objective 2: Develop scalable programs to support green retrofits for existing buildings.

Objective 3: Support the creation of a larger and more diverse building contractor workforce.

**Priority 5: Boston's existing supply of affordable housing will be preserved and accessible to those who need it.**

**By 2025:**

- 100% of expiring privately-owned affordable housing preserved, estimated to be 307 units
- 2,700 existing BHA units modernized through extensive upgrades
- 500 units of naturally occurring affordable housing acquired to preserve affordability

Objective 1: Track and maintain affordability restrictions on existing housing stock.

Objective 2: Acquire and income restrict naturally occurring affordable housing.

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# VISION FOR A FAMILY-FRIENDLY BOSTON

Mayor Wu and her Administration want to make Boston the best big city in the country to raise a family. This is an ambitious goal, not only because families have their own needs, but also because making Boston good for families means making Boston good for everyone.

- **A family-friendly Boston is a great place for kids:** A place with childcare, easy access to schools, places to play and grow, and right-sized homes.
- **A family-friendly Boston is a great place for seniors:** A place with world-class health centers and housing options to age in community and be close to family, friends, and the services they need.
- **A family-friendly Boston is a great place for workers:** A place with job opportunities, where folks can make a living and support their families, with good transit to easily go between home and work.
- **A family-friendly Boston is a great place for college students:** A place where housing is plentiful enough for young adults to come be educated here but also stay after graduation, contribute to our economy and culture, and even start families of their own one day.

The common need across all these populations is safe, stable, affordable housing; housing of all types and sizes that works for unique family and household compositions; housing that's resilient to climate change and doesn't leave a big carbon footprint; and housing that's located near transit, amenities, and the services people need.

We can't meet the housing needs of families without meeting the housing needs of everyone in our community. More smaller units for individuals will free up multi-bedroom homes for families. Accessory Dwelling Units (ADUs) for seniors will allow multigenerational families to stay together. And more housing overall, especially affordable and transit-oriented development, will help keep the people families depend on—from teachers to nurses to restaurant staff—in Boston, near their jobs.

To accomplish all this, the City of Boston has developed a Housing Strategy. This is a policy document laying out the actions the City will take between 2022 and 2025 to make Boston a family-friendly place and a place for everyone to call home. It is a roadmap that will get us from Boston today to the Boston we want to live in tomorrow.





# SNAPSHOT OF BOSTON TODAY: HOUSING AND FAMILIES

**To understand the housing needs of Boston’s families, we have to understand who they are and how they live.**

**More than half of Boston households are families.<sup>1</sup>** There are 145,000 families living in Boston today; they make up 53% of all households in the city. Families with children amount to 18% of all households, while married or cohabiting couples make up 25% and related adults make up another 10%. Boston’s remaining residents are householders living alone or unrelated roommates.

**More than half of BIPOC households are families (59%).** Of BIPOC households, 24% are parents, either single or in couples, 20% are married or cohabiting couples and 15% are related adults without children.

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<sup>1</sup>For the purposes of this Strategy, a family is a household with two or more related people or a cohabiting couple, as defined by the U.S. Census. Families include single parents, married or cohabiting couples with or without children, and related adults, such as a senior and their adult child. Family housing is a home with two or more bedrooms.

The data in this section is American Community Survey (ACS) PUMS 2017-2021 5-Year Estimates.



**Seniors are just as likely to live alone as with family.** Though more than half of Boston's senior residents live alone (52%), the city is also home to many seniors living with family. Most of these seniors are part of a couple or live with a relative (30% and 15%, respectively).

**Families are more likely to rent than to own their home.** Of all families, 57% rent their home; families with low incomes rent at even higher rates, with 81% of low-income families renting.

**Low-income families who are renters struggle to afford their housing.** In Boston, 53,317 households (20% of all households) are low-income families (non-students) with incomes below \$75,000. Low-income families who rent are particularly burdened by housing costs: 73% of them are cost burdened, spending more than 30% of household income on their housing, and 43% of are severely cost burdened, spending more than 50% of their income on housing.

**Most overcrowded households are families.** Though overcrowding rates are very low in the city (3%), the majority of overcrowded households are families (93%). This amounts to 8,788 Boston families living in overcrowded conditions.

**Significant numbers of multi-bedroom units are not occupied by families.** While 42% of units with two or more bedrooms are occupied by households with three or more people, nearly a quarter of this supply (22%) is occupied by 1-person households. Slightly more than a third of units with two or more bedrooms (36%) are occupied by non-family households; a third of units with three or more bedrooms (30%) are occupied by non-family households.

**New, multi-bedroom housing units are not out of reach of families.** Though newer housing tends to be more costly, some families are able to occupy it. Families live in both older units (built before 2010) and newer units (built 2010 or later) with two or more bedrooms at fairly comparable rates: 65% and 60%, respectively.

# ABOUT THIS STRATEGY

Boston Housing Strategy 2025 is a policy document that helps tell and shape Boston’s housing story. It reflects the work being done by the Wu Administration, including the Mayor’s Office of Housing, the Boston Housing Authority, and the Boston Planning and Development Agency<sup>2</sup>, to develop systematic approaches to address Boston’s housing challenges so that all residents have access to safe, healthy, and affordable housing.

The Strategy consists of the following elements:

- A **vision** for a family-friendly Boston.
- **Housing priorities** for the City to work towards.
- Key **high-impact strategies**, such as policies and programs, to advance priorities. This document differentiates between strategies that will be continued, that will be updated, that are new, and that are fresh ideas requiring further work to develop and implement.
- **Housing production and other numeric goals for 2025** that we’ll use to gauge progress towards key priorities.



