



# INCOME- RESTRICTED HOUSING IN BOSTON 2024



Housing

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# EXECUTIVE SUMMARY

Boston has a robust stock of Income-restricted (IR) housing due to a combination of federal, state, and City dollars; innovative local policies and programs; and private developers of residential and large commercial projects. The Mayor's Office of Housing (MOH) maintains an inventory of all income-restricted units in Boston. This report provides a summary of Boston's current income-restricted housing stock and the development of new income-restricted housing to help residents and housing professionals better understand the geographic distribution, affordability levels, and other characteristics of this important housing stock.

## Highlights:

- The first three years of Mayor Wu's administration (2022-24) saw the highest affordable housing production than any preceding 3-year period since 1998, with 5,455 income-restricted units completed or in construction. The years 2022-24 also saw the highest 3-year total of income-restricted homeownership units built and in construction (811 units) in the last 25 years.
- 59,439 units are income restricted in Boston — that's 19.3 percent, or nearly one in five units in the city. Of Boston's rental housing, 29% is income-restricted, or 56,265 units.
- 84 percent of all of Boston's income-restricted units are affordable to low-income households making less than 60 percent of Area Median Income (AMI).
- The neighborhoods where income-restricted units make up the highest percentage of the housing stock are Roxbury (49 percent), Chinatown (42 percent), and Mission Hill (40 percent).
- 42 percent of the housing units permitted in 2023 were income restricted, which is nearly triple the rate from 10 years prior in 2014 (15 percent).
- 78 percent of the income-restricted units completed in the past 10 years are within a 10-minute walk to transit.
- Boston's Inclusionary Development Policy has produced 4,407 on-site and off-site units, and an additional 2,849 units supported by the IDP Fund (PILU), since its inception in 2000, totaling 7,256 units.
- The Linkage Fund has preserved or produced 16,420 units since its inception in 1987.

# INTRODUCTION

The City of Boston has the highest percentage of income-restricted (IR) housing of any major city in the country at 19.3 percent (59,439) of its total housing stock. The City has prioritized and allocated significant funding towards the preservation and production of income-restricted housing in order to address the growing demand for housing and rising housing prices in Boston. In the past 10 years (2015-2024), 9,457 income-restricted units have been permitted, which is 24 percent of all permitted housing units. 2023 marked a particularly impressive year, as the share of new housing permits that were income-restricted was more than double the amount 10 years prior in 2014 — from 20 percent in 2014 to 42 percent in 2023.

The first 3 years of Mayor Wu's administration (2022-24) saw the highest affordable housing production than any preceding 3-year period since 1998, with 5,455 income-restricted units completed or in construction. In the same period, the City has funded the building of 811 new affordable homes for sale. In fact, 2022-24 saw the highest 3-year total of income-restricted homeownership units built and in construction in the last 25 years.

Income-restricted housing is created and preserved by a combination of federal, State, and City funds; requiring private residential and large commercial development to support income-restricted housing; and other innovative programs and policies. However, federal resources have declined over the last 30 years, forcing states and cities to pick up more of the costs of building and maintaining income-restricted housing. Temporary funds for housing had become available from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act and the federal American Rescue Plan Act (ARPA), providing Boston with the opportunity to do more in the short term; however, these short-term funding sources are soon coming to an end.

In addition to federal and State dollars, the City invests approximately \$98.9 million per year between 2022-2024 toward the preservation of existing and production of new income-restricted housing, including General Fund, Inclusionary Development Policy, Community Preservation Act, and Neighborhood Housing Trust ("Linkage") funds.

The Mayor's Office of Housing (MOH) 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 housing stock.

## 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 is accomplished through a covenant on the deed that legally restricts the rent amount. This restriction may be for 15, 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 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 and the income levels of eligible households.



## Tools for Creating Income-restricted Housing

The City of Boston utilizes many critical tools to create more income-restricted housing. MOH receives funding from several federal and State programs, as well as funding from the City budget. There are also additional policies that leverage private market-rate development and commercial development to increase the income-restricted housing stock. Three key tools are Inclusionary Zoning (formerly the Inclusionary Development Policy), the Linkage Policy, and the Affirmatively Furthering Fair Housing (AFFH) zoning amendment, explained further below.

### **Inclusionary Zoning (IZ)**

Boston's Inclusionary Zoning (IZ) requires developers of housing above a certain scale to support affordable housing through the inclusion of income-restricted units within their buildings, at another location, or by contributing to a citywide affordable housing fund, known as the IDP (Inclusionary Development Policy) Fund, or else through a combination of these options. IZ requires developers of any residential projects of 7 or more housing units to commit to income-restricting 17 percent of their on-site units. The feasibility of some projects may be improved and/or the City's affordable housing goals may be better advanced if the off-site or contribution option (or a combination) is taken. The requirements for these options vary, depending on the neighborhood.

IZ units generally serve rental households at an average of 60 percent of AMI (maximum 70 percent of AMI), and homeownership households at or below 100 percent of AMI, with about half of homeownership units serving households at or below 80 percent of AMI.

Prior to October 2024, Inclusion Zoning was referred to as the Inclusionary Development Policy (IDP). When the IDP policy was introduced in 2000, few cities had a similar policy. Today, Boston is often highlighted for the success of its program, and towns and cities across the country are using inclusionary development programs to meet affordable housing needs. With the enactment of Inclusionary Zoning in October 2024, the City's Inclusionary Development Policy became a formal part of the Zoning Code. In this report, the two programs together will be referred to as IDP/IZ to reflect the fact that most of the production from this program occurred under IDP since Inclusion Zoning (IZ) just went into effect last year.

### **Linkage**

Boston's Linkage Policy is a housing impact fee charged to large commercial development. New commercial uses create new jobs, which creates more demand for housing for those new workers. In addition, to assure that current Boston residents can get some of those new jobs, job training is required. The policy applies to projects with 50,000 or more square feet of commercial space. In 2022, the City of Boston commissioned a nexus/feasibility study to better understand how to increase the fees. This resulted in an update, in effect as of January 1, 2024, to \$30.78 per square foot for lab space and \$23.09 for other commercial uses, up from \$15.38 per square foot with no distinction between lab and commercial space. Sixteen percent of the fees go towards job training and job preparedness programs, and 84 percent support the creation and preservation of affordable housing.<sup>1</sup>

### **Affirmatively Furthering Fair Housing (AFFH) Zoning**

Affirmatively Furthering Fair Housing (AFFH) Zoning went into effect in the City of Boston in 2021. This amendment to Article 80 of the Boston Zoning Code requires all Large Projects (those with 50,000 square feet or more of gross floor area) with residential components, as

<sup>1</sup> City of Boston Planning Department, Linkage web page: <https://www.bostonplans.org/projects/standards/linkage>

well as Planned Development Areas (PDAs), to undergo an additional review process that considers and advances the goals of affirmatively furthering fair housing. AFFH Zoning’s directive is to take “meaningful actions that [...] address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, and transforming racially and ethnically concentrated areas of poverty into areas of opportunity.” This process requires all eligible projects to be reviewed by the Boston Interagency Fair Housing Development Committee (BIFDC), an interagency committee composed of representatives of various city departments involved with housing, which meets regularly to discuss new projects and make recommendations that further the goals of fair housing to project proponents. For more detail on AFFH Zoning, see the AFFH Zoning Implementation and Outcomes, 2021-2023 Report [here](#).

## **Why Income-restricted Housing Is Important**

Income-restricted homes provide affordable housing options to Boston residents and help protect households against rising market prices that could potentially displace them. Of all Boston’s renters, 24 percent are severely rent burdened, paying more than 50 percent of their income on rent; 44 percent of households with annual incomes of \$75,000 or less are severely rent burdened. Boston homeowners also struggle to afford their housing, with 12 paying 50 percent or more of their income on housing costs.<sup>2</sup> The City of Boston Office of Housing Stability (OHS), which helps Boston residents in housing crisis, received an average of 365 calls per week in 2024.<sup>3</sup> Income-restricted housing is a key tool the City uses to address these challenges and provide community-level housing stability.

While the vast majority of income-restricted units in Boston are rental units, the City has permitted income-restricted ownership units at a faster rate in the last few years than it has historically. Income-restricted units of both tenures improve access to stable housing and decrease rent-burden that households may experience due to housing costs. The availability of income-restricted homeownership units also supports household wealth generation, as homeowners can build equity at rates comparable to the market even though the home was purchased for much less (thereby being affordable to low- and moderate-income homebuyers).

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<sup>2</sup> American Community Survey 2019-2023 5-Year Estimates, Tables B25074 and B25095

<sup>3</sup> MOH Office of Housing Stability call data

# DATA & METHODS

MOH 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 MOH and/or on land that was formerly owned by the City
- Privately-owned housing built without any City subsidy, e.g., created using Low-Income Housing Tax Credits (LIHTC) or through Inclusionary Zoning (IZ)
- 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 Executive Office of Housing and Livable Communities (EOHLC), such as Section 202 elderly housing

Information is gathered from a variety of sources, including:

- Housing completions data from the Inspectional Services Department (ISD)
- MOH and Planning Department project databases
- Community Economic Development Assistance Corporation's (CEDAC) Expiring Use list
- Project lists from the BHA, EOHLC, MassHousing, HUD, and others

Since many units are not required to report data to the City of Boston, MOH is constantly working to verify and update our 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 23,142 tenant-based vouchers in the City of Boston that provide additional affordability to low- and moderate-income households. More information on vouchers can be found in the Tenant-Based Vouchers section of this report.



The Pryde, photo from DiMella Shaffer



# OVERVIEW OF INCOME-RESTRICTED UNITS IN BOSTON

## Boston’s Income-restricted Housing Stock

Boston currently has 59,439 income-restricted (IR) units in its housing stock; that’s 19.3 percent of all housing units, or nearly one in every five units. The income-restricted stock consists of both rental and ownership units. Twenty nine percent of all rental units in the city are income restricted, while only three percent of all ownership units are income restricted (Table 1).

**Table 1.** Income-restricted Units as a Percentage of Total Housing Stock

	All Units	Rental	Owner
Total Housing Units in Boston	307,840	191,808	103,841
Total Income-restricted Units	59,439	56,265	3,202
Percent Income Restricted	19.30%	29%	3%

**Source:** City of Boston Mayor’s Office of Housing Housing Production Data

The income-restricted stock is mostly rental units (95 percent) (Table 2); that’s a significantly higher share than the overall housing stock, where 65.2 percent of units are rental and 34.8 percent are ownership.<sup>4</sup> 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. That said, in recent years, the City has created more income-restricted homeownership opportunities at a faster rate than ever before. Between 2022 and 2024, the City permitted 557 income-restricted homeownership units, which is more than any other period in the last 25 years.

**Table 2.** Income-restricted Units by Tenure

Total Income Restricted	59,439	100%
Rental	56,265	95%
Owner	3,202	5%

**Source:** City of Boston Mayor’s Office of Housing Income-restricted Housing Inventory

There are 4,406 IDP/IZ (onsite/offsite)<sup>5</sup> units in Boston, or 7 percent of all income-restricted units. Six percent of all income-restricted rental units and 31 percent of all income-restricted homeownership units are IDP/IZ.

<sup>4</sup> American Community Survey 2019-2023 5-Year Estimates, Table B25003. <https://data.census.gov/table?q=acs+b25003&y=2023>  
<sup>5</sup> On-site/off-site units refer to those created by the private sector to meet the requirements of the program, either on the site of the development itself, or off site in another development. On-site/off-site units are different from units created by the IDP Fund, through which MOH funds affordable housing projects across the city.



**Table 3.** IDP/IZ Units (On and Off Site)

	Total IR Units	Non-IDP/IZ IR Units	% Non-IDP/IZ	IDP/IZ IR Units	Percent IDP/IZ
Rental	56,265	52,861	94%	3,404	6%
Ownership	3,202	2,200	69%	1,002	31%
Total	59,439	55,061	93%	4,406	7%

**Source:** City of Boston Mayor’s Office of Housing Income-restricted Housing Inventory



The Lyndia, photo from RODE

# 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, Boston has the highest percentage of subsidized housing with 16.04 percent, followed by New York (10.67 percent), Washington D.C. (9.79 percent), and Detroit (8.59 percent). The 16.04 percent reported for Boston is lower than the 19.3 percent documented in the MOH database because the latter includes units not captured by HUD, such as units created under Inclusionary Zoning and other local financing.

**Table 4.** HUD-funded Units by City

Cities in the Top 15 Metropolitan Areas	Total Housing Units	Subsidized Units	Percent Subsidized
New York City, NY	3,649,896	389,462	10.67%
Los Angeles, CA	1,077,721	84,621	7.85%
Chicago, IL	1,268,199	107,852	8.50%
Dallas, TX	1,053,471	19,749	1.87%
Houston, TX	1,415,649	24,344	1.72%
Atlanta, GA	489,419	30,377	6.21%
Washington, D.C.	356,101	34,865	9.79%
Philadelphia, PA	739,725	48,074	6.50%
Miami, FL	440,070	16,779	3.81%
Phoenix, AZ	1,405,656	13,236	0.94%
Boston, MA	307,840	49,392	16.04%
Riverside, CA	142,816	2,866	2.01%
San Francisco, CA	411,542	25,406	6.17%
Detroit, MI	326,065	28,010	8.59%
Seattle, WA	537,193	21,150	3.94%

**Source:** HUD Picture of Subsidized Households (2009-2024); ACS 2023 5-year estimates; 15 Largest Metros from Statista

**NOTE:** Picture of Subsidized Households does not cover other housing subsidy programs, such as those of the U.S. Department of Agriculture's Rural Housing Service, unless they also receive subsidies referenced above. Other programs such as Indian Housing, HOME, and Community Development Block Grants (CDBG) are also excluded, as well as local city-funded programs.

