



# The Affordability of Public and Private Housing in Boston and Greater Boston

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The Affordability of Public and Private Housing in Boston and Greater Boston

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## Abstract

From 2000 to 2017, a rapid increase in the price of housing occurred in Boston. What caused this increase? According to the U.S. Census, wages have remained stagnant for the majority of citizens in Massachusetts since 2000, while the cost of housing has increased at an accelerated pace.<sup>1</sup> If the majority of people in Boston and Greater Boston have less money to spend from wages to pay for the higher price of housing, what caused the dramatic increase in the price of housing since 1980? Could one reason be the scarcity of land for building new housing? Could an influx of citizens into Boston and Greater Boston cause the price of housing to increase rapidly since 2000? Have zoning and minimum acreage lot laws in many Boston and Massachusetts communities caused the price of housing to escalate? What role did the economy play in causing the rapid increase in the price of housing?

This thesis investigates these questions, and from this research deduces that the lack of affordable housing is likely caused by the following:

1. Wages have not increased since 2000 for the middle class and poor in Boston, Greater Boston, and Massachusetts, while the price of housing has increased close to ten times what it was in 2000. This has made housing less affordable to the middle class and poor in Boston and Greater Boston.

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<sup>1</sup> Neighborhood Scout, "Boston, MA Appreciation Rate Trends and Housing Market Data," 2000-2017. Data about the cost of housing in Boston indicates a 104.7% increase in the price to rent an apartment, buy a condo, or purchase a house. Available from: <https://www.neighborhoodscout.com/ma/boston/real-estate>. Accessed 7 May 2018.

2. The economic boom in Massachusetts since the 1990s has made Boston and Greater Boston an appealing city to move to, and get a job, a good education, good healthcare, and quality market-rate housing. People who have moved to Boston, Greater Boston, and Massachusetts from all over the world hoping to experience the vibrant economic boom in Boston, are willing to pay higher prices for housing. This, in turn, has enabled developers and landlords to increase prices for market-rate housing.
3. The scarcity of land in Boston, and the increase in the cost of construction materials has caused developers to pay more to build new housing in Boston, which has caused developers to increase their prices for all new housing built and/or remodeled.
4. Legal suits against developers that are trying to build new housing have increased the time it takes to build new housing. This increases costs to developers and has caused them to increase the price of the housing they build in order to make a profit.
5. The state and some local towns and cities of Massachusetts have failed to pass new laws that increase inclusionary zoning in Massachusetts (i.e., re-instate the rent control law) or reduce minimum acreage lot requirements for building a new house in Massachusetts.

Public records from the federal government, state government, and the City of Boston for the last 37 years were reviewed with the aim of exploring the economy and laws passed in Boston, the number of building permits issued by Boston City Hall, and the amount of affordable housing that has been built in Boston, Greater Boston, and other

communities in Massachusetts. A study of peer-reviewed and non-peer-reviewed books and articles about affordable housing was also undertaken, to explore the views of various housing policy experts and authors who have investigated and written about the issue of affordable housing.

After proposed and potential causes of the dramatic increase in the price of housing are discussed, I offer some ideas on how the price of housing could become affordable to the poor and middle class in Boston and Greater Boston.

## Acknowledgements

To all of the professors in Harvard University's Department of Government;

To the housing staff professionals in Boston and Massachusetts, who work every day to bring affordable housing to the citizens of Massachusetts;

To my editor, Cherie Potts; and

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Bruce D. Arafe  
May 2018

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## List of Acronyms

ABCDC	Allston Brighton Community Development Corp
BHA	Boston Housing Authority
BOS/GBOS/MA	Boston/Greater Boston/Massachusetts
BRA	Boston Redevelopment Authority
CBA	Coalition for a Better Acre
DHCD	Department of Housing and Community Development
ELI	Extremely Low Income
HUD	Housing and Urban Development (a US agency)
LIHTC	Low-income Housing Tax Credit
MCH	Mass Coalition for the Homeless
MDHCD	Massachusetts Department of Housing and Community Development
MFS	Mass Fair Share
MVRP	Massachusetts Voucher Rental Program

## Chapter I

### Introduction

Housing has been an important political issue in the United States since the early 1900s. From 1918 to 1929, the U.S. federal government built subsidized housing for World War I veterans to help them after their return home, and to honor their sacrifices. When the Great Depression began in 1929, causing banks to foreclose on millions of American homes, the federal government passed the National Industrial Recovery Act of 1933, which authorized the building of 21,000 new public housing units in 37 cities throughout the United States. That act helped remove slums that had developed in many U.S. cities, and helped the poor and homeless find decent housing.<sup>1</sup>

Although the building of low-rent public housing for the poor was at first considered necessary to alleviate poverty and homelessness during the Depression, the cost of maintaining public housing units throughout the United States, and the subsequent violence and drugs that began to appear in many public housing developments, caused two things to happen: the federal government reduced federal spending on public housing during the Reagan Administration in the 1980s, and public opinion in many of the neighborhoods surrounding public housing developments began to question whether public housing should even exist.<sup>2</sup>

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<sup>1</sup> Paul C. Brophy and Mary K. Nenno, *Housing and Local Government* (Washington, DC: International City Management Association, July 1, 1982), 11-13.