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<sup>2</sup>The Mayor’s Office of Housing finances affordable housing development, manages the City’s real estate, provides assistance to homebuyers and homeowners, supports renters in crisis, and works to end homelessness; the Boston Housing Authority provides public housing and housing vouchers to thousands of low- and moderate-income residents; the Boston Planning and Development Agency oversees planning, zoning, and development review in Boston.

# HOUSING PRIORITIES AND STRATEGIES FOR 2025

This Strategy builds on decades of work to establish the city's significant supply of long-term affordable housing and serve Bostonians through numerous programs that create homeownership opportunities, support renters facing housing instability, maintain safe homes through the Boston Housing Authority, and meet many other housing needs.

Going forward to 2025, the Strategy aims to stabilize the housing market through new residential development, with a focus on creating more affordable homes for low- and moderate-income residents. It considers how to reduce racial disparities in housing through new homeownership opportunities for BIPOC individuals, and how to support wealth creation for BIPOC-led organizations through participation in development of public land, public contracts, and funding awards. It will also move forward Boston's Green New Deal through housing policies, programs, and development activities that prioritize walkability, public transit access, and a reduction of the carbon footprint of Boston's residential buildings. When implemented, the Strategy will foster a more family-friendly Boston, a city that works for everyone, a city with housing as abundant and varied as our people.



# SPOTLIGHT ON: BOLD, NEW HOUSING STRATEGIES

The City of Boston has many tools to meet the varied housing needs of our residents. This Strategy guides how to maintain and better deploy the tools we already have, and lays out new tools the City will develop. The following high-impact housing strategies are relatively new to Boston and are either still in development or require additional work to implement.

1

**Pass Transfer Fee.** Filed in the Massachusetts Legislature last spring, Boston's transfer fee proposal would introduce a property transfer fee (of up to 2%) on sales over \$2 million that would fund local affordable housing, as well as increase property tax exemptions for seniors. If passed, the transfer fee would substantially increase the City's budget for income-restricted housing production and preservation by \$50-100 million a year based on recent sales.

2

**Use City land for affordable housing.** The Citywide Land Audit identified vacant or underutilized property ranging from large parcels for new affordable housing (including Parcel P12C at 290 Tremont Street in Chinatown, the Austin Street parking lots in Charlestown, and the Boston Water and Sewer Parking Lots in Roxbury) to 150 small parcels throughout Boston neighborhoods for affordable homeownership opportunities. The City is issuing Requests for Proposals (RFPs), working with developers to select promising projects, and providing subsidy to make redevelopment of this land financially feasible.

3

**Accelerate housing development with public assets.** To better leverage City land for housing and provide community benefits, Boston has been working to combine housing with public assets in our neighborhoods. Three library sites, including in Chinatown, Uphams Corner, and the West End, are already moving forward with housing, and the City is working to position additional assets for redevelopment.

4

**Develop government-operated social housing.** The City, through the Boston Housing Authority (BHA), will work to develop a sustainable social housing model to create government-owned and -operated long-term affordable housing for low-to-moderate-income households. Most mixed-income housing developed today is funded by the City but privately developed and managed. With social housing, the City maintains an ownership stake and rents remain stable.



5

**Establish a new affordable housing fund.** The City will work with key Boston institutions and businesses to create a fund that provides low-cost financing to mission-driven partners, such as land trusts and community development corporations. Funding will support the acquisition of occupied market-rate multifamily housing to make it permanently affordable.

6

**Rezone for Accessory Dwelling Units.** The City, through the Boston Planning and Development Agency (BPDA), will expand the definition of allowable accessory/additional dwelling units (ADU) in the Zoning from only units in the same building to include detached structures on residential properties. To support the use of this new zoning and help facilitate production of ADUs, the City will provide targeted technical assistance and affordable loan products for low-to-moderate-income homeowners who want to add an ADU.

7

**Rezone Squares & Streets for transit-oriented development.** The City (through the BPDA) is kicking off a planning process that will result in new residential and mixed-use zoning for smart growth locations, such as Boston's many squares, corridors, and transit station areas. The process will include community engagement to determine appropriate densities of development and inform the new zoning.

8

**Modernize the Zoning Code.** The City is revising the Article 80 development review processes in the Zoning Code to facilitate more predictable timelines and pathways to new housing, as well as creating an alternative path in Article 80 to simplify the review of affordable housing developments specifically. This work will cut down on the number of projects requiring a variance, saving time and reducing development costs that would otherwise be passed on to residents.

9

**Conversion of office to residential buildings.** To take advantage of the recent rise in office vacancy and increase housing supply and foot traffic Downtown, the City is piloting a new program that offers owners of commercial office buildings reduced property tax rates, as well as a more streamlined approvals processes, in return for converting their buildings to residential uses.

**The following section of the document presents the above policies and additional housing tools the City will use to meet need, organized according to specific housing priorities they'll help advance.**



# PRIORITY 1: DEVELOPMENT

**New housing development will be faster and less expensive to build so we can effectively get Bostonians into the homes they need.**

Boston is experiencing a housing affordability crisis. The median monthly advertised rent in Boston in 2022 was \$2,800.<sup>3</sup> The income needed to afford this and not be rent burdened (i.e. to spend less than 30% of income on rent) is \$112,000 annually, but the median income in Boston is \$88,744 and even lower for BIPOC households: \$52,898 for Black and \$44,732 for Latinx households, compared to \$116,299 for White households.<sup>4</sup> High demand and insufficient supply is a big factor in driving up housing costs. In Boston, low vacancy rates, 3.7% as of 2020<sup>5</sup>, mean increased competition for housing and high housing costs, higher than many residents can afford.

Part of bringing housing costs down is producing more housing at all income levels to reduce competition. New housing will include more multi-bedroom homes for families, as well as right-sized homes for seniors to free up existing family housing for larger households.