# REGIONAL COMPARISON

The Massachusetts Comprehensive Permit Law (Chapter 40B), which Boston is not subject to, 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 that rate of income-restricted units at 19.3 percent. As of June of 2023, the latest data available from the State,<sup>6</sup> the only municipalities in the Boston metro area that come close to this rate of income-restricted housing are Chelsea at 16.6% and Cambridge at 12.9%.

Considering income-restricted rental housing only, Boston has the highest rate (26.7 percent) of the 16 municipalities in the Metropolitan Mayors Coalition (MMC), coordinated by the Metropolitan Area Planning Council (MAPC) (the regional planning agency for Greater Boston), followed by Chelsea (22.4 percent), Cambridge (21 percent), and Melrose (20.6 percent). Boston also has a higher percentage of income-restricted rental units than its share of the rental stock in the region: Boston has 49.3 percent of the region's rental housing, but has 63.5 percent of the income-restricted rental stock (Table 5).<sup>7</sup>

**Table 5.** Income-restricted Rental Units in Metro Boston Municipalities

Municipality	Rental Occupied Housing Units	Vacant Rental Units	Total Rental Units	Income-restricted Rental Units	Percent of Rental Units that are Income Restricted	Share of All Income-restricted Units in Municipality	Share of All Rental Units in Municipality
<b>Boston</b>	180,403	11,405	191,808	52,293	27.30%	63.20%	49.30%
<b>Chelsea</b>	9,589	393	9,982	2,455	24.60%	3.00%	2.60%
<b>Cambridge</b>	32,874	2,096	34,970	7,309	20.90%	8.80%	9.00%
<b>Melrose</b>	3,980	45	4,025	847	21.00%	1.00%	1.00%
<b>Braintree</b>	3,281	245	3,526	699	19.80%	0.80%	0.90%
<b>Newton</b>	9,200	354	9,554	1,562	16.30%	1.90%	2.50%
<b>Quincy</b>	25,082	256	25,338	3,811	15.00%	4.60%	6.50%
<b>Arlington</b>	7,819	236	8,055	1,109	13.80%	1.30%	2.10%
<b>Malden</b>	15,249	507	15,756	2,109	13.40%	2.50%	4.00%
<b>Revere</b>	10,735	790	11,525	1,542	13.40%	1.90%	3.00%
<b>Winthrop</b>	3,519	63	3,582	493	13.80%	0.60%	0.90%
<b>Watertown</b>	8,297	332	8,629	1,019	11.80%	1.20%	2.20%
<b>Somerville</b>	23,272	431	23,703	3,299	13.90%	4.00%	6.10%
<b>Brookline</b>	14,660	711	15,371	1,811	11.80%	2.20%	4.00%
<b>Medford</b>	11,534	453	11,987	1,363	11.40%	1.60%	3.10%
<b>Everett</b>	10,958	335	11,293	991	8.80%	1.20%	2.90%
<b>Total</b>	370,452	18,652	389,104	82,712	21.30%	100.00%	100.00%

**Source:** Housing Navigator; American Community Survey 2018-2022 5-Year Estimates, Tables B25003 and B25004

**\*\***This count from the Housing Navigator differs from the count used in the rest of this report (55,196) because the Housing Navigator's count excludes certain units that the MOH Inventory includes, such as group homes,

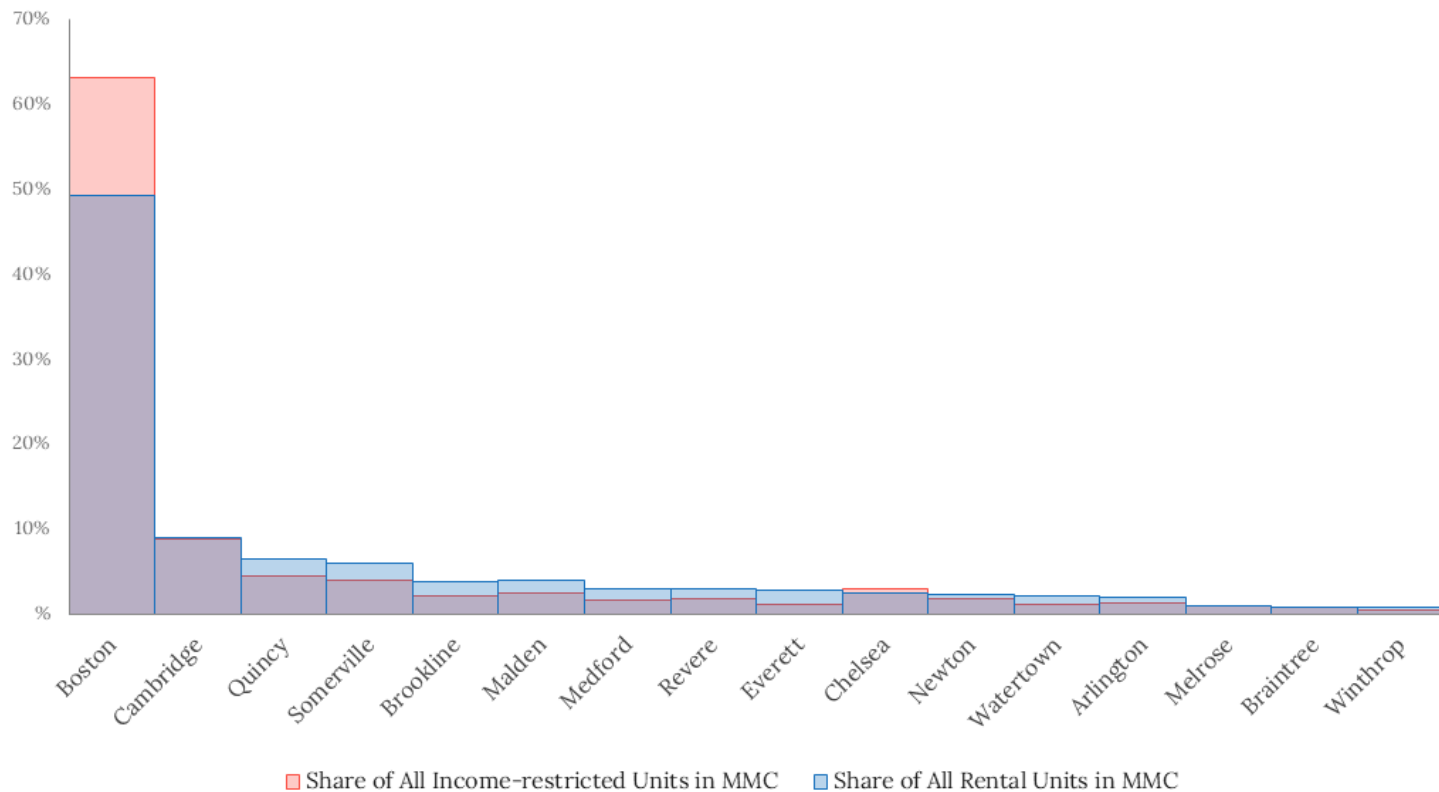
<sup>6</sup> MA Subsidized Housing Inventory 2023

<sup>7</sup> The data come from information on the [Housing Navigator](#) website, which is a new resource for understanding income-restricted housing in Massachusetts.

transitional housing, supportive housing, any units filled by referral only, Department of Mental Health units due to privacy reasons, and any unit that was missing documentation of the deed restriction.

The chart below shows each municipality's share of all MMC income-restricted rental units compared to their share of all MMC rental units. For example, Boston has 49 percent of the rental units in the MMC area, but 63 percent of all income-restricted rental units in the MMC area. Where the red line is above the blue, the municipality is contributing more income-restricted units than their share of rental units. Where the red line is below the blue, the municipality is contributing fewer income-restricted units than their share of rental units.

**Figure 1.** Metro Mayors Coalition Municipality's Share of Income-Restricted Rental Units Compared to All Units



**Source:** The Housing Navigator, accessed April 2025.



# GEOGRAPHIC DISTRIBUTION

Income-restricted units are distributed throughout the city, but some neighborhoods have much higher concentrations than others. Table 6, Map 1, and Map 2 show the distribution of units by neighborhood. Roxbury has the most income-restricted units as a percent of its total housing stock (50 percent), followed by Chinatown (42 percent), and Mission Hill (41 percent).<sup>8</sup> Longwood Medical Area has no income-restricted housing; however, this neighborhood has very few total residential units. Other neighborhoods with low income-restricted percentages include the North End (5 percent), Beacon Hill (6 percent), Back Bay (7 percent), Hyde Park (8 percent), and Seaport (9 percent).

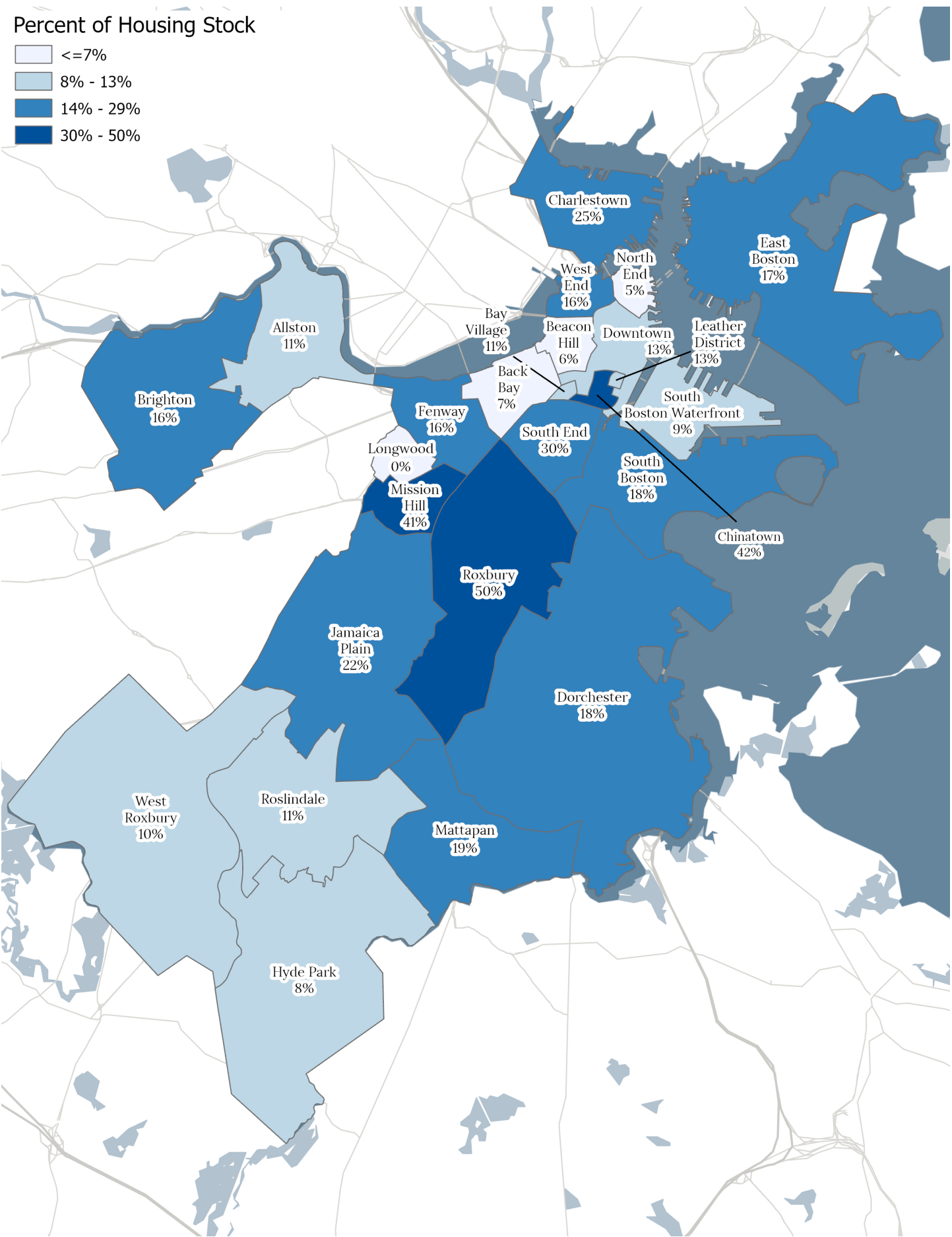
**Table 6.** Income-restricted Housing by Neighborhood

Neighborhood	Income- restricted Units	Total Housing Units*	Percent Income Restricted
Allston	1,052	9,205	11%
Back Bay	843	12,154	7%
Bay Village	154	1,391	11%
Beacon Hill	382	6,172	6%
Brighton	3,880	23,540	16%
Charlestown	2,456	9,987	25%
Chinatown	1,235	2,968	42%
Dorchester	8,940	50,573	18%
Downtown	868	6,680	13%
East Boston	3,201	19,124	17%
Fenway	2,194	13,421	16%
Hyde Park	1,043	13,524	8%
Jamaica Plain	4,279	19,199	22%
Longwood Medical Area	0	330	0%
Mattapan	1,937	10,329	19%
Mission Hill	2,734	6,713	41%
North End	346	6,728	5%
Roslindale	1,409	12,778	11%
Roxbury	10,972	21,982	50%
South Boston	3,602	19,495	18%
South Boston Waterfront (Seaport)	456	4,939	9%
South End	5,202	17,111	30%
West End	827	5,065	16%
West Roxbury	1,427	14,432	10%
CITYWIDE	59,439	307,840	19.30%

**Source:** City of Boston Mayor's Office of Housing Income-restricted Housing Inventory; ACS 2019-2023 5-Year Estimates, Table B25002

<sup>8</sup> These percentages should not be compared to previous reports, as the source used for the Total Housing Units (the denominator in the percentage) has changed in this year's report. Some neighborhoods have smaller percentages of income-restricted housing in this report, but the actual number of income-restricted units has either remained the same or increased in all neighborhoods; no neighborhood has seen a decrease in the total number of income-restricted units. See Appendix for more detail.