<sup>2</sup> Lawrence J. Vale, *Reclaiming Public Housing* (Cambridge, MA: Harvard University Press, 2002), 6-7, 9-13.

Today in 2018, homelessness still exists throughout the United States, and it does in Massachusetts as well—the focus of this study. According to the U.S. agency Housing and Urban Development (HUD), over half a million people were homeless in 2016.<sup>3</sup> According to the Massachusetts Coalition for the Homeless, in 2016 there were 5,609 families with children were homeless, 1,226 students in the Massachusetts public school grades 1-12 had no place to live, and as of February 2015, 21,135 were living on the streets of Massachusetts.

Statistics like these immediately raise questions: even though millions of public housing units have been built, why is homelessness still a problem? What should be done? Should more public housing be built so as to increase the supply of low-rent housing to meet the demand for such housing? If the decision is made to continue building more low-rent public housing, where will the money come from? Where will new public housing be built? Is there enough land to build new public housing?

These questions pose an ongoing challenge to state and federal governments. Political scientists, public policy experts, and political thinkers have written about and debated the best public policy for providing low-rent housing. Decisions made today the federal government, by the Massachusetts government, and by the various towns and local governments in Massachusetts will determine what type of society exists in the United States in the future.

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<sup>3</sup> HUD, “The 2016 Annual Homeless Assessment Report (AHAR) to Congress” (Washington, DC: HUD, November 2016). Available from: <http://www.hudexchange.info/resources/documents/2016-AHAR-part-1.pdf>.

### Historical Census of Housing: Gross Rent

Between 1940 and 2000, median monthly gross rent in the United States rose in every decade except the 1940s. After dropping to a low of \$257 in 1950, median gross rent increased to a high of \$602 in 2000, more than double the gross rent in 1950 (after adjusting for inflation). Gross rents adjusted for inflation are shown in Table 1, and unadjusted for inflation are shown in Table 2.<sup>4</sup> Monthly rents were computed for specified renter-occupied units paying cash rent, which exclude one-family houses on ten or more acres.

When comparing states, the District of Columbia had the highest median gross rent in both 1940 and 1950. Between 1960 and 1980, Alaska was at the top; Hawaii was at the top from 1990 to 2000. Prior to 1980, the lowest median gross rents were generally found in southern states, with Mississippi, Alabama, and Arkansas usually at the bottom. Since 1980, Midwestern states such as South Dakota and North Dakota have joined southern states at or near the bottom. Figure 1 illustrates the trend in gross rents.

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<sup>4</sup> Gross rent is the monthly amount of rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.).



Table 1. Median Gross Rents (Adjusted to 2000 dollars)

	2000	1990	1980	1970	1960	1950	1940
United States	\$602	\$571	\$481	\$415	\$350	\$257	\$284
By State:							
Alabama	\$447	\$415	\$372	\$265	\$222	\$149	\$126
Alaska	\$720	\$714	\$728	\$726	\$621	NA	NA
Arizona	\$619	\$560	\$523	\$419	\$340	\$223	\$190
Arkansas	\$453	\$419	\$366	\$273	\$232	\$169	\$121
California	\$747	\$792	\$560	\$484	\$389	\$256	\$286
Colorado	\$671	\$534	\$499	\$422	\$355	\$238	\$230
Connecticut	\$681	\$764	\$515	\$488	\$379	\$274	\$351
Delaware	\$639	\$632	\$489	\$426	\$379	\$279	\$308
DC	\$618	\$612	\$443	\$457	\$399	\$346	\$471
Florida	\$641	\$615	\$505	\$430	\$350	\$238	\$163
Georgia	\$613	\$553	\$418	\$330	\$251	\$166	\$134
Hawaii	\$779	\$830	\$616	\$507	\$355	NA	NA
Idaho	\$515	\$422	\$432	\$353	\$320	\$266	\$216
Illinois	\$605	\$569	\$487	\$476	\$419	\$286	\$339
Indiana	\$521	\$478	\$432	\$403	\$345	\$254	\$246
Iowa	\$470	\$429	\$447	\$380	\$335	\$258	\$240
Kansas	\$498	\$475	\$432	\$361	\$325	\$227	\$195
Kentucky	\$445	\$408	\$392	\$319	\$271	\$186	\$167
Louisiana	\$466	\$450	\$424	\$311	\$261	\$162	\$157
Maine	\$497	\$535	\$428	\$346	\$315	\$250	\$259
Maryland	\$689	\$700	\$527	\$488	\$384	\$280	\$278
Massachusetts	\$684	\$741	\$505	\$449	\$370	\$284	\$351
Michigan	\$546	\$540	\$495	\$442	\$379	\$287	\$342
Minnesota	\$566	\$539	\$467	\$449	\$355	\$262	\$291
Mississippi	\$439	\$395	\$356	\$250	\$212	\$149	\$117
Missouri	\$484	\$470	\$418	\$369	\$320	\$221	\$231
Montana	\$447	\$397	\$396	\$342	\$325	\$247	\$237
Nebraska	\$491	\$445	\$422	\$365	\$330	\$257	\$226
Nevada	\$699	\$650	\$614	\$542	\$448	\$287	\$271
New Hampshire	\$646	\$701	\$497	\$380	\$320	\$245	\$268
New Jersey	\$751	\$756	\$534	\$484	\$394	\$295	\$374
New Mexico	\$503	\$475	\$426	\$338	\$350	\$248	\$177
New York	\$672	\$621	\$493	\$426	\$365	\$293	\$404