## 2022-2025 GOALS

Improve development processes and direct City resources to support new priority housing.

**8,300**  
new market-rate  
units permitted

**4,700**  
new income-restricted  
homes created

<sup>3</sup> Rental Beast and MLS.

<sup>4</sup> ACS 2017-2021 5-Year Estimates.

<sup>5</sup> ACS 2016-2020 5-Year Estimates.





**Objective 1: Engage in community-driven planning to establish housing priorities in smart growth areas, then remove unnecessary zoning and permitting barriers to their development.**

Producing housing in Boston is a challenging process, with many barriers between land acquisition, proposal, and delivery. Strategies that pave the way for more predictable and efficient processes ultimately result in more desirable and less expensive housing. To do that, the City must ensure zoning accurately and clearly expresses planning priorities, including where housing development is desirable, what kind, and what community benefits are needed.

Key Strategies	
<b>Continue</b>	Accelerate the completion of ongoing planning studies with significant residential focus areas (e.g. East Boston, Charlestown, Mattapan) and promptly move the recommendations from these plans into zoning.
	Prioritize new affordable housing projects in areas that fall below the city’s average for income-restricted housing to ensure mixed-income and mixed-opportunity neighborhoods.



## Key Strategies (continued)

<b>Update</b>	Allow construction and/or conversion of detached accessory structures into housing by the Zoning Code and support their development through targeted technical assistance and affordable loan products for low-to-moderate-income homeowners.
	Develop and operationalize an updated community engagement toolkit that incorporates strategies to widen who participates in public processes, especially community members who are often left out, and improve transparency on process and decision making.
<b>New</b>	Identify and execute changes to the Zoning Code that incentivize affordable housing while minimizing the need for variances or other permitting burdens for these projects.
	Identify new, appropriate locations (squares, corridors, transit station areas) for housing, and conduct more targeted planning and rezoning efforts to encourage the growth of resilient, diverse, and walkable neighborhoods.
	Implement Mayor’s Wu Executive Order to accelerate the production of income-restricted housing through incentives and simplified review and approval processes, including an alternative path in Article 80 of Boston’s Zoning Code for affordable housing.
	Revise Article 80 development and community engagement processes to facilitate more predictable timelines and pathways to new housing.
<b>Fresh Idea!</b>	Develop a scorecard for measuring the performance of development projects based on affordability, resilience, and equity to guide allocation of City resources to projects that advance these goals.
	Explore the use of innovative construction methods to lower costs and increase the speed of construction.





## Objective 2: Utilize City land and allocate greater resources to support affordable and mixed-income housing development.

The City of Boston has significant resources at its disposal to make this Strategy’s vision a reality. Using public land and dollars to meet community needs for affordable housing, directly and by leveraging market-rate development, is key to equitable growth.

Key Strategies	
<b>Continue</b>	Dispose of large, underutilized publicly-owned parcels for mixed-income housing development.
	Create additional income-restricted units on BHA land through public housing improvement projects and expand deployment of public housing subsidies.
	Accelerate the Housing with Public Assets program to build housing on City-owned assets, such as libraries and parking lots.
	Use \$95 million in American Rescue Plan Act (ARPA) investments to build income-restricted units.
	Increase income-restricted housing production by fully leveraging tax relief (or Tax Increment Financing or District Improvement Financing models) and other tools for transformative projects that advance City development priorities.
<b>Update</b>	Make updates to the Inclusionary Development Policy, incorporate it into the Zoning Code, and administer the new Inclusionary Zoning requirements.
	Implement the new approved Linkage Policy to increase resources for income-restricted housing and jobs.
	Expand the City of Boston rental subsidy voucher program.
<b>New</b>	Support passage of the Property Transfer Fee home rule petition by the Massachusetts Legislature to substantially increase the City’s budget for income-restricted housing production and preservation.



## Key Strategies (continued)

<b>New</b>	Pilot a new program to convert Downtown office space into housing by offering owners of commercial office buildings reduced property tax rates in return for converting their buildings to residential uses, as well as a more streamlined approvals processes.
	Build, convert, or permit Faircloth units (BHA's surplus operating subsidy) to create more affordable housing opportunities that serve lower-income families and individuals.
<b>Fresh Idea!</b>	Develop a sustainable social housing model to create government-owned and -operated long-term affordable housing for households with a range of incomes.
	Investigate the City's ability to provide bonding for income-restricted housing development and/or to partner with a lender to provide low-interest funds to accelerate new affordable housing development.
	Explore a vacancy tax on those who buy housing without occupying or leasing the unit.



### Objective 3: Focus City programs and development requirements on populations that aren't fully served by the market.

Boston's older residents, those with disabilities, and other populations face additional hurdles to finding and securing housing. These Bostonians often can't find homes on the open market that will work for them, either because of limited supply or bias in the rent or sale of units. The following strategies will ensure design and marketing of new housing considers the needs of seniors, immigrants, and others.

Key Strategies	
<b>Continue</b>	Improve the quality of BHA housing serving seniors and persons with disabilities through preservation, accessibility improvements, and subsidy conversion to Project Based Vouchers.
	Lower barriers to income-restricted housing for immigrant households through inclusionary zoning, municipal and state voucher programs, state public housing, and multilingual support for all housing programs.
	Develop new, permanent supportive housing with specialized services for people exiting homelessness.
	Strengthen universal design and adaptability requirements within the design guidelines for income-restricted housing.
	Prioritize the development of income-restricted supportive housing opportunities for seniors so that all Bostonians can successfully age in their communities.
	Utilize the Homeless Set Aside Program to house formerly homeless people in new developments of 10-plus units supported with City funding.
<b>Fresh Idea!</b>	Develop a rapid re-housing program through the Mayor's Office of Returning Citizens to support Boston residents returning from incarceration.
	Seek opportunities to create new housing models for middle-income seniors and those with incomes and/or assets above the traditional income-restricted housing framework but with limited quality choices on the market.