**Map 1.** Percentage of Income-restricted Housing by Neighborhood



**Table 7** shows the distribution of IDP/IZ units across Boston's neighborhoods. South Boston, Brighton, South Boston Waterfront, and South End have the highest shares. The neighborhoods with the highest number of IDP/IZ units as a percentage of all income-restricted housing in each neighborhood are the Seaport (87 percent), West End (38 percent), Downtown (27 percent), and Allston (27 percent).

As shown in Map 1, total income-restricted housing exceeds 30 percent of the housing stock in South End, Mission Hill, Chinatown, and Roxbury, respectively. However, as shown in Table 7, only 13 percent of the IDP/IZ program is in those neighborhoods collectively. In contrast, Allston, Downtown, West End, and South Boston Waterfront each have income-restricted percentages below the citywide average (9 - 16 percent), but all have very high rates of IDP/IZ units (27 - 87 percent). This means that IDP/IZ is creating new affordability in neighborhoods that have had comparatively less government-funded income-restricted housing development due to high land costs and the lack of City-owned land in these neighborhoods. South Boston Waterfront, for example, has 87 percent of its income-restricted housing created through the IDP/IZ. Approximately 47 percent of IDP/IZ units, or 2,048 units, are in Zone A neighborhoods, the neighborhoods at the top third of market prices in the city (see Appendix A for a map of IDP/IZ Zones).

**Table 7.** IDP/IZ On Site/Off Site Units by Neighborhood

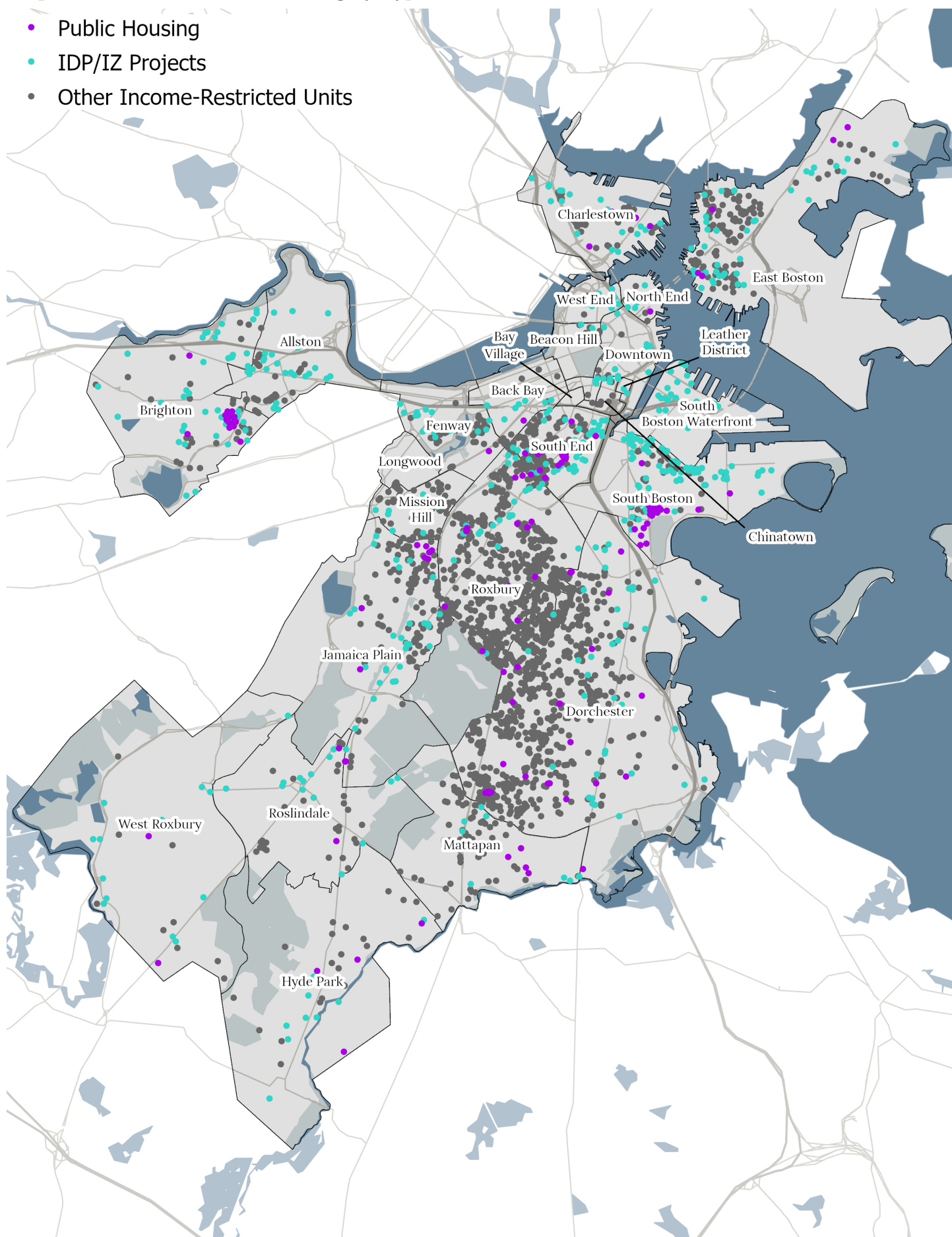
Neighborhood	All Income-restricted Units	IR Units as a Percent of Total Housing in Neighborhood	Share of Total IR Units	IDP/IZ Units	IDP/IZ Units as a Percent of All IR Units in Neighborhood	Share of Total IDP/IZ Units
<b>Allston</b>	1,052	11%	2%	280	27%	6%
<b>Back Bay</b>	843	7%	1%	125	15%	3%
<b>Bay Village</b>	154	11%	0%	0	0%	0%
<b>Beacon Hill</b>	382	6%	1%	1	0%	0%
<b>Brighton</b>	3,880	16%	7%	419	11%	10%
<b>Charlestown</b>	2,456	25%	4%	165	7%	4%
<b>Chinatown</b>	1,235	42%	2%	19	2%	0.40%
<b>Dorchester</b>	8,940	18%	15%	269	3%	6%
<b>Downtown</b>	868	13%	1%	234	27%	5%
<b>East Boston</b>	3,201	17%	5%	349	11%	8%
<b>Fenway</b>	2,194	16%	4%	350	16%	8%
<b>Hyde Park</b>	1,043	8%	2%	35	3%	1%
<b>Jamaica Plain</b>	4,279	22%	7%	244	6%	6%
<b>Longwood Medical Area</b>	0	0%	0%	0	0%	0%
<b>Mattapan</b>	1,937	19%	3%	18	1%	0.40%
<b>Mission Hill</b>	2,734	41%	5%	52	2%	1%
<b>North End</b>	346	5%	1%	28	8%	1%
<b>Roslindale</b>	1,409	11%	2%	32	2%	1%
<b>Roxbury</b>	10,972	50%	18%	97	1%	2%
<b>South Boston</b>	3,602	18%	6%	479	13%	11%

Neighborhood	All Income-restricted Units	IR Units as a Percent of Total Housing in Neighborhood	Share of Total IR Units	IDP/IZ Units	IDP/IZ Units as a Percent of All IR Units in Neighborhood	Share of Total IDP/IZ Units
<b>South Boston Waterfront</b>	456	9%	1%	398	87%	9%
<b>South End</b>	5,202	30%	9%	416	8%	9%
<b>West End</b>	827	16%	1%	312	38%	7%
<b>West Roxbury</b>	1,427	10%	2%	81	6%	2%
<b>CITYWIDE</b>	59,439	19%	100%	4,403	7%	100%

**Source:** City of Boston Mayor's Office of Housing Income-restricted Housing Inventory



**Map 2. Income-restricted Housing by Type**



The number of income-restricted rentals as a percentage 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 Fenway, where 85 percent of the units are rental, but only 19 percent are income restricted. In other neighborhoods, much higher percentages of the rental stock are income restricted, such as Roxbury, where 73 percent of the stock is rental, and 65 percent of those units are income restricted (Table 8).

**Table 8.** 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	86%	13%	1,020
Back Bay	60%	11%	830
Bay Village	60%	19%	154
Beacon Hill	55%	11%	381
Brighton	78%	20%	3,679
Charlestown	48%	48%	2,326
Chinatown	87%	44%	1,140
Dorchester	61%	27%	8,331
Downtown	56%	21%	791
East Boston	68%	23%	2,987
Fenway	85%	19%	2,174
Hyde Park	41%	18%	1,013
Jamaica Plain	56%	39%	4,136
Longwood Medical Area	82%	0%	0
Mattapan	55%	33%	1,850
Mission Hill	87%	43%	2,540
North End	70%	7%	329
Roslindale	43%	25%	1,355
Roxbury	73%	65%	10,455
South Boston	53%	32%	3,322
South Boston Waterfront	77%	11%	407
South End	61%	46%	4,816
West End	75%	22%	819
West Roxbury	36%	27%	1,410

**Source:** City of Boston Mayor’s Office of Housing Income-restricted Housing Inventory; ACS 2019-2023 5-Year Estimates (Total Rental and Owner Units combine Occupied Housing Units from Table B25003 with Vacant Units “for rent” or “rented not occupied” from Table B25004). Other vacancy types are not included in the tenure breakdowns since tenure for those units are not identified in the data. Therefore, Rental and Ownership units do not add up to the Total Housing Units).

There are far fewer income-restricted ownership units than rental units, but the same trend 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 highest percentage of owner units (60 percent), but one of the lowest percentages of income-restricted owner units (0.2 percent, or only 17 units). Conversely, Mission Hill has one of the lowest percentages of owner units (10 percent), but one of the highest percentage of income-restricted (28 percent) owner units in the city (Table 9).

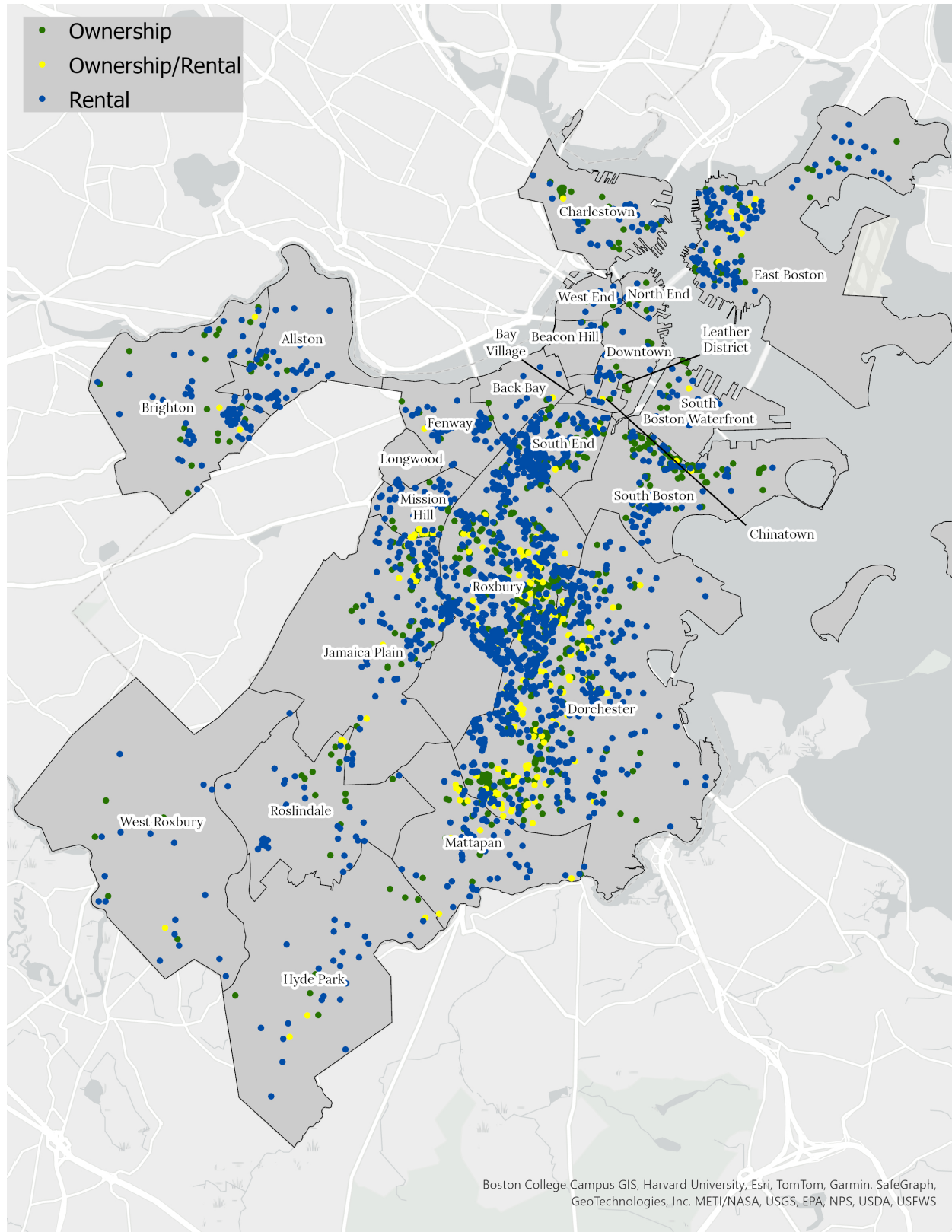
**Table 9.** Share of Restricted Ownership Units by Neighborhood