	2000	1990	1980	1970	1960	1950	1940
North Carolina	\$548	\$488	\$406	\$330	\$271	\$179	\$151
North Dakota	\$412	\$400	\$408	\$373	\$350	\$259	\$218
Ohio	\$515	\$484	\$445	\$403	\$370	\$252	\$291
Oklahoma	\$456	\$434	\$426	\$315	\$281	\$207	\$171
Oregon	\$620	\$521	\$509	\$411	\$345	\$268	\$222
Pennsylvania	\$531	\$516	\$443	\$357	\$315	\$241	\$285
Rhode Island	\$553	\$625	\$439	\$357	\$305	\$243	\$291
South Carolina	\$510	\$480	\$408	\$296	\$241	\$158	\$121
South Dakota	\$426	\$391	\$372	\$338	\$330	\$256	\$220
Tennessee	\$505	\$456	\$402	\$315	\$256	\$186	\$155
Texas	\$574	\$505	\$487	\$365	\$296	\$225	\$176
Utah	\$597	\$471	\$465	\$373	\$325	\$242	\$238
Vermont	\$553	\$570	\$443	\$376	\$305	\$250	\$252
Virginia	\$650	\$632	\$513	\$442	\$350	\$237	\$197
Washington	\$663	\$569	\$503	\$434	\$350	\$263	\$226
West Virginia	\$401	\$387	\$386	\$277	\$261	\$172	\$178
Wisconsin	\$540	\$510	\$463	\$434	\$389	\$297	\$323
Wyoming	\$437	\$425	\$499	\$334	\$330	\$250	\$224

Note: To adjust for inflation, the 1940 to 1990 median gross rents were adjusted to 2000 dollars using the appropriate CPI-U-RS adjustment factor.

Table 2. Median Gross Rents: Unadjusted

	2000	1990	1980	1970	1960	1950	1940
United States	\$602	\$447	\$243	\$108	\$71	\$42	\$27
By State:							
Alabama	\$447	\$325	\$188	\$69	\$45	\$25	\$12
Alaska	\$720	\$559	\$368	\$189	\$126	NA	NA
Arizona	\$619	\$438	\$264	\$109	\$69	\$37	\$18
Arkansas	\$453	\$328	\$185	\$71	\$47	\$28	\$12
California	\$747	\$620	\$283	\$126	\$79	\$42	\$27
Colorado	\$671	\$418	\$252	\$110	\$72	\$39	\$22
Connecticut	\$681	\$598	\$260	\$127	\$77	\$45	\$34
Delaware	\$639	\$495	\$247	\$111	\$77	\$46	\$30
DC	\$618	\$479	\$224	\$119	\$81	\$57	\$45