## Objective 4: Expand opportunity for BIPOC businesses through development processes.

Key to ensuring new housing meets community needs is engaging a diversity of people and businesses in development processes. From envisioning what kind of housing is needed and where to providing training and jobs to those in development and construction, we must ensure opportunities to participate in these processes are equitably distributed.

Key Strategies	
<b>Continue</b>	Promote participation of MWBE teams in public funding and/or land development by allotting at least 25% of evaluation criteria to diversity, equity, and inclusion measures. Prioritize development teams that demonstrate significant economic benefit for BIPOC team members.
<b>Update</b>	Provide additional technical assistance and pre-development financing to support the growth of new BIPOC-led and/or Boston-based developers.
	Require developers responding to all City RFPs to submit a Diversity, Equity, and Inclusion Plan (as is required as part of the Article 80 review process for Large Projects) so proposals including significant and impactful economic participation, employment, and management roles for MWBEs can be prioritized.
	Expand compliance with the Boston Resident Jobs Policy to market-rate development to increase BIPOC representation in construction employment.



## Learn More: Student Housing

Boston is a destination for those seeking to advance their education and learn at our many esteemed institutions. The student population contributes to our local economy and vibrant culture and, like any other members of our community, needs housing. Approximately 46% of the undergraduate and graduate students in the city live on campus or in university-managed housing, leaving more than 38,000 students to find housing off campus in the city, according to college and university reporting.

While educational institutions are working hard to meet their student housing needs, including adding more than 6,400 dorm beds from 2014 to 2022, they will need to do more to alleviate some of the student pressure on the Boston housing market.

Over the coming years, the City will work with Boston's many colleges and universities through their Institutional Master Plan processes to reduce the number of students living in off-campus housing. See the [Student Housing Trends 2022 report](#) for more information on this topic.



# PRIORITY 2: HOUSING STABILITY

**Boston residents will have the services and resources they need to be stably housed.**

As of 2021, more than half of Boston renters (58% or 103,664 households) are low income, making less than \$75,000 annually.<sup>6</sup> In a City with housing costs as high as Boston's, it's particularly hard for lower-income renters to afford to live here. Many of them are paying more than they can afford on housing: 71,300 low-income renters are rent burdened, paying more than 30% of their income on rent, and 42,300 of them are severely rent burdened, paying more than 50% of their income on rent.<sup>7</sup> These households are at greatest risk for housing insecurity and displacement because such a high portion of their income goes towards housing and, if they can't pay rent, there are so few other housing options on the market affordable to them.

From January 1 to September 1, 2023, there were 3,288 eviction filings and 1,007 eviction executions in Boston; 72% of filings and 73% of executions were for non-payment of rent. Since the COVID-19 eviction moratorium was lifted at the end March 2022, eviction rates are nearly back up to pre-pandemic levels: just 2% lower for filings and 1% lower for executions than during the same time in 2018.<sup>8</sup> Calls to Boston's Office of Housing Stability are also on the rise: In fall 2023, OHS received more than 600 calls a week from constituents in need of support to find or maintain stable housing.<sup>9</sup>

Boston's communities of color have the highest numbers of eviction executions: Dorchester, Roxbury, and Mattapan combined account for 50% (545) of all executions in 2023.<sup>10</sup> These current patterns are rooted in a history of redlining, race-based restrictive covenants, and other discriminatory housing practices that have contributed to the segregation of Boston and the broader region. Areas home to a high proportion of Black and Latino residents are also areas with lower household income.

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<sup>6</sup> ACS 2017-2021 5-Year Estimates.

<sup>7</sup> ACS 2017-2021 5-Year Estimates (excludes college students).

<sup>8</sup> MassCourts+ (Jan 1, 2023 - Sept 1, 2023); 2018 Eviction data from MOH contract with a provider to collect data from the courts (2018 is the most recent pre-pandemic year for which we have data).

<sup>9</sup> OHS call data.

<sup>10</sup> MassCourts+ (Jan 1, 2023 - Sept 1, 2023).



## 2022-2025 GOALS

Use tools to decrease displacement and evictions and help residents stay in their communities.

# 20%

reduction in annual eviction executions from approximately 1,344 in 2023 to 1,075 in 2025

# 5,550

families stabilized through legal and financial assistance, mediation, and housing search support

### Learn More: A Strategy to Reduce Displacement in Boston

The City of Boston is engaging multiple departments in a coordinated effort to create an anti-displacement strategy for our neighborhoods, with a focus on residents, small businesses, and cultural anchors. We will work to assess displacement risk, including specific populations and neighborhoods, and identify existing and new tools needed to protect them. This strategy will leverage our full capacity to prevent direct displacement of residents from their homes and retain neighborhood stability.



## Objective 1: Increase renter protections.

Renters are particularly vulnerable to direct displacement from their homes and communities through rent increases and evictions. Notice of rent increases, financial assistance, tools to adapt to rent increases or condo conversion, and support to prevent eviction are vital to maintain housing and neighborhood stability.