Neighborhood	Percent of Housing that are Owner Units	Percent of Owner Units that Are Income Restricted	Number of Income-Restricted Owner Units
Allston	12%	3%	32
Back Bay	26%	0.41%	13
Bay Village	31%	0%	0
Beacon Hill	34%	0%	1
Brighton	20%	4%	201
Charlestown	47%	3%	130
Chinatown	7%	47%	95
Dorchester	37%	3%	609
Downtown	29%	4%	77
East Boston	27%	4%	214
Fenway	9%	2%	20
Hyde Park	58%	0.40%	30
Jamaica Plain	43%	2%	143
Longwood Medical Area	15%	0%	0
Mattapan	41%	2%	87
Mission Hill	10%	28%	194
North End	20%	1%	17
Roslindale	54%	1%	54
Roxbury	25%	10%	548
South Boston	46%	3%	280
South Boston Waterfront (Seaport)	21%	4%	46
South End	34%	7%	386
West End	15%	1%	8
West Roxbury	60%	0.20%	17
CITYWIDE	34%	3%	3,202

**Source:** City of Boston Mayor’s Office of Housing Income-restricted Housing Inventory; ACS 2019-2023 5-Year Estimates (Total Rental and Owner Units combine Occupied Housing Units from Table B25003 with Vacant Units “for sale” or “sold not occupied” from Table B25004). Other vacancy types are not included in the tenure breakouts since tenure for those units are not identified in the data. Therefore, Rental and Ownership units do not add up to the Total Housing Units).

**Map 3** shows the spread of income-restricted units across the city by tenure. Unlike the tables above, which show tenure as a percentage of the total housing stock in each neighborhood, this map shows the absolute number of units by tenure. It shows that there are many projects that include both owner and rental units, particularly in Dorchester, Roxbury, Mission Hill, and Jamaica Plain. Many of these are small multifamily homes (two- and three-unit homes) where the owner occupies one unit and rents out the other unit(s).

**Map 3. Income-restricted Housing by Tenure**





# NEIGHBORHOOD

## DEMOGRAPHIC AND ECONOMIC

## CHARACTERISTICS

This section looks at the geographic distribution of income-restricted units in conjunction with the demographic and economic characteristics of the census tracts<sup>9</sup> in which they are located. Table 10 and Map 4 show where income-restricted units fall with respect to poverty levels. A higher poverty tract is one where the percent of households whose incomes are under 200 percent of the federal poverty level is above the citywide average of 30.1 percent. While 46 percent of all housing is located in higher poverty tracts, 72 percent of all income-restricted units are located in higher poverty tracts.

To improve access of low-income Boston residents to housing opportunities across the city, there has been a shift in where it's developed over the past decade: 62 percent of the income-restricted housing built between 2015 and 2024 is in higher poverty areas, which is lower than the overall rate of 72 percent for all income-restricted units. As this trend continues, through IDP/IZ mixed-income development, the spread of income-restricted housing across Boston will provide residents with affordable housing options in more, and more varied, neighborhoods.

**Table 10.** Income-restricted Units in Higher Poverty Census Tracts\*

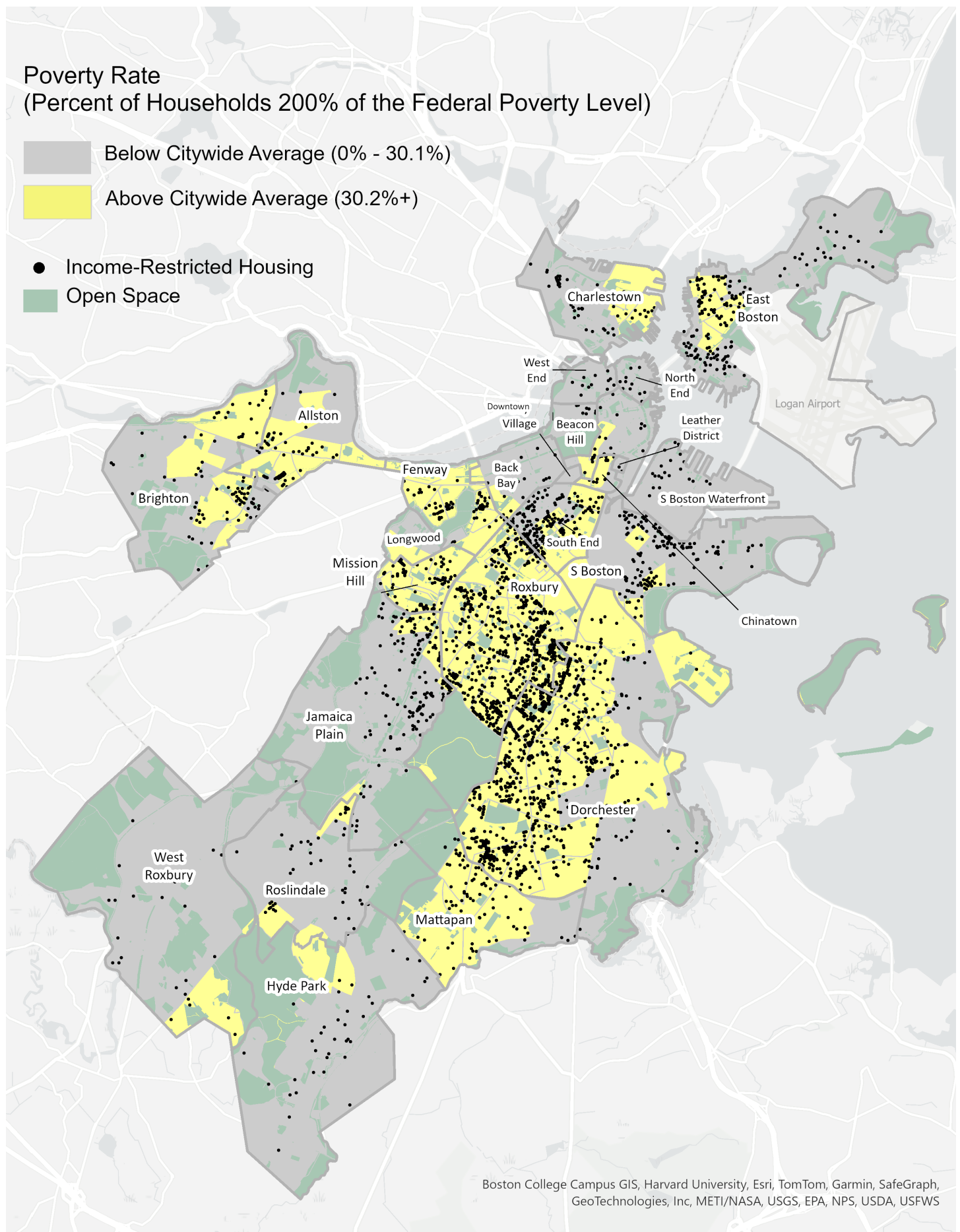
All Housing Units (Income Restricted and Market Rate)	
Number of Higher Poverty Census Tracts	93
Total Housing Units in Higher Poverty Tracts	142,083
Total Housing Units, Citywide	307,840
Percent of Units in Higher Poverty Tracts	46%
All Income-restricted (IR) Units	
Total IR Units in Higher Poverty Tracts	43,019
Total IR Housing Units, Citywide	59,439
Percent IR Units in Higher Poverty Tracts	72%
Income-restricted Units Built in Past 10 Years (2015-2024)	
Total IR Units Built 2015-2024 in Higher Poverty Tracts	4,998
Total IR Units Built 2015-2024, Citywide	8,106
Percent IR Units in Higher Poverty Tracts	62%

**Source:** American Community Survey 2019-2023 5-Year Estimates, Table C17002; MOH Income-restricted Housing Inventory; MOH housing production data

\*Higher Poverty Tract defined as tracts where the percent of households with incomes under 200% of the federal poverty level is above the citywide average of 30.1%.

9 Census tracts are small geographic areas defined by the U.S. Census Bureau.

**Map 4. Income-restricted Housing & Poverty Rate**



**Table 11** and Map 5 show where income-restricted units fall with respect to the White, non-Hispanic/Latinx population. A predominantly White tract is one where 60 percent or more of the population is White non-Hispanic/Latinx.

There are 79 predominately White (non-Latinx) tracts in Boston, out of 207 total tracts. These tracts contain 40 percent of the city’s total housing units, but only 19 percent of the city’s income-restricted housing units. This reflects the ongoing segregation of the city by both race and class, visualized in Map 5.

Income-restricted units built between 2015-2024, however, are more likely to be located in predominantly White neighborhoods, with 29 percent of this newer stock located in those areas. This reflects an effort to provide affordable opportunities in neighborhoods that have historically been unattainable to lower-income residents.

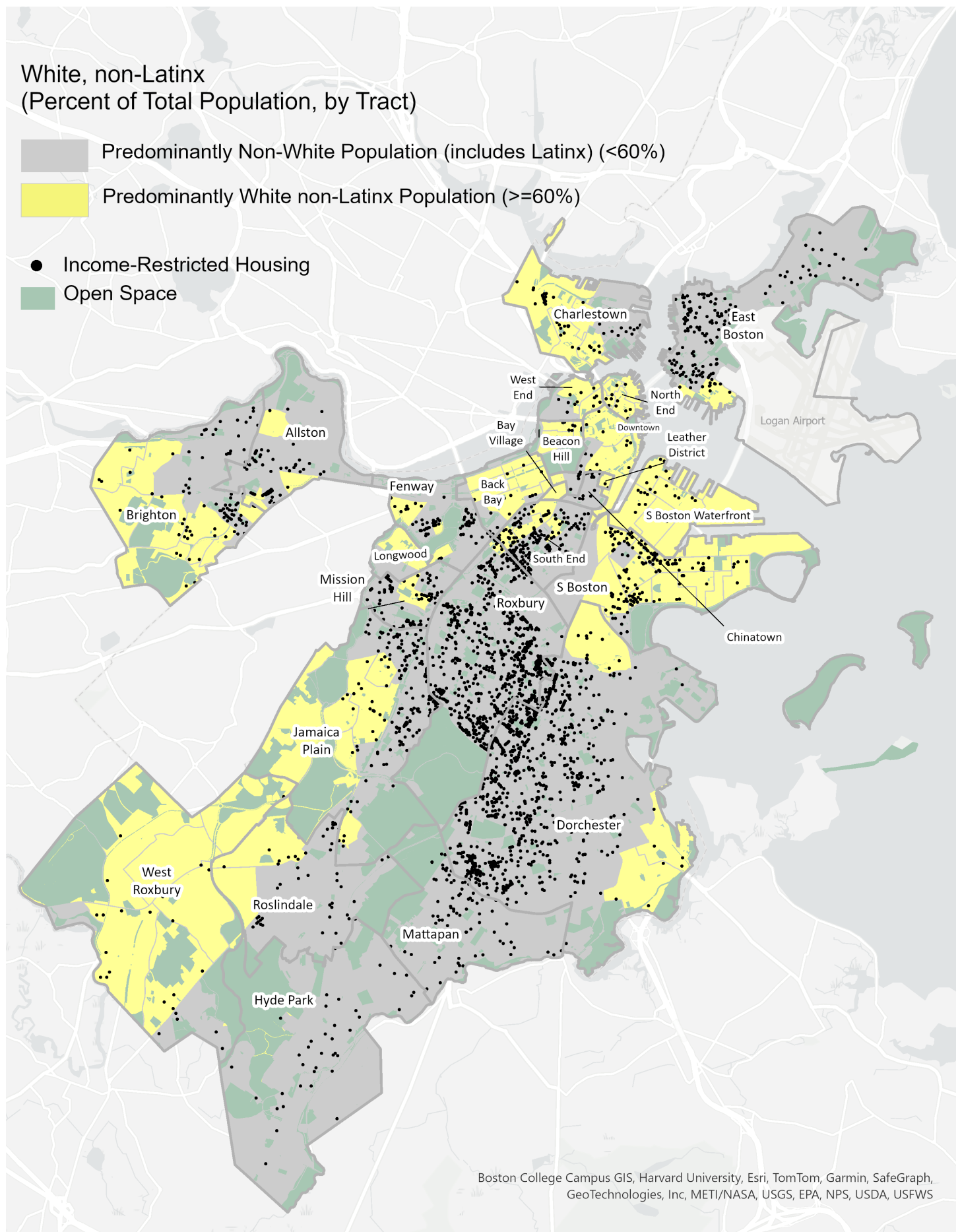
**Table 11.** Income-restricted Units in Predominantly White Tracts\*

All Housing Units	
Number of Predominantly White Tracts	79
Total Housing Units in Predominantly White Tracts	122,257
Total Housing Units, Citywide	307,840
Percent of Total Housing Units in Predominantly White Tracts	40%
All Income-restricted (IR) Units	
Total IR Units in Predominantly White Tracts	11,406
Total IR Units, Citywide	59,439
Percent IR Units in Predominantly White Tracts	19%
Income-restricted Units Built in Past 10 Years (2015-2024)	
Total IR Units Built 2015-2024 in Predominantly White Tracts	2,354
Total IR Units Built 2015-2024, Citywide	8,106
Percent IR Units in Predominantly White Tracts	29%

**Source:** American Community Survey 2019-2023 5-Year Estimates, Table B03002; MOH Income-restricted Housing Inventory; MOH housing production data

\*Predominantly White Tracts defined as those where 60% or more of the population is White, non-Hispanic/Latinx.