	2000	1990	1980	1970	1960	1950	1940
Florida	\$641	\$481	\$255	\$112	\$71	\$39	\$16
Georgia	\$613	\$433	\$211	\$86	\$51	\$27	\$13
Hawaii	\$779	\$650	\$311	\$132	\$72	NA	NA
Idaho	\$515	\$330	\$218	\$92	\$65	\$44	\$21
Illinois	\$605	\$445	\$246	\$124	\$85	\$47	\$33
Indiana	\$521	\$374	\$218	\$105	\$70	\$42	\$24
Iowa	\$470	\$336	\$226	\$99	\$68	\$43	\$23
Kansas	\$498	\$372	\$218	\$94	\$66	\$38	\$19
Kentucky	\$445	\$319	\$198	\$83	\$55	\$31	\$16
Louisiana	\$466	\$352	\$214	\$81	\$53	\$27	\$15
Maine	\$497	\$419	\$216	\$90	\$64	\$41	\$25
Maryland	\$689	\$548	\$266	\$127	\$78	\$46	\$27
Massachusetts	\$684	\$580	\$255	\$117	\$75	\$47	\$34
Michigan	\$546	\$423	\$250	\$115	\$77	\$47	\$33
Minnesota	\$566	\$422	\$236	\$117	\$72	\$43	\$28
Mississippi	\$439	\$309	\$180	\$65	\$43	\$25	\$11
Missouri	\$484	\$368	\$211	\$96	\$65	\$36	\$22
Montana	\$447	\$311	\$200	\$89	\$66	\$41	\$23
Nebraska	\$491	\$348	\$213	\$95	\$67	\$43	\$22
Nevada	\$699	\$509	\$310	\$141	\$91	\$47	\$26
New Hampshire	\$646	\$549	\$251	\$99	\$65	\$41	\$26
New Jersey	\$751	\$592	\$270	\$126	\$80	\$49	\$36
New Mexico	\$503	\$372	\$215	\$88	\$71	\$41	\$17
New York	\$672	\$486	\$249	\$111	\$74	\$48	\$39
North Carolina	\$548	\$382	\$205	\$86	\$55	\$30	\$14
North Dakota	\$412	\$313	\$206	\$97	\$71	\$43	\$21
Ohio	\$515	\$379	\$225	\$105	\$75	\$42	\$28
Oklahoma	\$456	\$340	\$215	\$82	\$57	\$34	\$16
Oregon	\$620	\$408	\$257	\$107	\$70	\$44	\$21
Pennsylvania	\$531	\$404	\$224	\$93	\$64	\$40	\$27
Rhode Island	\$553	\$489	\$222	\$93	\$62	\$40	\$28
South Carolina	\$510	\$376	\$206	\$77	\$49	\$26	\$12
South Dakota	\$426	\$306	\$188	\$88	\$67	\$42	\$21
Tennessee	\$505	\$357	\$203	\$82	\$52	\$31	\$15
Texas	\$574	\$395	\$246	\$95	\$60	\$37	\$17
Utah	\$597	\$369	\$235	\$97	\$66	\$40	\$23
Vermont	\$553	\$446	\$224	\$98	\$62	\$41	\$24
Virginia	\$650	\$495	\$259	\$115	\$71	\$39	\$19
Washington	\$663	\$445	\$254	\$113	\$71	\$43	\$22

	2000	1990	1980	1970	1960	1950	1940
West Virginia	\$401	\$303	\$195	\$72	\$53	\$28	\$17
Wisconsin	\$540	\$399	\$234	\$113	\$79	\$49	\$31
Wyoming	\$437	\$333	\$252	\$87	\$67	\$41	\$22