Key Strategies	
<b>Update</b>	Expand anti-eviction programs including mediation and legal assistance.
	Expand emergency housing assistance support for fire victims, survivors of domestic violence, asylum seekers, families seeking shelter, and households displaced by community violence.
	Allocate new City resources to provide emergency rental funding to tenants.
	Expand coordination with City departments, State agencies, and non-profit and community partners to improve eviction-prevention strategies.
<b>New</b>	Require meaningful anti-eviction plans from all developers seeking funding for new affordable housing developments.
	Provide tenants with controlled rent increases by supporting the passage of Rent Stabilization for the City of Boston by the Massachusetts Legislature.
	Ensure that every tenant facing eviction has legal representation by supporting the passage of Right to Access by the Massachusetts Legislature.
	Allow tenants at risk of eviction, or their designated non-profits, to purchase the units they are currently living in by supporting the passage of the Tenant Opportunity to Purchase Act by the Massachusetts Legislature.
	Develop a database to track all eviction activity, analyze trends, and identify Bostonians who would benefit from anti-eviction support.





## Objective 2: Make it easier for residents in need of stable, affordable housing to access it.

Part of addressing housing instability is increasing the housing and affordable housing supply. Equally important is ensuring residents know about these opportunities and can access them without facing overwhelming barriers or delays. The City is committed to improving communications and information-sharing between its staff, landlords and property owners, and those seeking housing.

Key Strategies	
Update	Remove barriers and delays for constituents in need of stable, affordable housing by improving the marketing and lease-up processes for income-restricted housing produced through Boston's Inclusionary Development Policy (soon to be Inclusionary Zoning).
	Identify new ways to promote and improve Metrolist, Boston's primary resource for finding available income-restricted housing units, to close the knowledge gap for residents actively searching for housing.





### **Objective 3: Combat housing discrimination.**

All Boston residents deserve fair treatment when renting or buying a home. The City will work to implement existing and new strategies to advance equitable housing access and prevent discrimination against particular populations on the basis of identity.

Key Strategies	
<b>Continue</b>	Continue to partner with the Equity and Inclusion Cabinet to implement Boston’s 2022 Assessment of Fair Housing.
	Combat discrimination in the real estate market through fair housing and voucher discrimination testing and legislation.
<b>Update</b>	Strengthen fair housing and anti-discrimination efforts through tools provided by the Affirmatively Furthering Fair Housing zoning amendment and Inclusionary Zoning, including increasing the number of family-sized units and voucher usage in high opportunity areas.
<b>New</b>	Update tenant selection policies for City-supported income-restricted units to be more inclusive, clear, and usable, and promote such policies for all market-rate units approved by the BPDA.
	Require a voucher preference for a portion of units created through Inclusionary Zoning, especially for projects where voucher usage in the neighborhood is low.



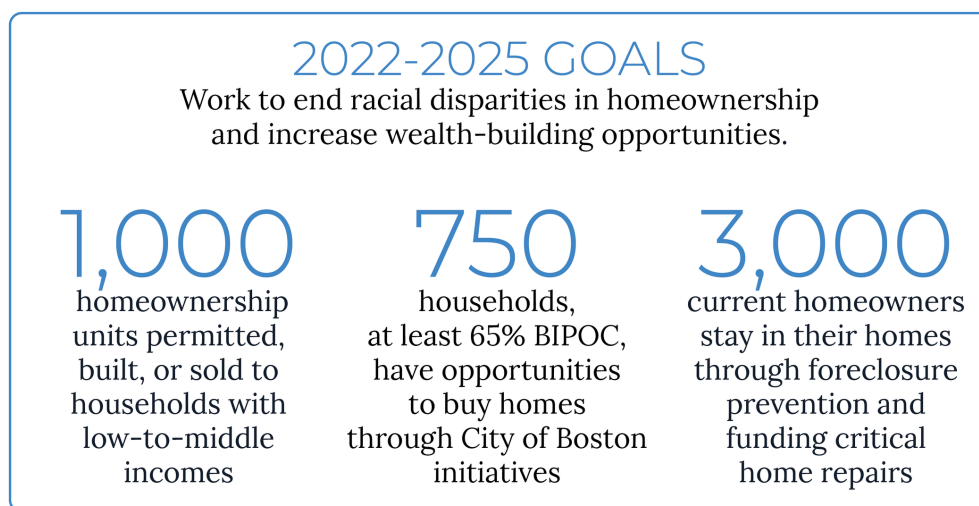
# PRIORITY 3: HOMEOWNERSHIP

**Boston residents will have equitable access to homeownership opportunities.**

With a current median sales price of \$765,000 and very high interest rates, homeownership is increasingly out of reach for many first-time home buyers and low-to-moderate Bostonians. In 2022, only 3% of all condo and single-family sales on the open market (or 200 out of 6,374 sales) were affordable to 2-3-person households making 80% of AMI. Moreover, the number of sales that year was slightly lower than the 10-year median (2013-2022) and significantly lower than in 2021, when 8,435 homes were sold.<sup>11</sup> The lack of turnover in the homeownership market means increased competition, and prices, for the limited supply of these homes.

There are some parts of Boston with higher rates of low-income homeowners. These homeowners can struggle to afford home maintenance and repair or rising taxes. Historically, these are also the areas that have experienced disproportionately high rates of foreclosure. It's also true that areas home to low-income homeowners are also majority BIPOC areas.

In addition to costs, the legacy of redlining, blockbusting, racial covenants, and discriminatory lending practices have resulted in major disparities in homeownership: 44% of White residents own their homes compared to 31% of Black residents and 17% of Latinx residents.<sup>12</sup> In Boston, 12,500 BIPOC households would need to become homeowners to end racial disparities in homeownership and match the average citywide homeownership rate of 35%.<sup>13</sup>



<sup>11</sup>The Warren Group, 2022.

<sup>12</sup>ACS PUMS 2017-2021 5-Year Estimates.

<sup>13</sup>MOH analysis.