**Map 5. Income-restricted Housing & Predominantly White Tracts**



# AFFORDABILITY LEVELS

Income-restricted units have rents or sales prices that are capped to be affordable to households at specific income levels. A household must meet certain income restrictions to qualify. Table 12 explains income limits by household size. For example, a one-person household making \$62,000 per year would fall in the 60 percent of AMI bracket, and would be eligible for a unit restricted for households with incomes at or below 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 \$1,784 (Table 13). Maximum affordable rents and sales prices vary by funding program, but Table 13 provides rent prices commonly used in MOH programs, and Table 14 provides sales prices used for IDP/IZ.

Table 12. 2024 Income Limits

Percent of Area	Household Size			
Median Income (AMI)	1 person	2 persons	3 persons	4 persons
30%	\$34,300	\$39,200	\$44,100	\$48,950
50%	\$57,100	\$65,300	\$73,450	\$81,600
60%	\$68,520	\$78,360	\$88,140	\$97,920
70%	\$79,940	\$91,420	\$102,830	\$114,240
80%	\$91,200	\$104,200	\$117,250	\$130,250
100%	\$114,200	\$130,600	\$146,900	\$163,200
120%	\$137,040	\$156,720	\$176,280	\$195,840

Source: City of Boston Mayor’s Office of Housing Income Limits

Table 13. 2024 Maximum Affordable Rents

Percent of Area	Number of Bedrooms					
Median Income (AMI)	SRO	Studio	1	2	3	4
30%	\$642	\$856	\$918	\$1,101	\$1,273	\$1,420
50%	\$1,070	\$1,427	\$1,530	\$1,836	\$2,121	\$2,367
60%	\$1,285	\$1,713	\$1,836	\$2,203	\$2,546	\$2,841
70%	\$1,499	\$1,998	\$2,142	\$2,570	\$2,970	\$3,314
80%	\$1,713	\$2,284	\$2,448	\$2,938	\$3,395	\$3,788
100%	\$1,929	\$2,573	\$2,756	\$3,307	\$3,819	\$4,270
120%	\$2,313	\$3,086	\$3,307	\$3,969	\$4,583	\$5,125

Source: City of Boston Mayor’s Office of Housing Income Limits



**Table 14.** 2024 Maximum Affordable Sales Prices

Percent of Area	Number of Bedrooms				
Median Income (AMI)	Studio	1	2	3	4
<b>50%</b>	\$97,032	\$122,200	\$147,576	\$172,744	\$197,912
<b>60%</b>	\$127,400	\$157,560	\$188,032	\$218,192	\$248,352
<b>70%</b>	\$157,664	\$192,920	\$228,384	\$263,640	\$298,896
<b>80%</b>	\$188,032	\$228,280	\$268,840	\$309,088	\$347,776
<b>100%</b>	\$248,560	\$298,896	\$348,088	\$393,120	\$438,152
<b>120%</b>	\$309,192	\$365,976	\$420,368	\$474,448	\$528,528

**Source:** City of Boston Mayor's Office of Housing Income Limits

Sixty-three percent of income-restricted units are set aside for low-income residents making less than 50 percent of AMI. Of those, 16,296 units (27 percent) are restricted for households making less than 30 percent of AMI, and 21,334 units (36 percent) are restricted for households making between 31 and 50 percent of AMI.

Another 21 percent of units are affordable to moderate-income households making between 51 and 60 percent of AMI, and 11 percent are restricted to households between 61 and 80 percent of AMI. A small percentage (three and a half percent) are affordable to middle-income families (more than 80 percent of AMI).

**Table 15.** Units by Income Restriction

Income Level (Percent of AMI)	All Income-restricted Units		IDP/IZ Units Only (subset of total)	
	Units	Percent of Total	Units	Percent of Total
<b>&lt;30%</b>	16,296	27%	30	1%
<b>31-50%</b>	21,334	36%	131	3%
<b>51-60%</b>	12,472	21%	154	4%
<b>61-70%</b>	2,606	4%	2,237	51%
<b>71-80%</b>	4,273	7%	775	18%
<b>81-120%</b>	1,300	2%	582	13%
<b>&gt;120%</b>	919	1.50%	492	11%
<b>Unknown*</b>	239	0.40%	6	0.10%
<b>TOTAL**</b>	59,439	100%	4,407	100%

**Source:** City of Boston Mayor's Office of Housing Income-restricted Housing Inventory

\*While most of the data in this assessment includes information on income levels, less than one percent of the database (239 units), mostly in older projects, does not have income level information. Most of these units are likely restricted to low-income households and MOH continues to update this information as it is verified.

\*\*Percentages add up to slightly over 100 percent due to rounding

# SPECIAL SET-ASIDES

Some income-restricted homes are set aside for residents who are homeless, seniors, or have disabilities. These units are generally restricted to households with incomes of less than 30 percent of AMI. Over three percent of the entire income-restricted stock is set aside for homeless households, 22.4 percent is set aside for senior households (age 64+), and 1.2 percent is set aside for households with disabilities, which often include supportive services.

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 1,008 SRO units restricted to households with incomes under 30 percent of AMI.

**Table 16.** Special Set-asides

Unit Type	Units	Percent of Total IR Housing
Homeless	2,099	3.50%
Senior	13,319	22.40%
Disabled*	712	1.20%
SROs	1,008	1.70%

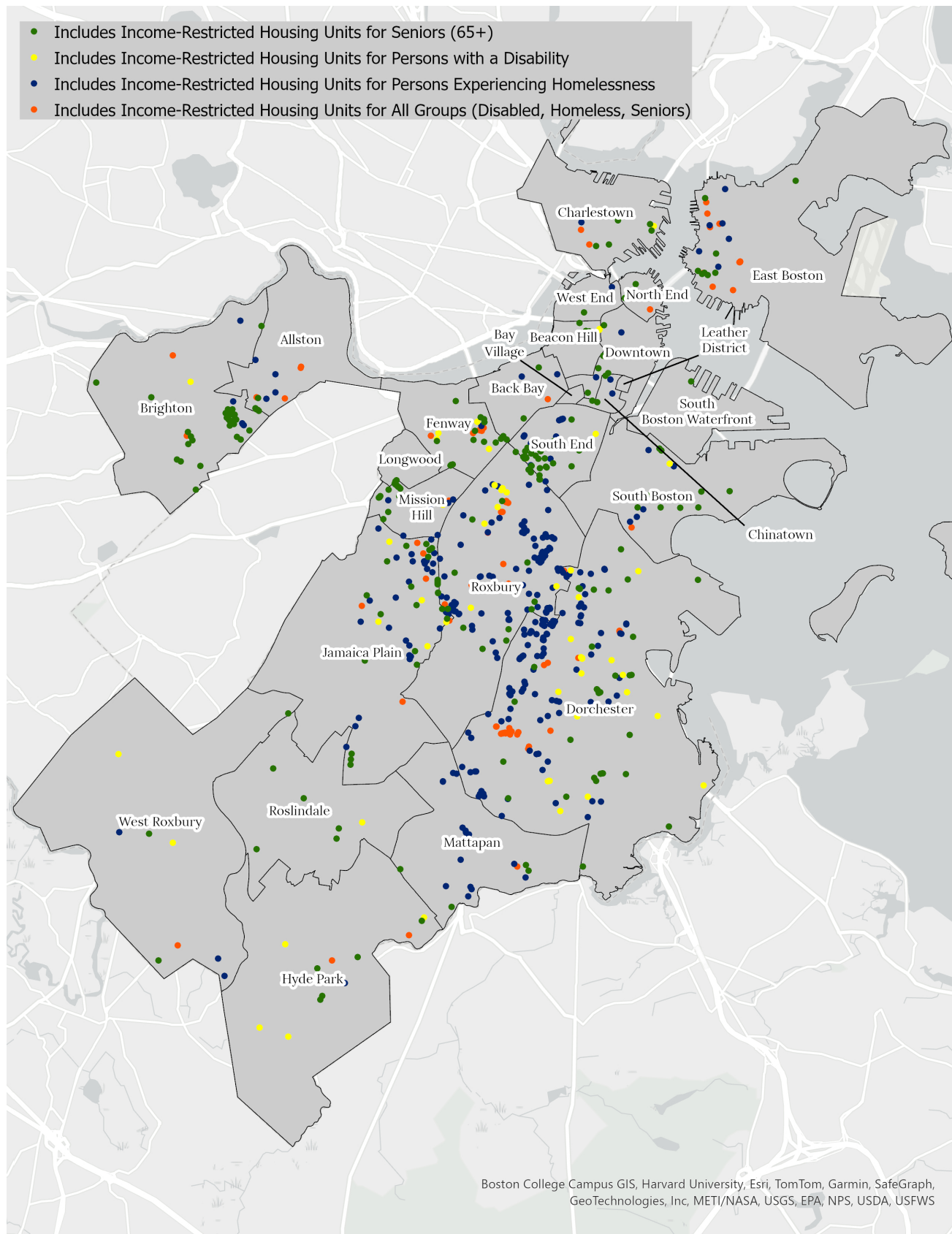
**Source:** City of Boston Mayor's Office of Housing Income-restricted Housing Inventory. Numbers are approximate given the best data available at the time of this report.

\*Regulations require that 5% of the units in all newly built projects be ADA compliant. These units are not counted in this number, which reflects projects that typically have supportive services for disabled residents.



**Map 6** shows the geographic distribution of projects that include units for designated populations. It highlights the number of units for people experiencing homelessness in Roxbury and Dorchester, and the concentration of senior units in the South End, Brighton, and Mission Hill.

**Map 6. Income-restricted Housing with Set-aside Units**



# OWNERSHIP STRUCTURE

Most of Boston's income-restricted housing stock is privately owned (78 percent), while 21 percent is publicly-owned by the Boston Housing Authority (BHA). 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 (Table 17).

**Table 17.** Income-restricted Units by Ownership Type

Ownership Type	All Income-restricted Units		Income-restricted Rentals		Income-restricted Homeownership Units	
	Units	Percent of Total	Units	Percent of Total Rentals	Units	Percent of Total Ownership
<b>Private</b>	46,435	78%	43,286	77%	3,177	99%
<b>Public</b>	12,492	21%	12,467	22%	25	1%
<b>Public/Private</b>	512	0.90%	512	0.90%	0	0%

**Source:** City of Boston Mayor's Office of Housing Income-restricted Housing Inventory

\*Percentages may add to over 100 percent due to rounding.

# PRESERVATION

The City dedicates significant resources towards extending expiring affordable housing restrictions to preserve the income-restricted housing stock. As of January 1, 2022, 287 units were identified as most urgently at risk with expiry dates before the end of 2025. Since January 1, 2022, 120 of these 287 units have been preserved past 2025, typically between 50 and 99 additional years. Of the remaining 167 at-risk units, 147 of them are at the Forbes Building in Jamaica Plain, which has received the necessary funding from the State to secure construction and permanent financing to preserve all 147 units. The development team is in conversation with MassHousing about the volume cap allocation that would allow the project to close on its construction financing this year or in early 2026.

The City also works hard to maintain and preserve publicly-owned units, which house many of Boston's lowest-income residents. Between January 1, 2022, and December 31, 2023, the Boston Housing Authority preserved and/or replaced 840 units across 8 developments. In the next year, they will continue the transformative redevelopment of various sites, such as Old Colony, Whittier, and Bunker Hill; make progress towards housing modernization at several developments for seniors and people with disabilities through the Generations program; and advance significant modernization projects at several multifamily developments across the city.

# INCOME-RESTRICTED HOUSING PERMITS AND COMPLETIONS

MOH tracks when new housing is permitted (when construction can begin) and when new housing is completed (when a certificate of occupancy (COO) is issued and the housing can be occupied). For IZ units, we also track BPDA Board approvals (when the BPDA Board approves an IZ project, finalizing their community and regulatory reviews and allowing issuance of a permit).

In the past 10 years (2015-2024), 9,457 income-restricted units have been permitted, or 24 percent of all permitted housing units. The share of new housing permits that are income-restricted in 2024 is over 150 percent higher than the amount 10 years prior in 2015—from 20 percent in 2015 to 33 percent in 2024. 2022 had the highest absolute number of income-restricted permits between 2015-2024, at 1,328 units (Table 18 and Figure 2). Permits for income-restricted housing remained high from 2020 through 2024, despite the COVID-19 pandemic and tough economic conditions.

In the past 10 years (2015-2025), 8,094 income-restricted units have been completed (built and received their certificates of occupancy), which is 20 percent of all completed housing units. In 2024, 34 percent of all completions were income-restricted, which is 14 percentage points above the median (20.5 percent) for the past 10 years.