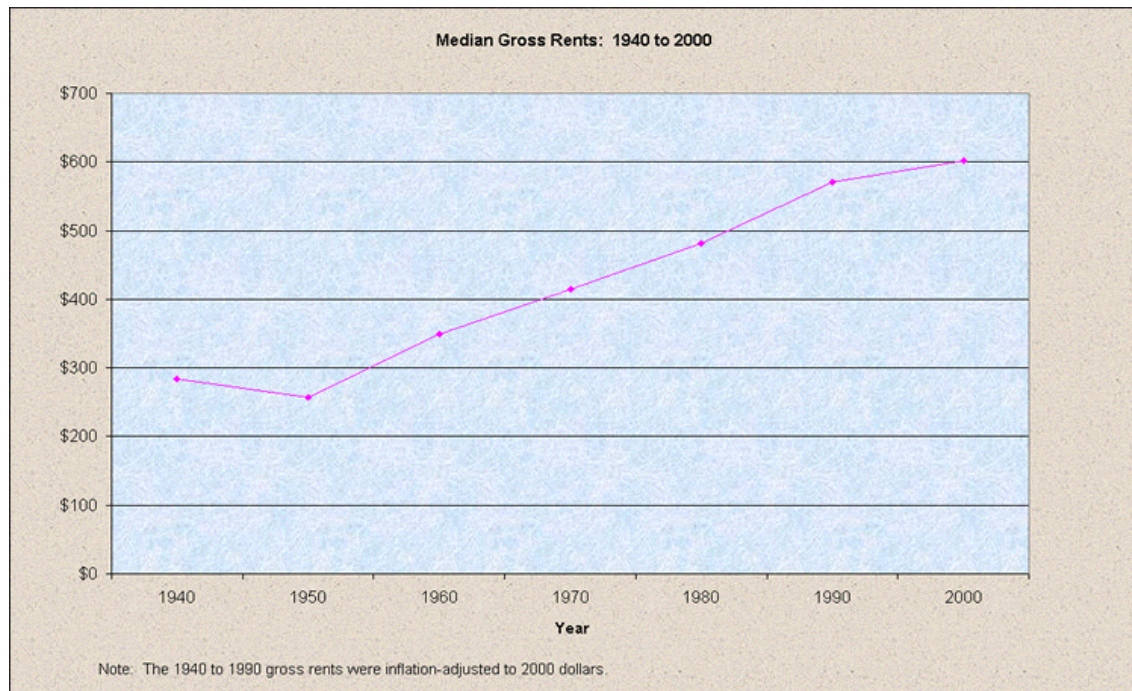


Fig. 1 Median gross rents: 1940 to 2000

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division  
 Last Revised: October 31, 2011

## Chapter II

### Research Question and Hypothesis

Poverty, homelessness, and wealth have been part of human existence since the development of farming.<sup>5</sup> When human beings started herding animals instead of hunting and gathering food, some people found they were more adept at farming and could make more profit than other farmers. Thus began the uneven distribution of income, wealth, and poverty, which thousands of years later has led to some citizens living in huge expensive houses, and other citizens who are homeless or living in low-income housing.

For thousands of year, governments around the world have tried to address the disparities of wealth in their societies by proactively attempting to eradicate poverty, or ignore the poverty by accepting it as a part of life that will always exist and cannot be changed, or take advantage of the disparities in wealth by abusing the situation. In 2015, Boston, Greater Boston, and Massachusetts (BO/GBO/MA) had the highest prices for housing in the United States (except for San Francisco and New York City).<sup>6</sup> Poverty, shortages of low-income housing, and governments that at times ignored the poor, homeless, and those who cannot afford high-priced housing, continue even though at

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<sup>5</sup> Douglas T. Price, and Ofer Y. Bar, “The Origins of Agriculture: New Data, New Ideas,” *Current Anthropology*, vol. 52, no.4 (October 1, 2011): 7-8. Also available from: <https://www-journals-uchicago-edu.ezp-prod1.hul.harvard.edu/doi/10.1086/659964>.

<sup>6</sup> Jumpshell, “Average Rent in Boston, MA: Median Prices + Trends,” 2015. Available from: <http://www.jumpshell.com/posts/average-rent-in-Boston>.

other times the governments have tried to solve these challenges. In 2018, the prices of Boston rents are still high compared to other cities in the United States.<sup>7</sup>

What should be done about poverty, the homeless, and the increasing cost of housing in BO/GBO/MA? Should increasing costs of housing for the middle class just be accepted as a condition that cannot be changed? Should the poor and homeless in BO/GBO/MA just be forgotten? Can anything be done to maintain or reduce the price of affordable housing in BO/GBO/MA?

In this thesis, I examine these questions by studying increasing prices, exploring the causes and possible solutions to the high cost of housing, and considering what might be done to bring enough low-income housing to those living in BO/GBO/MA. It is my belief that the causes of these high prices for housing, and the shortage of low-income housing—even the causes of homelessness—are varied, as are the solutions. A strong economy, coupled with low unemployment in BO/GBO/MA; the appeal of the Seaport District, North End, and Chinatown; top medical institutions and universities; Revolutionary era history; the attractiveness of Boston Harbor, Cape Cod, Martha's Vineyard, and Nantucket; quality art museums, concert halls, sports venues, and wealthy spacious suburbs in Greater Boston—all these factors contribute to making BO/GBO/MA an attractive place to live. This has brought professionals who want live in the state and are willing to pay a high price for housing in order to achieve that goal. Unfortunately, the increased demand for housing in Boston and Massachusetts, combined with a scarcity of land due to tight zoning laws, has caused the price of housing in all Massachusetts areas to rapidly increase since 2000.

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<sup>7</sup> Jumpshell, "Average Rent in Boston."

My hypothesis is the following: There is a shortage of affordable housing in BO/GBO/MA because the state legislature failed to take crucial steps to move forward what is formally called the Massachusetts Comprehensive Permit Act: Chapter 40B (known variously as “the 40B law,” or the “40B Anti-Snob Law,” or “the Anti-Snob Law”).<sup>8</sup> This law changed the minimum lot size requirement, and changed restrictive zoning laws in many towns and cities in Massachusetts. Figure 2 illustrates the flow of the components of the hypothesis.