## Objective 1: Broaden down payment and other financial assistance for low- and moderate-income homebuyers and current homeowners, particularly BIPOC residents

Homeownership is a vital pathway to equity and intergenerational wealth, but many Bostonians are barred from this opportunity. City resources will be used to help low-to-moderate-income and/or BIPOC residents put together a down payment and access financing, and to assist current homeowners with staying in their homes.

Key Strategies	
<b>Continue</b>	Use \$22 million in ARPA funds to assist Boston homebuyers with increased down payment assistance and low interest mortgages.
	Work with banks, lenders, developers, real estate agents, and other stakeholders to increase the number of BIPOC homebuyers using private financing and buying units in the open market.
	Evaluate the effectiveness of deed-restricted homeownership in Boston to advance the goals of affordable homeownership and wealth creation.
	Track foreclosure activity and maintain the Foreclosure Prevention and Intervention and Home Preservation programs to support and stabilize housing costs for low-to-moderate-income Boston homeowners.
<b>New</b>	Expand opportunities for public housing tenants and housing voucher holders to access homeownership by increasing down payment assistance, piloting a homeownership voucher program, and leveraging the BHA's scattered site condo portfolio to create new income-restricted homes.

## Objective 2: Accelerate development of homeownership units affordable to moderate-income homebuyers.

The high costs of development in Boston make it challenging to produce housing for ownership. Land costs often mean bigger (more expensive) homes or developments deliver the greatest return on a developer's investment. To create affordable homeownership opportunities, the City will provide and leverage subsidies in the form of land, funding, or other developer incentives.



## Key Strategies

<b>Continue</b>	Rapidly increase the construction of income-restricted homeownership units, affordable to households with a range of incomes, through the use of federal, state, and local dollars, including \$45 million in ARPA funds and leveraging the State's Commonwealth Builder program.
	Leverage the City's inventory of 150 small neighborhood parcels to increase the supply of affordable homeownership opportunities.
<b>Fresh Idea!</b>	Work with the development community to design and incentivize the modern-day starter home.
	Partner with developers, financiers, and others on the City's Rent to Own pilot program to create affordable opportunities for low-to-moderate-income renters to build equity and then purchase their home.

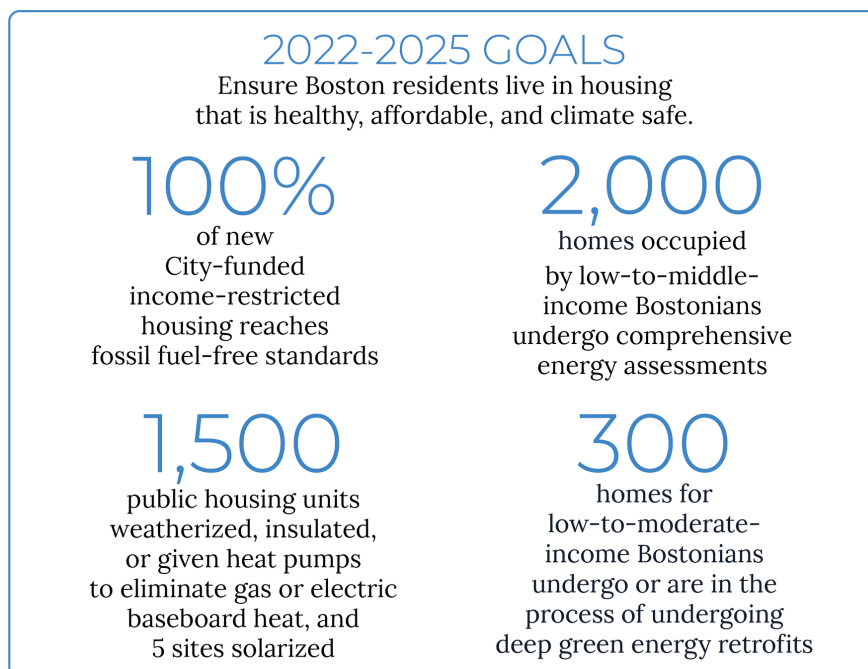


# PRIORITY 4: GREEN HOUSING

**Boston residents will live in housing that is carbon neutral and climate resilient.**

Boston is one of the most vulnerable cities in the United States to the climate impacts of global warming. Due to its location on the coast, Boston is already experiencing sea level rise and extreme temperatures and precipitation. July 2019 was the hottest month on record since 1872; on April 22nd of that same year, Boston experienced record rain (2.3 inches); in January 2018, the National Weather Service recorded its highest water level since it began keeping records for Boston Harbor in 1921.<sup>14</sup>

Boston residents face growing challenges from extreme heat, cold, rain, snow, and flooding. Due to the legacy of structural racism, BIPOC and low-to-moderate-income families are especially vulnerable, living in some of the most susceptible areas to extreme weather. In addition, low-income residents and those living in older housing face higher energy costs and poor indoor air quality. Improving weatherization, ventilation, and health and safety measures, in addition to transitioning to efficient electric systems, will create healthier homes and lower total housing costs by reducing energy burden.



<sup>14</sup>City of Boston Climate Action Plan 2019 Update: Monthly mean average temperature from Northeast Regional Climate Center, NOWData; National Weather Service, Record Event Report, April 22nd, 2019; historic crest from National Weather Service, Boston Harbor Hydrograph.



## Objective 1: Require new income-restricted housing to be carbon neutral.

Green construction standards can entail greater upfront costs, which are usually made up for with savings through improved performance over time. Consistent requirements for new residential development, both market rate and income restricted, will ensure all Boston residents live in environmentally sensitive housing and that lower-income residents benefit from reduced energy and other bills.