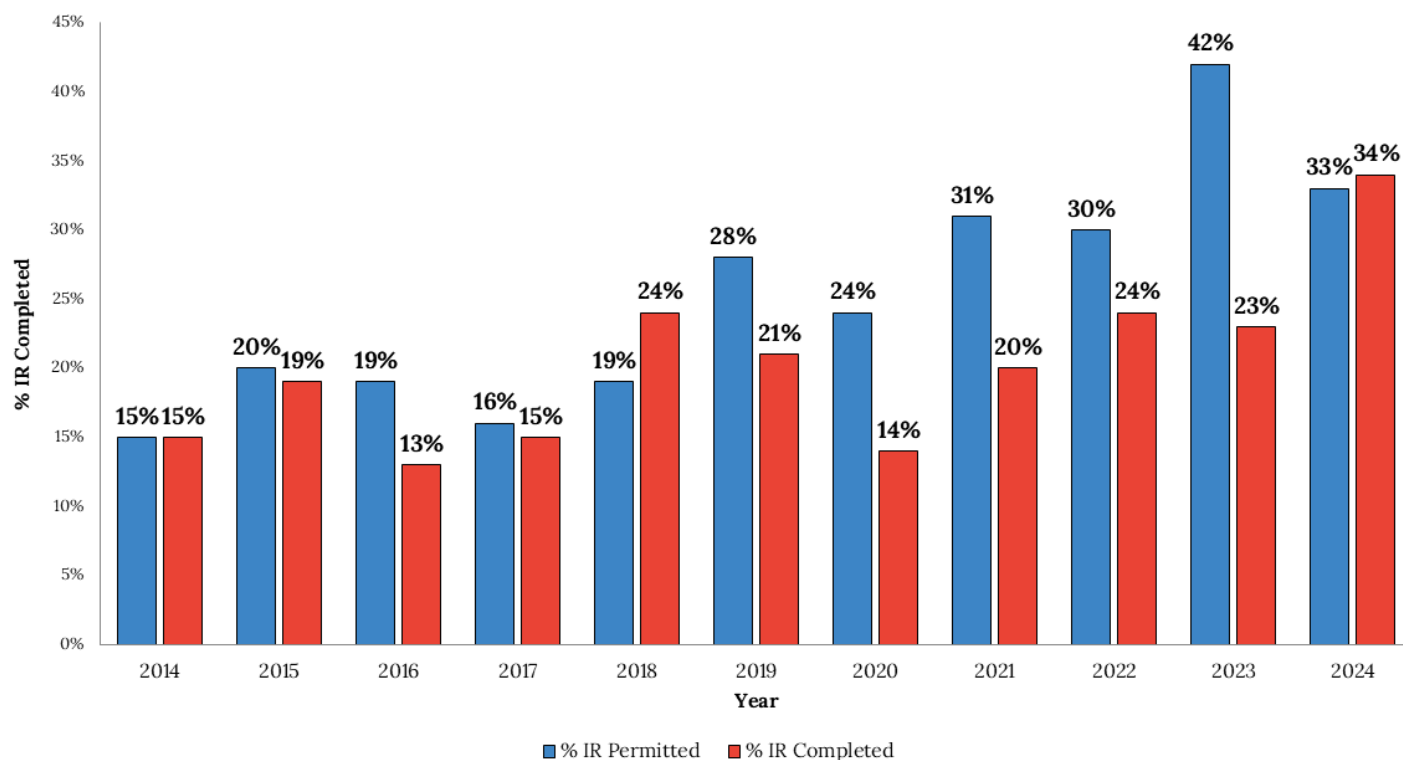
**Table 18.** Permits and Completions for New Housing Production, Past 10 Years

Year	Permits			Completions		
	Total Units (Market-rate & IR)	IR	IR % of Total Units	Total Units (Market-rate & IR)	IR	IR % of Total Units
2015	5,145	1004	20%	4,152	771	19%
2016	3,140	583	19%	3,819	514	13%
2017	6,197	1,021	16%	3,959	610	15%
2018	4,528	848	19%	4,233	1007	24%
2019	3,780	885	23%	4,030	861	21%
2020	3,609	868	24%	4,254	606	14%
2021	3,589	1,137	32%	4,417	898	20%
2022	4,422	1,328	30%	3,928	942	24%
2023	2,303	1,004	44%	4,076	931	23%
2024	2,365	779	33%	2,825	957	34%
<b>Total 2015-2024</b>	39,078	9,457	24%	39,693	8,097	20%

**Source:** City of Boston Mayor’s Office of Housing Housing Production Data.



**Figure 2.** Percent of Permitted and Completed Units that are Income Restricted



In the last 10 years, 5,976 IDP/IZ units have been approved by the BPDA Board, and 3,286 units have been completed. This preceded the permitting of 3,240 IDP/IZ units during that time frame, totaling 8 percent of all permitted units, and 34% of all income-restricted units (Table 19). This shows how integral IDP/IZ is in creating affordable housing in Boston.

**Table 19.** IDP/IZ Board Approvals, Permits, and Completions

Year	Board-approved IDP/IZ Units	IDP/IZ Completions	Permitted IDP/IZ Units	Total Permitted Units (Market-rate & IR)	Permitted IDP/IZ Units as % of Total Permitted Units	Permitted IDP/IZ Units as % of IR Units Permitted
2015	331	325	583	5,145	11%	58%
2016	776	227	260	3,140	8%	45%
2017	478	312	442	6,197	7%	43%
2018	460	546	380	4,528	8%	45%
2019	523	269	294	3,780	8%	33%
2020	1,295	351	296	3,609	8%	34%
2021	433	328	287	3,589	8%	25%
2022	444	383	389	4,422	9%	29%
2023	806	342	206	2,303	9%	21%
2024	430	203	103	2,365	4%	13%
<b>Total 2015-2024</b>	<b>5,976</b>	<b>3,286</b>	<b>3,240</b>	<b>39,078</b>	<b>8%</b>	<b>34%</b>

**Source:** City of Boston Mayor's Office of Housing Housing Production Data. This table only counts new production, and excludes any IDP/IZ units created through preservation or acquisition.

Between 2023 to 2024, 23 percent of all housing units completed were income-restricted (2,463 units) (Table 20), and 32 percent of all rental units completed were income-restricted. Of the 2,463 completed income-restricted units, 90 percent were rental and 10 percent were ownership.

**Table 20.** Profile of Income-Restricted Projects Completed in 2023 & 2024

	All Housing	Income-Restricted Units	Percent of IR Units	Percent of All Housing
Total Units	3,878	2,463	100%	23%
Rental Units	2,517	2,261	90%	32%
Ownership Units	1,361	202	10%	7%

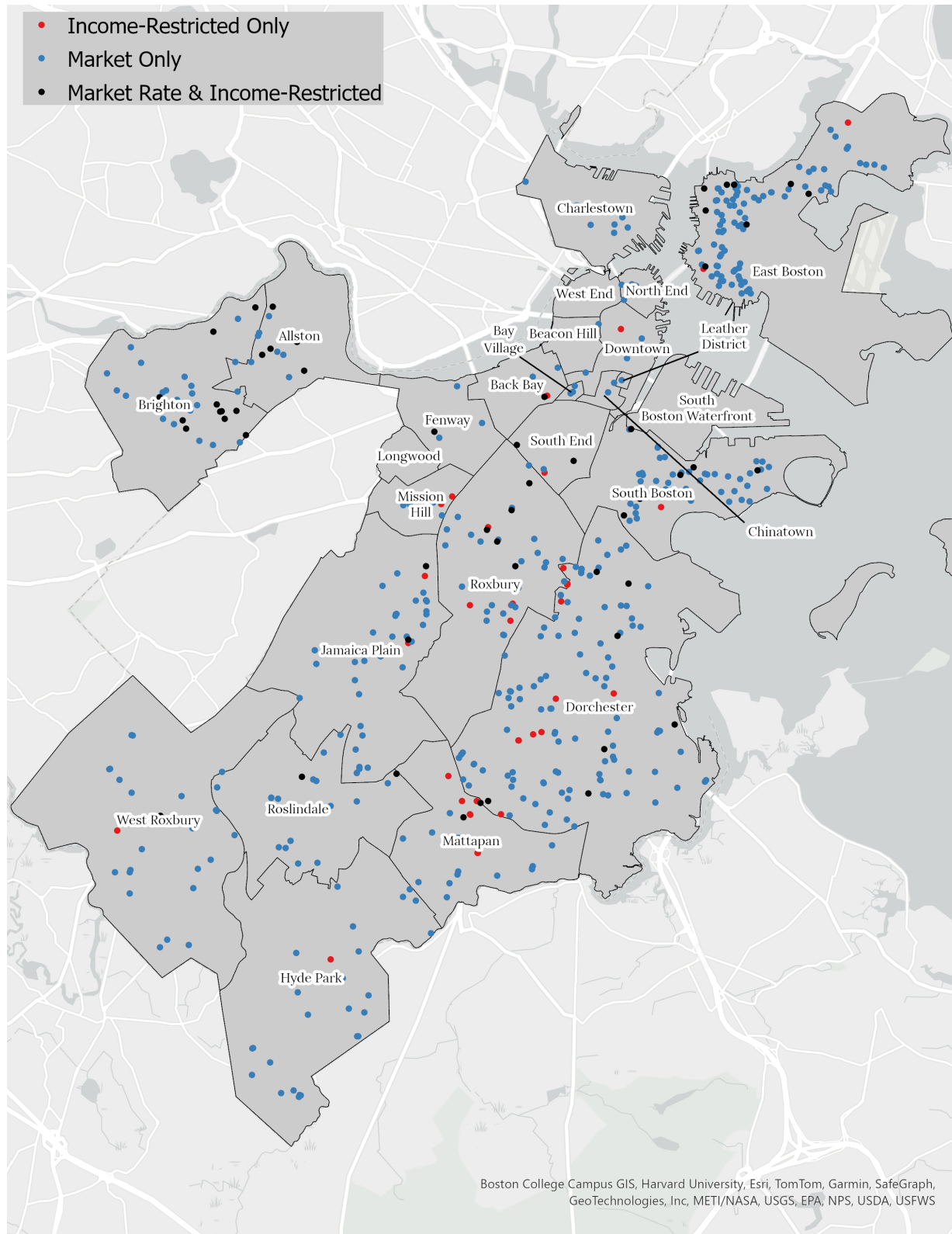
**Source:** City of Boston Mayor’s Office of Housing Housing Production Data



Pok Oi Apartments, photo from Beacon Communities

**Map 7** displays these units by tenure (renter and ownership) and shows a fairly even geographic distribution of projects across the city. Several downtown neighborhoods, including Beacon Hill, Charlestown, Chinatown, and the South Boston Waterfront, did not have any income-restricted units completed in 2023-2024. Given land costs in these submarkets, the most common mechanism for income-restricted production is through IDP/IZ. Many of these areas saw very little market-rate development, so it makes sense that little income-restricted housing was built, too.

**Map 7. Housing Projects Completed in 2023 and 2024**



Transit-oriented development (TOD) that includes housing, which is within a walkable distance to public transit, helps give residents access to jobs and businesses, and supports the City’s environmental goals. Income-restricted units completed in the past 10 years (2015-2024) have a high TOD rate: 61 percent are within a 5-minute walk to transit, and 76 percent are within a 10-minute walk (Table 21). Housing prices around public transit are often higher than housing further from transit, so building income-restricted housing near transit is key to maintaining affordability in those areas.

**Table 21.** Transit Proximity of Housing Completed 2015-2024

	Total Units	5 Minute Walk to Transit (1/4 Mile)		10 Minute Walk to Transit (1/2 Mile)	
		Units	%	Units	%
Income-restricted Units	7,365	4,479	61%	5,722	78%
Market-rate Units	31,291	19,071	61%	23,810	76%
All Units Completed	38,656	23,550	61%	29,532	76%

**Source:** City of Boston Mayor’s Office of Housing Housing Production Data.

The Boston Housing Authority, which has long-been focused on maintaining its income-restricted housing supply, also began developing new affordable housing in 2022. Between then and 2024, the BHA completed 194 new income-restricted units.. Going forward, the BHA is projected to complete 207 additional new income-restricted units in 2025 alone, with thousands more planned for the coming years.



# INCLUSIONARY ZONING UNITS:

## ADDITIONAL DETAIL

This section provides additional detail on income-restricted housing created through the Inclusionary Development Policy and Inclusionary Zoning. IDP/IZ units are affordable units available to residents with a range of AMIs, from below 30 percent to 150 percent of AMI. For homeownership opportunities, 178 IDP/IZ units were purchased between 2023-2024 (Table 22). The median income among homeowners is \$83,155. The majority of households (74 percent) purchasing IDP/IZ units make between \$75,001 to \$100,000 annually. However, homeownership of IDP/IZ units is also possible for those making less than \$75,000 annually, with 64 households making under \$75,000 purchasing units in 2023 and 2024.

**Table 22.** Incomes of Owners at the Time of Purchase, by Household Size, 2023-2024

	1 Person	2 Persons	3 Persons	4 Persons or More	All Households
<b>Median Household Income</b>	\$78,629	\$93,157	\$92,537	\$123,237	\$83,155
<b>Lowest Certified Income</b>	\$37,713	\$48,026	\$52,310	\$65,720	\$37,713
<b>Highest Certified Income</b>	\$153,250	\$175,122	\$133,718	\$156,959	\$175,122
<b>Number of households by income level</b>					
<b>≤ \$25,000</b>	0	0	0	0	0
<b>\$25,001 - \$50,000</b>	6	1	0	0	7
<b>\$50,001 - \$75,000</b>	41	8	7	1	57
<b>\$75,001 - \$100,000</b>	50	17	5	2	74
<b>&gt; \$100,000</b>	9	16	8	7	40
<b>Total Households</b>	106	42	20	10	178
<b>Percent of All Households</b>	60%	24%	11%	6%	100%

**Source:** Planning Department data. Data includes households who were income certified, and purchased an IDP/IZ unit in 2023-2024.