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<sup>8</sup> “Massachusetts Comprehensive Permit Act: Chapter 40B,” January 21, 2018. Available from: <[http://en.wikipedia.org/wiki/Massachusetts\\_Comprehensive\\_Permit\\_Act:\\_Chapter\\_40B](http://en.wikipedia.org/wiki/Massachusetts_Comprehensive_Permit_Act:_Chapter_40B)>. The 40B law was passed in 1969 by the Massachusetts legislature to encourage developers to build low-income housing in the Boston suburbs. If the community’s housing fell below the 10% minimum low-income requirement, the state would ask developers to increase the density of new housing developments being built in those communities if they included low-income housing in their development.

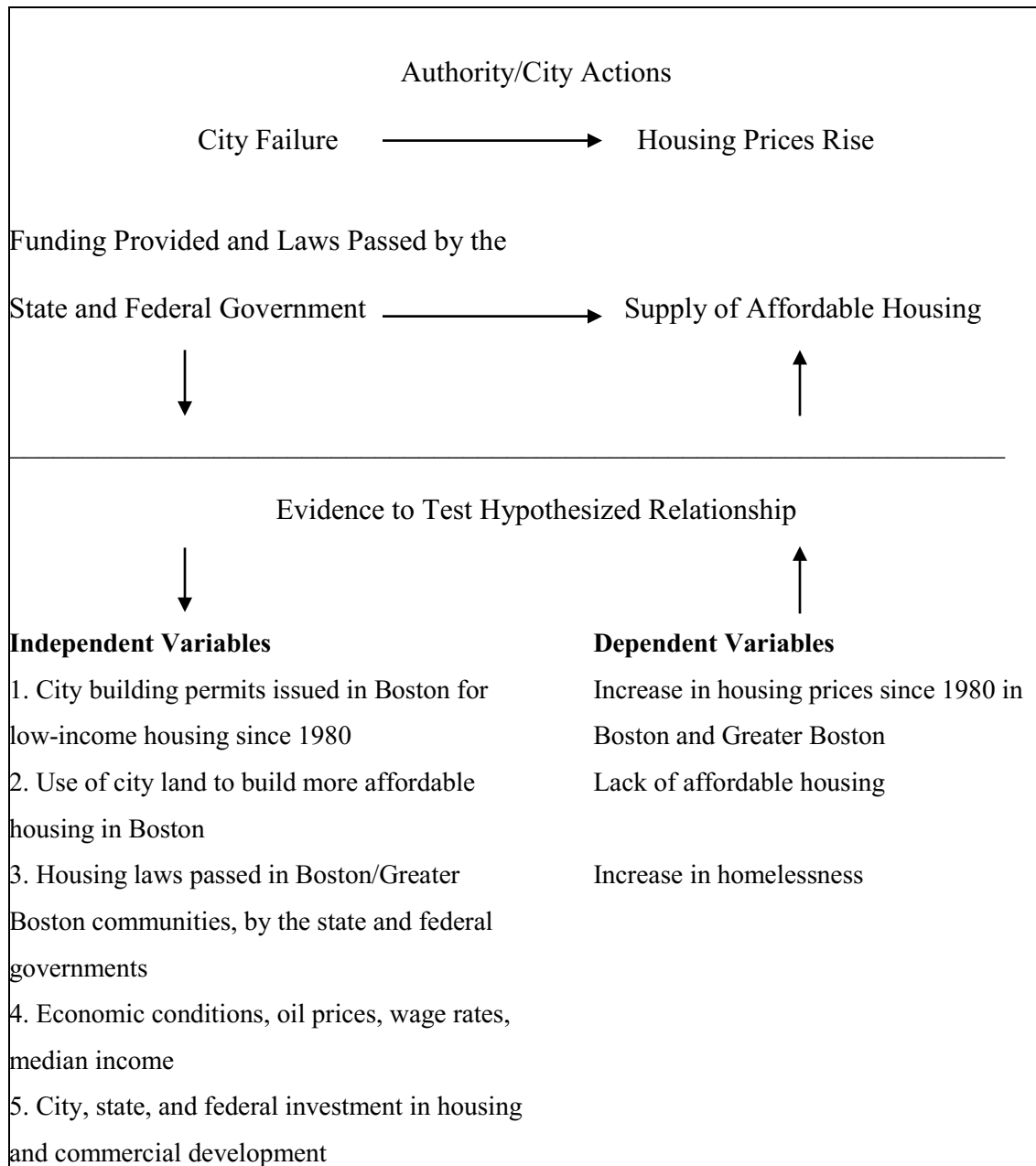


Fig 2. Relationships of hypothesis components

Source: thesis author



In 2018, the problem of a shortage of affordable housing in BO/GBO/MA not only put a strain on those experiencing poverty in Massachusetts, but it also caused financial stress to those who are not poor. This analysis provides my views, from a private contractor's perspective, of the causes for the shortage of affordable housing in Boston, while encountering the unwillingness of the Massachusetts legislature to make necessary changes to the zoning laws in Massachusetts. It is my hope that responsible changes in the zoning laws will be passed, and creative solutions can be implemented that will help reduce the price of housing throughout Massachusetts.