Key Strategies	
<b>Continue</b>	Ensure income-restricted buildings will be designed and constructed to limit damage and displacement related to the impacts of a changing climate, including danger to people and property from coastal flooding.
	Advance climate-smart zoning initiatives, including zoning for development that meets Zero Net Carbon standards: energy efficient buildings that produce or procure enough renewable energy to support building operations.
<b>Update</b>	Implement guidelines to require all new City of Boston-funded income-restricted buildings to reach fossil fuel-free standards. Improve guidelines as needed, such as to account for embedded carbon or other new ideas.
<b>New</b>	Enact and administer the State's municipal opt-in Specialized Stretch Code requiring new construction and major renovations to be more energy efficient.
	Adopt a new rent standard or incentive in the Section 8 program for highly sustainable properties.
<b>Fresh Idea!</b>	Set a pathway for public-private redevelopment projects to be free of fossil fuels (gas, oil).



## Objective 2: Develop scalable programs to support green retrofits for existing buildings.

New development makes up the minority of Boston’s housing. To meaningfully address the city’s carbon footprint, existing buildings must also become greener. The City will work to provide the funding and other support needed to implement green retrofits for our older housing stock.

Key Strategies	
<b>Continue</b>	Use the BERDO Equitable Emissions Investment Fund to support the decarbonization of affordable housing (switching from fossil fuels to solar, wind, or other low carbon sources).
	Coordinate with Mass Save, Eversource, and National Grid to streamline and expedite the ability of low- and moderate-income Bostonians to access existing incentives and resources for energy efficiency and building decarbonization improvements, such as weatherization, air sealing, and electrification.
	Maximize deployment of Massachusetts’ low-income weatherization and electrification resources from the Inflation Reduction Act.
<b>Update</b>	Incorporate green energy retrofits into existing programs supporting low-to-moderate-income homeowners, such as the Senior Saves program, which provides complete replacement of aging heating systems for eligible seniors.
	Work to shape MassSave and other soon-to-be created state- and federally-funded retrofits programs to be responsive to the needs of diverse, dense urban cities.
<b>New</b>	Install fossil fuel-free heating and cooling infrastructure during all heating system replacements, substantial renovations, and new planned BHA capital construction projects.
	Develop approaches to increase resilience to extreme weather for existing homes for low-to-moderate-income Bostonians.
<b>Fresh Idea!</b>	Institutionalize a new capital program for BHA decarbonization that leverages funding from the U.S. Department of Housing and Urban Development, the MA Executive Office of Housing and Livable Communities, and City funds.





Key Strategies (continued)	
<b>Fresh Idea!</b>	Launch and scale a City of Boston program to support with technical assistance and financing deep green energy retrofits for both small buildings (2-4 units) with low-to-moderate-income tenants and large (15+ units) income-restricted buildings.
	Pilot Boston's first "networked geothermal heating system" for public housing, which involves running pipes carrying water rather than natural gas to buildings from under the street.

**Objective 3: Support the creation of a larger and more diverse building contractor workforce.**

In order to produce the housing Boston needs, we must cultivate the workforce Boston needs. Having sufficient knowledgeable staff to keep up with housing demand requires intentional outreach and training.

Key Strategies	
<b>Continue</b>	Partner with workforce developments organizations and labor unions to increase the numbers of workers with the skills to build buildings and retrofit existing buildings to use as little energy as possible, known as "net zero."
	Use construction contracts and procurements to drive safe, equitable, and empowering labor standards for all Boston workers and to ensure jobs for Boston residents, especially BIPOC and women.
<b>New</b>	Produce a comprehensive needs assessment of the adequacy of labor supply and skills to advance the Green New Deal initiatives. Recommend actions to prepare skilled workers to meet these workforce demands with an eye towards equity, inclusion, and access.

# PRIORITY 5: PRESERVATION

**Boston’s existing supply of affordable housing will be preserved and accessible to those who need it.**

While Boston is committed to building additional housing to meet our needs, we must also preserve our 57,000 income-restricted housing units and additional naturally occurring affordable housing (NOAH) on the market. Over the next two years, 162 income-restricted units are at moderate-to-elevated risk of being lost without intervention.

For our public housing stock, the Boston Housing Authority (BHA) faces a \$1 billion backlog of deferred maintenance and is working hard to modernize and upgrade units that are in disrepair. In addition, we must continue to remove rental properties from the speculative market by acquiring and deed-restricting them.

With 71,301 cost-burdened low-income households living in Boston<sup>15</sup>, it’s clear there’s insufficient income-restricted housing affordable to them. In addition to preserving that supply, we must ensure naturally-occurring affordable housing (NOAH)--that which is not monitored by a deed restriction or dedicated to households with certain income levels--does not increase in price with the market. Some areas of Boston have seen changes in housing costs of more than 20%, 30%, even 40% in just 4 years (from 2018 to 2022). Removing NOAH from the speculative market and making it permanently affordable is a key strategy the City will use to maintain housing and neighborhood stability.

**2022-2025 GOALS**

Preserve at-risk income-restricted housing, modernize aging BHA units, and acquire occupied properties to prevent displacement.

<b>100%</b> of expiring privately-owned affordable housing preserved, estimated to be 307 units	<b>2,700</b> BHA units modernized through extensive upgrades	<b>500</b> units of naturally occurring affordable housing acquired to preserve affordability
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<sup>15</sup>ACS 2017-2021 5-Year Estimates (low income is less than or equal to \$75k annually).



## Objective 1: Track and maintain affordability restrictions on existing housing stock.

Income-restricted housing is the only way to ensure housing costs don't rise with the market. Many households can't afford market rates, and those who can one day, may not be able to the next since housing costs tend to increase at a higher rate than incomes. The City will work to track expiring deed restrictions and facilitate allocation of needed resources to ensure ongoing affordability.