Due to production trends, there are a greater number of IDP/IZ rental units (1,265 new rentals in 2023 and 2024) than homeownership units (178 sold between 2023 and 2024) (Table 22 and Table 23). As the City of Boston works to serve its most vulnerable populations, IDP/IZ rental units offer households housing opportunities that do not cause rent burden. Among IDP/IZ unit renters, 66 households make less than \$25,000 annually, with the lowest renter household annual income being \$0. The median household income among renters is \$59,618. The majority of IDP/IZ unit renters are 1-person households (72 percent) and 2-person households (20 percent).

**Table 23.** Renters by Incomes and Household Sizes, 2023–2024

	1 Person	2 Persons	3 Persons	4 Persons or More	All Households
<b>Median Household Income</b>	\$57,949	\$66,976	\$66,969	\$76,612	\$59,618
<b>Lowest Certified Income</b>	\$0	\$1	\$4,801	\$22,276	\$0
<b>Highest Certified Income</b>	\$135,882	\$148,032	\$123,966	\$156,102	\$156,102
<b>Number of households by income level</b>					
<b>≤ \$25,000</b>	43	15	5	3	66
<b>\$25,001 - \$50,000</b>	232	26	8	2	268
<b>\$50,001 - \$75,000</b>	545	128	31	9	713
<b>\$75,001 - \$100,000</b>	76	62	19	10	167
<b>&gt; \$100,000</b>	18	23	5	5	51
<b>Total Households</b>	914	254	68	29	1,265
<b>Percent of All Households</b>	72%	20%	5%	2%	100%

**Source:** Planning Department data. Data includes households who were income certified, and newly leased an IDP/IZ unit in 2023–2024.

## IDP Fund (Payment in Lieu of Units)

Developers of projects with IDP or IZ obligations may pay into the City’s Inclusionary Development Fund in lieu of creating income-restricted units; the City then uses these funds to support various affordable housing developments, preservation, and administration. From 2023 to 2024, the IDP Fund collected \$24,252,564.53 from 35 development projects.<sup>10</sup> Most IDP/IZ payments are due to be paid by projects in installments—rental projects, for example, make their payments in 7 equal annual installments—so the amount of IDP funds collected in any given year do not necessarily correlate with development trends. Projects permitted in 2023–2024 made \$915,400 in commitments to the IDP Fund, including future-dated installments.

To calculate IDP Fund contributions, projects that filed for development and permitting review prior to October 1, 2024, when IZ went into effect, pay \$200,000, \$300,000, or \$380,000 per required rental unit, depending on neighborhood location, or pay one-half of the difference between IDP/IZ sales prices and market prices per required homeownership unit. Starting on October 1, 2024, projects subject to Inclusionary Zoning are required to pay into the IDP fund on a new square footage payment standard: rental projects pay \$365–675 per square foot for 17–20 percent of leasable project square footage scaled by neighborhood and project size, and homeownership projects pay 75 percent of the difference between the market-rate price per square foot and the equivalent maximum affordable price per square foot for 20 percent of saleable project square footage.

<sup>10</sup> MOH IDP/IZ revenue data.

**Table 24.** Units Completed (Construction, Preservation, or Conversion) by MOH Using IDP Funding (PILU), 2000-2024

Neighborhood	Total Units	Rental	Ownership
Allston	0	0	0
Back Bay	0	0	0
Bay Village	23	23	0
Beacon Hill	0	0	0
Brighton	102	102	0
Charlestown	0	0	0
Chinatown	198	140	58
Dorchester	448	373	75
Downtown	46	46	0
East Boston	282	274	8
Fenway	0	0	0
Hyde Park	37	34	3
Jamaica Plain	321	313	8
Longwood Medical Area	43	0	43
Mattapan	334	300	34
Mission Hill	53	39	14
North End	0	0	0
Roslindale	37	37	0
Roxbury	743	667	76
South Boston	35	35	0
South Boston Waterfront	0	0	0
South End	9	9	0
West End	0	0	0
West Roxbury	138	138	0
CITYWIDE	2,849	2,530	319

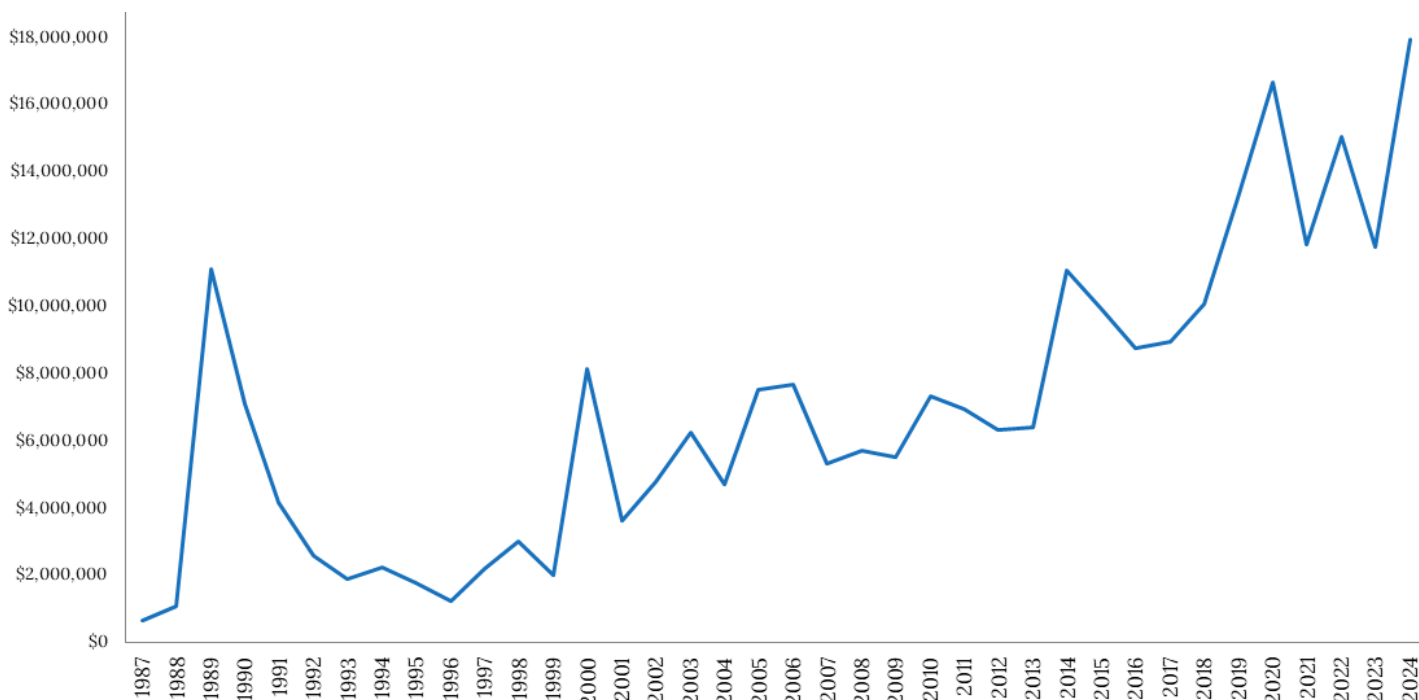
**Source:** City of Boston Mayor's Office of Housing IDP/IZ data and Housing Production Data

# LINKAGE FUND

Boston's Linkage Policy charges an impact fee to large commercial development. New commercial uses create new jobs, which increases demand for housing for a growing workforce. In addition, to assure that current Boston residents can get a portion of new jobs, the policy requires job training. The policy applies to projects with 100,000 or more of square feet of commercial space.; the first 100,000 square feet of space is exempt from the fee. The current fees can be found here: <https://www.bostonplans.org/projects/standards/linkage>.

The Linkage Policy has been collecting fees since 1987. Total annual collections vary year to year depending on commercial development activity, but overall have continued to be on an upward trajectory (an average year-over-year percent change of 37 percent) since the start of the policy. In total, \$268,356,023 has been collected. In 2024, total collections were \$17,933,322—a 52 percent increase from 2023 and the highest annual collections in the program's 37-year history.

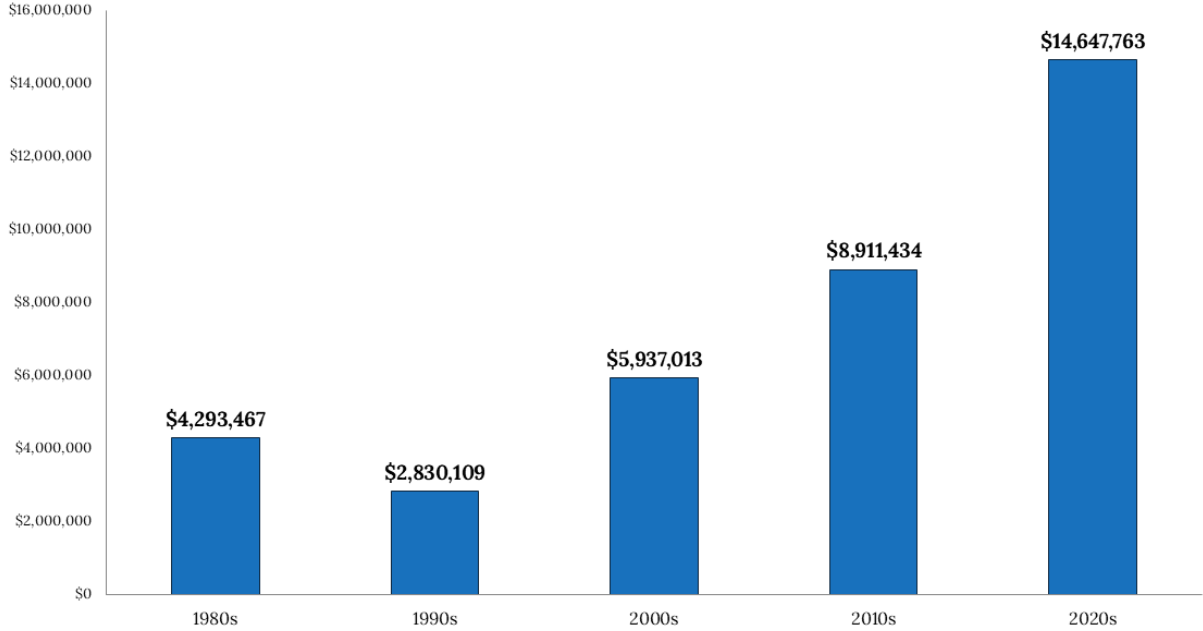
**Figure 3.** Housing Linkage Collections, 1987-2024





When analyzed by decade, collections dipped in the 1990s, but have increased steadily since. Only 4 years into the 2020s decade, total collections are 64 percent higher than the previous decade (2010s).

**Figure 4.** Average Annual Linkage Collections by Decade



Linkage fees are collected in a fund called the Neighborhood Housing Trust (NHT), which is then used to fund the production of income-restricted units across Boston. Since its inception, 10,433 new income-restricted units have been created (built, in-construction, or awarded funding) using these funds, and 6,357 expiring income-restricted units have been preserved, totaling 16,790 income-restricted units.

**Table 25.** NHT Housing Outcomes, 1988-2024

Status	Total New Units	New Owner Units	New Rental Units	New IR Units	New IR Owner Units	New IR Rental Units	IR Rental Units Preserved	Total IR Units Produced or Preserved
Complete	9,076	1,564	7,425	8,185	1,007	7,178	6,074	14,259
In Construction	1,139	184	955	1,094	136	955	136	1,230
Awarded	1,179	174	1,005	1,154	174	918	147	1,301
TOTAL	11,394	1,922	9,385	10,433	1,317	9,051	6,357	16,790

**Source:** MOH housing production data.

In 2024 alone, 439 income-restricted units have been completed with NHT funding, and another 332 have been permitted, all rental units.