## Chapter III

### Data Sources and Limitations

The quantitative and qualitative data that is the foundation of this thesis came from several sources:

- federal, state, and city government documents,
- peer-reviewed and non-peer reviewed books and articles about housing in Boston, Greater Boston, Massachusetts, and the United States, and
- interviews with government employees, and individuals who work in the private economy.

### Data Sources

The data used in this thesis was both quantitative and qualitative. I provide below the various sources I used for the quantitative and qualitative data.

#### Quantitative Data

- Statistics, tables and graphs about the issue of housing came from government documents and was retrieved online from federal government websites, Massachusetts state websites, and from the Boston City Hall website.
- Quantitative data from the federal government came from Department of Housing and Urban Development (HUD), the U.S. Census, and the American Community Survey.

- Quantitative data from the Commonwealth of Massachusetts came from the list of legislative bills published on the Boston state house website (<http://www.state.gov>), Massachusetts state housing department, and community organizations like the Massachusetts Coalition for the Homeless.
- Quantitative data from the City of Boston government website came from the Boston City Hall website (<http://www.boston.gov>), as well as the Boston 2030 Housing Plan developed and being implemented by the administration of Boston Mayor Martin Walsh.
- Quantitative data from non-government websites came from Wikipedia, from real estate companies like The Warren Group and Trulia, and from the Harvard University Widener Library website.

#### Qualitative Data

- Qualitative data about the issue of housing was retrieved from government documents, from U.S. federal government websites, Massachusetts state government websites, and Boston City Hall websites.
- Much of the qualitative data from the federal government came from the HUD website and the U.S. Census website.
- Qualitative data from the state website came from state house legislative bills, and legal memos that were part of the legislative bills.
- Qualitative data came from the Boston City Hall website (<http://www.boston.gov>), and from the Boston Housing 2030 Plan put together by Boston Mayor Walsh.

- Non-government data about housing came from real estate websites like Trulia, The Warren Group, and the Widener and Loeb Libraries at Harvard University.
- Quantitative data and some of the qualitative data about housing, which came from peer-reviewed and non-peer-reviewed books and articles, was retrieved online from the Widener Library website, from Widener Library itself, and from the Loeb Library book collection.
- Some of the data from non-peer reviewed articles and books came from Wikipedia, Google searches, and online private websites.
- Quantitative and qualitative data retrieved from interviews with federal, state, and city government employees came from the Department of Housing and Community Development (DHCD) HUD, the Massachusetts House of Representatives, Boston Community Development Corporations (CDC), and community development centers that specialize in housing issues. Quantitative and qualitative data retrieved from interviews with employees in the private economy were from construction companies and a local lumber yard in Massachusetts.
- Much of the data about housing in BO/GBO/MA and the United States came from various sources, all offering the same narrative: that the price of housing is getting too high in BO/GBO/MA, and other U.S. states.
- The HUD website discussed housing policy proposals, and housing strategies being used by HUD to bring more affordable housing to various states in the United States. The U.S. Census website gave statistics about housing in Massachusetts from 1940-2000.

- The Massachusetts state government website on housing gave information about housing bills passed to bring more affordable housing to the residents of Massachusetts; discussed the 40B Anti-Snob law; efforts being taken by the state legislature to make changes to the zoning laws; and other legal steps being taken by the Massachusetts legislature to provide low-income housing in Massachusetts. The DHCD website talked about reviving low-interest loans for private contractors to encourage them to build low-income housing, including the time-line and legal steps involved in getting more low-income housing in Massachusetts.
- The Boston City Hall website discussed all of the initiatives being taken by Boston Mayor Walsh since 2014, to bring more low-income housing to Boston.

### Data Analysis Plan

I analyzed large amounts of qualitative and quantitative data covering a period of 35 years, looking for trends in housing prices. The search results showed that the price of housing has increased in Massachusetts since 1980, and has increased considerably faster since 2000. Based on the data, there appear to be several reasons why housing prices have increased in Massachusetts and Boston, most of which are unique to Boston. Figure 3 is a visual synopsis of my data analysis plan.