Key Strategies	
<b>Continue</b>	Monitor all income-restricted housing and work with building owners and tenants to extend expiring affordability restrictions, providing public funding where necessary.
	Utilize ARPA, City of Boston capital resources, and conversion to Section 8 Project Based Vouchers to address capital repairs at BHA units, renovate senior housing, increase accessibility, and advance healthy housing by improving ventilation and reducing pollution.
<b>New</b>	Maximize public and private housing preservation funds in the State budget and subsequent housing bond bills.





## Objective 2: Acquire and income restrict naturally occurring affordable housing.

Boston’s supply of older and/or smaller units tends to be less costly than new development or bigger homes. Yet even this housing can become expensive due to stiff competition and investment in home improvements. The City will work to income restrict these homes before their prices are bid up.

Key Strategies	
<b>Continue</b>	Support buyers interested in acquiring occupied properties to convert to affordable, or income-restricted, housing.
<b>Update</b>	Expand MOH efforts to acquire and income restrict naturally occurring affordable housing using \$27 million in ARPA dollars and other resources. MOH will especially focus on acquisitions in key transit corridors to mitigate displacement risk.
<b>New</b>	Secure additional funding to acquire and income-restrict naturally occurring affordable housing, including low-interest private mortgages and soft debt from foundations and the State.
<b>Fresh Idea!</b>	Create a \$50 million loan fund allowing the City and our partners to remove occupied market-rate multifamily housing from the speculative market and make it permanently affordable.



# APPENDICES

## Mapping of Demographic and Housing Patterns

This is a people-centered Housing Strategy that responds to various housing needs and challenges across Boston. To better understand those dynamics, we've mapped and analyzed demographic and housing indicators reflecting the housing challenges this Strategy aims to address: supply shortage, housing instability and displacement risk, disparate homeownership opportunities, barriers to high-opportunity areas, loss of housing affordability, barriers to families, and barriers to maintaining and modernizing the housing supply.

The following maps illustrate the spatial patterns of these challenges and can be used to inform where to direct policy interventions to best respond to housing need.

- [Housing Costs](#)
- [Vacancy Rate](#)
- [Housing with 2+ Bedrooms](#)
- [Low-Income Renters](#)
- [Rent Burden](#)
- [Eviction Rates](#)
- [BIPOC Population](#)
- [Home Sales Price](#)
- [Affordable Sales](#)
- [Low-Income Homeowners](#)
- [Homeowners by Race/Ethnicity](#)
- [Heat Event Hours](#)
- [Low-Income Families](#)
- [Income-Restricted Housing](#)
- [Change in Housing Costs](#)



## 2025 Housing Target Methodology

The target number of units to permit by 2025 is 13,056, including 4,735 IR units (35% of total production) and 8,319 market-rate units. The Strategy period is between January 1, 2022, and December 31, 2025.

### HOUSING TARGETS BETWEEN JAN 1, 2022 - DEC 31, 2025

	Annual Targets	Total Targets
<b>Market-Rate</b>	<b>2,080</b>	<b>8,319</b>
<b>Income-Restricted</b>	<b>1,184</b>	<b>4,735</b>
<30% of AMI	184	735
31-60% of AMI	624	2,498
61-80% of AMI	210	840
80%-120% of AMI	166	663
<b>Total</b>	<b>3,264</b>	<b>13,056</b>



The targets were derived using data on recent permitting and pipeline trends, in addition to consideration of new resources MOH will have to increase income-restricted production. First, we looked at what was actually permitted in 2022, based on data from the Inspectional Services Department (ISD). 2022 is used as an example of a year with strong permitting: 4,300 units were permitted, which is the highest since 2018 and above the 10-year average of 4,084 units.<sup>16</sup> We then looked at what was permitted in the first three quarters of 2023 (the most recent data at the time this analysis was done), and extrapolated that out through quarter four of 2023 to get the projected number of units permitted in 2023.

For 2024 and 2025, we made some assumptions in order to project the number of permitted units. Due to macroeconomic and housing market conditions, 2023 was the slowest permitting year in the last 10 years--we expect the housing market in 2024 to look similar to 2023. We assume that the same number of market-rate units permitted in 2023 will be permitted in 2024, and that income-restricted permits will be 90% of what we saw permitted in 2022. While permitting is down slightly for income-restricted units, sustained government funding has allowed this type of housing production to remain fairly strong in 2023, even amidst market conditions. In 2025, we expect the housing market to begin to rebound. We assume that market-rate permits will be 75% of what they were in 2022, and that income-restricted permits will be 100% of what they were in 2022. In addition to a strong pipeline of income-restricted projects, the Mayor's Office of Housing has significant government funding, especially through ARPA and recent changes to the Linkage policy, which will support new income-restricted housing production.

Based on the estimated number of permitted units for each year of the Strategy period, we calculated an average (mean) of those years to get a target annual permitting goal. The annual goals were then multiplied by four (because there are four years in the Strategy period) to get the total goal. The goal for units permitted between the beginning of 2022 and the end of 2025 is 13,056 units (8,319 market-rate and 4,735 income-restricted units), or 3,264 units annually (2,080 market-rate and 1,184 income-restricted units). The goal is meant to be ambitious but reasonable, and rooted in the reality of the housing market.

We then broke down the income-restricted unit goal by Area Median Income (AMI). Based on production trends over the past 10 years and the shift in AMI levels of new Inclusionary Zoning units, we assume that 16% of new income-restricted units will be for households making less than 30% of AMI, 53% of the units will be for households making between 31-60% of AMI, 18% of the units will be for households making between 61-80% of AMI, and 14% will be for households making between 80-120% of AMI.

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<sup>16</sup> 2014-2023.





City of Boston  
Housing



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