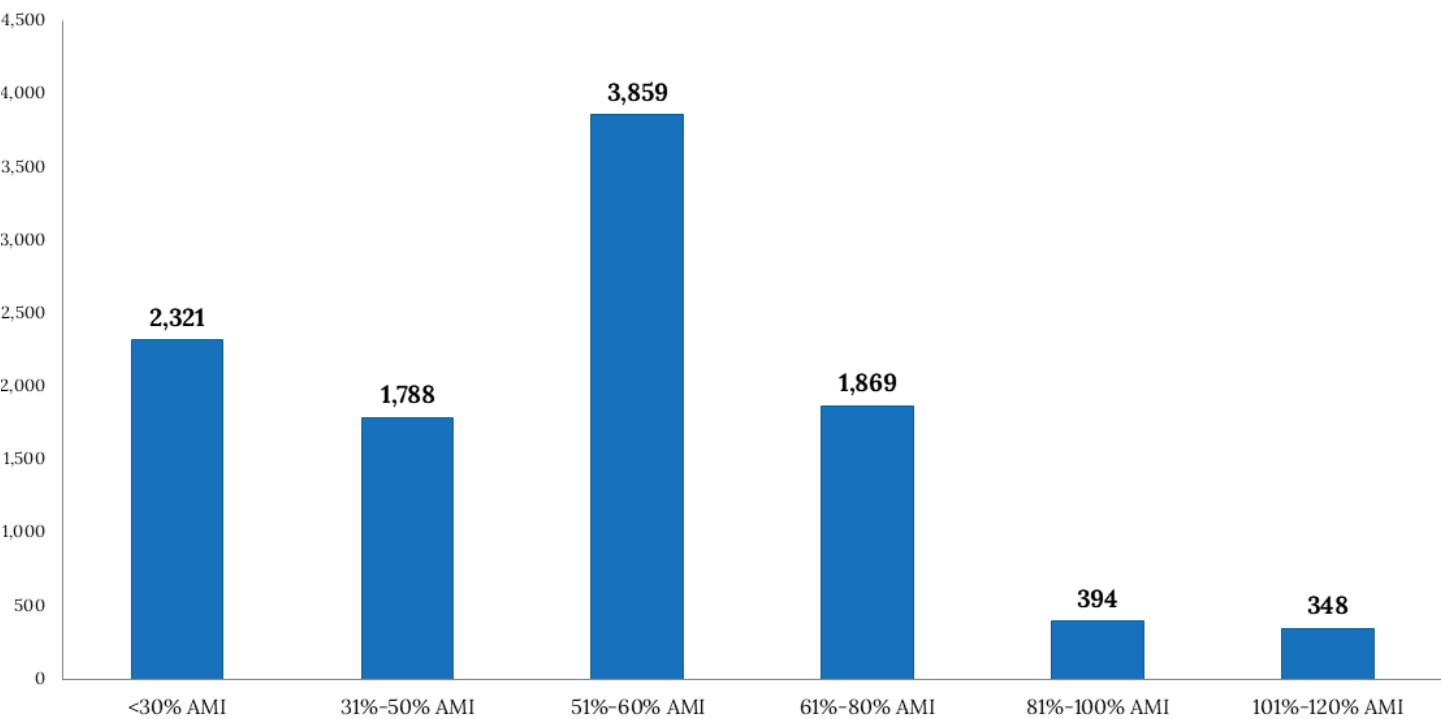
**Table 26.** NHT Housing Outcomes for 2024

Status	Total New Units	New Owner Units	New Rental Units	IR Units*	IR Owner Units	IR Rental Units
2024 Permits	332	91	241	304	63	241
2024 Completions	422	0	422	439	0	439

\*Income-restricted units from NHT funding exceed total new units in 2024 because 23 units were created through conversion of existing market-rate housing, adding to the income-restricted housing stock but not newly-constructed units.

Of the income-restricted units created using NHT funding, 75 percent are affordable to households with incomes at or below 60 percent of AMI and an additional 18 percent of units are affordable to households with incomes at or below 80 percent of AMI.

**Figure 5.** AMI Limits for Income-restricted Units in NHT-funded Developments, 1988-2024



# TENANT-BASED VOUCHERS

In addition to the 59,439 income-restricted units in Boston, there are approximately 23,143<sup>11</sup> tenant-based vouchers utilized in the city that provide additional housing 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.

Anecdotally, it is known that some households living in income-restricted units also use a mobile voucher to help pay for rent. For example, from 2023 to 2024, 117 households with housing vouchers moved into IDP/IZ rental units, representing approximately 9 percent of total households moving into IDP/IZ rental units during this time. Beyond this IDP/IZ data, the City has very little information on voucher holders in income-restricted units.

HUD's most recent report<sup>12</sup> on LIHTC units shows that 18.4 percent of all households in LIHTC units in MA also use a tenant-based subsidy. If this rate were applied to the income-restricted private-market rental stock of 18,848<sup>13</sup> units in Boston, approximately 3,468 units would be occupied by a household also utilizing a mobile voucher. Of the 22,485 mobile voucher households in Boston, about 19,675 of them used their vouchers to cover the cost of their market-rate housing. These vouchers are not captured in MOH's inventory, but are an important tool for increasing access to affordable housing options in the city.

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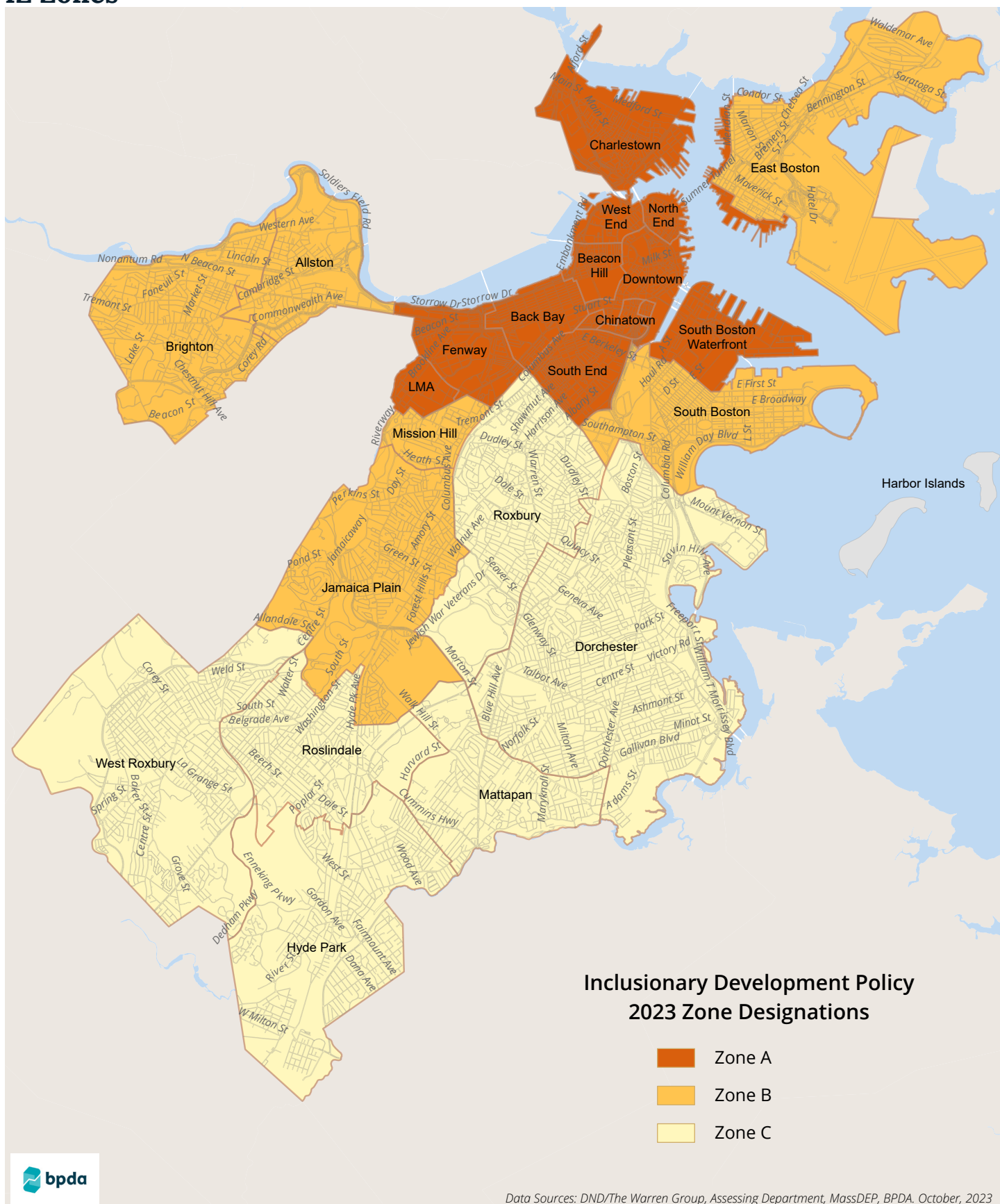
<sup>11</sup> Approximately 18,363 HUD Housing Choice Vouchers (HUD eGIS), approximately 1,150 Massachusetts Rental Voucher Program vouchers administered by Metro Housing Boston and 215 administered by Boston Housing Authority, 10 Alternative Housing Voucher Program (AHVP) vouchers administered by Metro Housing Boston, 240 City-funded vouchers, 1,113 HOPWA (Housing Opportunities for Persons with Aids), Emergency Housing Vouchers (EHV), and Veterans Affairs Supportive Housing (VASH) vouchers, and 1,394 Continuum of Care (CoC) vouchers.

<sup>12</sup> HUD Low Income Housing Tax Credit: Tenant-Level Data, 2022: <https://www.huduser.gov/portal/datasets/lihtc/tenant.html>

<sup>13</sup> Excludes project-based Section 8, 202, and 811-funded units, which cannot house mobile voucher holders.

# APPENDIX A

## IZ Zones





# APPENDIX B

## Change in Methodology for Calculating Total Housing Units

In previous versions of the Income-restricted Housing Report, the number of total housing units in Boston was calculated using a combination of data from the US Census Bureau's 2010 Decennial Census and data from 2011 onward on housing completions (certificates of occupancy) from Boston's Inspectional Services Department.

Total housing units were derived this way because the Decennial Census typically has very accurate data on housing units, and was a reliable baseline for housing units. The ISD data (analyzed by MOH staff) is also a very reliable source for new housing. Combined, this gave us a count that MOH feels has a high level of accuracy. Due to delays in the Census releasing the 2020 Decennial Census and early concerns about its accuracy, the 2010 Decennial Census was also used in the 2021 and 2022 reports.

The previous methodology for the total housing units is below. Since we break out the housing units by tenure (renter and owner) in the report, we needed to use occupied housing units by tenure and vacancy by tenure to approximate the total housing units. Since not all vacant units are designated tenure (e.g. seasonal or recreational use units, or units in the "other" category), the total units by tenure is lower than the total housing units count in Census table H1.

### Previous Methodology for Calculating Total Housing Units

Field	Source
<b>2010 Owner-occupied Units</b>	Decennial Census, Table H4
<b>2010 Vacant For-sale Units</b>	Decennial Census, Table H5
<b>2010 Vacant Units Sold, Not Occupied</b>	Decennial Census, Table H5
<b>2011 Onward (through year of report) Completed Ownership Units</b>	ISD COOs
<b>Total Ownership Units</b>	<b>Calculated Sum of Above</b>
<b>2010 Renter-occupied Units</b>	Decennial Census, Table H4
<b>2010 Vacant For-rent Units</b>	Decennial Census, Table H5
<b>2010 Vacant Rental Units, Not Occupied</b>	Decennial Census, Table H5
<b>2011 Onward (through year of report) Completed Rental Units</b>	ISD COOs
<b>Total Rental Units</b>	<b>Calculated Sum of Above</b>
<b>Total Housing Units</b>	Calculated Sum of Total Ownership and Total Rental Units

In this year's report, we use the US Census Bureau's American Community Survey 2019-2023 5-Year Estimates instead of the Decennial Census used in the previous methodology. We chose to do this for simplicity purposes, as well as for replicability and consistency across MOH reports. Similar to the methodology above, total housing units by tenure are derived from taking the total occupied housing units by tenure and adding the vacant units by tenure for which we have that information. Since some vacant units don't have a tenure assigned, the total owner and renter units do not add up to the total housing units (taken from ACS table B25002).

## New Methodology for Calculating Total Housing Units

Field	Source
<b>2023 Owner-occupied Units</b>	ACS 2019-2023 5-Year Estimates, Table B25003
<b>2023 Vacant For-sale Units</b>	ACS 2019-2023 5-Year Estimates, Table B25004
<b>2023 Vacant Units Sold, Not Occupied</b>	ACS 2019-2023 5-Year Estimates, Table B25004
<b>Total Ownership Units</b>	<b>Calculated Sum of Above</b>
<b>2023 Renter-occupied Units</b>	ACS 2019-2023 5-Year Estimates, Table B25003
<b>2023 Vacant For-rent Units</b>	ACS 2019-2023 5-Year Estimates, Table B25004
<b>2023 Vacant Rental Units, Not Occupied</b>	ACS 2019-2023 5-Year Estimates, Table B25004
<b>Total Rental Units</b>	<b>Calculated Sum of Above</b>
<b>Total Housing Units</b>	ACS 2019-2023 5-Year Estimates, Table B25002

The numbers for each method are close to each other (see the table below for a comparison). We feel confident about the accuracy of the ACS data given the methods the Census uses to create their address database. The City of Boston provides permitting data, which has a high level of accuracy, to the Census Bureau. The Census Bureau spends quite a lot of time and effort validating this data to get an accurate housing count since their survey of people depends on having correct addresses (more information on this process, called the Local Update of Census Addresses (LUCA), can be found [here](#)).

## Comparison of Methodologies for the Year 2022

Metric	Old Methodology	New Methodology
<b>Total Ownership Units</b>	100,565	103,021
<b>Total Rental Units</b>	202,620	191,841
<b>Total Housing Units</b>	303,185	306,257

## **Impacts of the Change in Methodology**

This difference in methodology is important because it changes the percent of income-restricted housing units, particularly by neighborhood. While some of the neighborhood percentages decreased and some increased, the actual number of income-restricted units by neighborhood and citywide did not decrease. In fact, all neighborhoods either remained the same or had increases in the number of income-restricted units. The percentage of income-restricted units just looks like it decreased in some neighborhoods because the total housing units (the denominator in the percentage calculation) increased in many neighborhoods using the new methodology. This makes their percentage drop, even if the number of actual units increased.

While these changes in the total housing units calculation make it difficult to compare reports year to year, we think the new methodology is a more simplistic and streamlined approach that will make the numbers in the report more transparent, replicable, and easy to understand.



# INCOME- RESTRICTED HOUSING IN BOSTON 2024



Housing