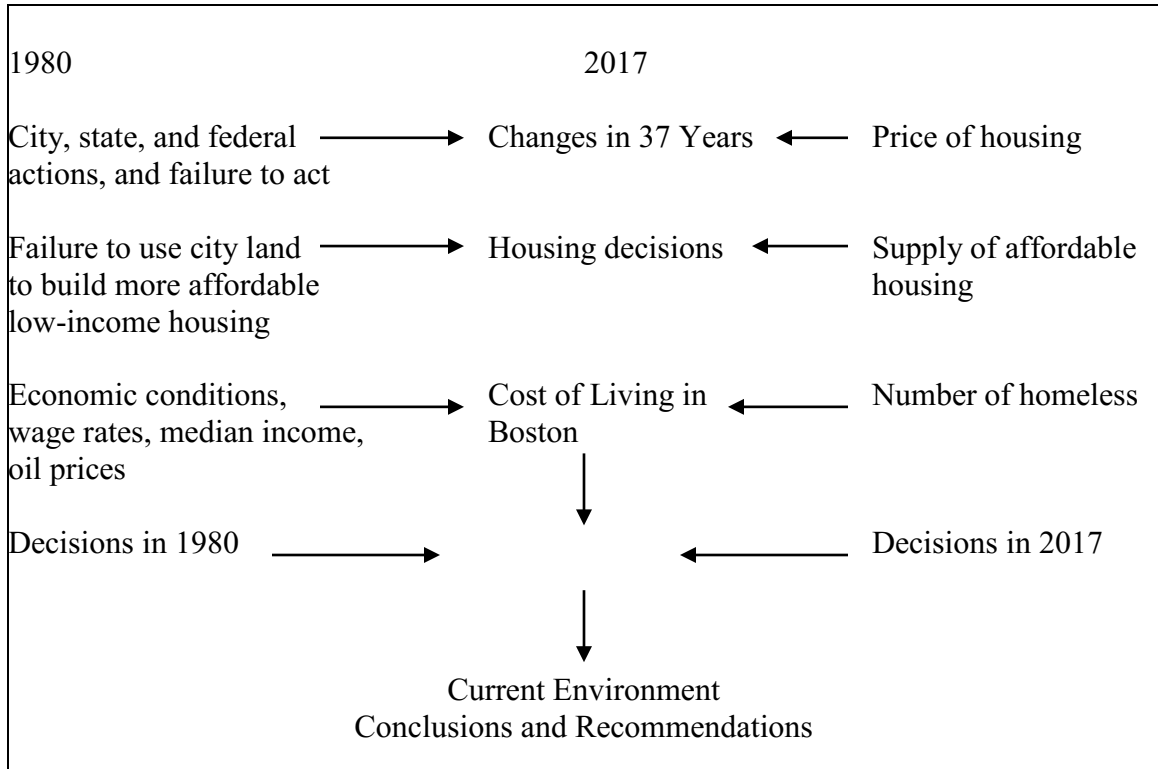


Fig. 3. Data Analysis Plan

Source: thesis author

#### Data Source: Documents Overview

My first step in the investigation of the issues of affordable housing in Boston and Greater Boston was to explore federal, state, and Boston city government documents. Through this effort I hoped to gain a better understanding of the legal and political issues that are part of the affordable housing mosaic. After this investigation, I came away with a better understanding of the political issues as well as federal, state, and city laws that were passed to help bring more affordable housing to Boston and Greater Boston from 1970 to 2018.

My next step was to explore the views of housing public policy consultants, academia, and leading political thinkers in 2018 about their views of the affordable housing developments in Boston and Greater Boston. At the Harvard University Widener and Loeb Libraries, and online through Wikipedia, the Urban Institute, and other websites, I found a number of peer-reviewed and non-peer-reviewed books and journal articles that were informative on the issue of affordable housing in Boston and Greater Boston.

My third step was to interview state and Boston city public officials who work in the housing department, the Boston Mayor's office, and other community agencies that help get low-income housing for residents of Boston and Greater Boston. After interviewing Massachusetts state representatives and their staff, and the management at a number of housing agencies in Boston, I then interviewed private contractors and construction companies that have built public-housing developments and other low-income housing in Boston and Greater Boston. Through my interviews, I confirmed what housing policy consultants, political thinkers, and government documents have been saying about of the issue of affordable housing in Boston and Greater Boston.

The amount of low-income housing that has been built in Boston and Greater Boston depends on a number of independent variables, such as laws passed and housing policies implemented by the federal, state, and city government; financial resources that the government spends to bring affordable housing to Boston and Greater Boston; the economy, population, land availability, and unwillingness by towns and local contractors to follow the 40B law and other laws to build low-income housing; the actions of the local authorities in Boston and Greater Boston; and other factors.

After studying the issue of housing, I found a correlation between certain events, issues, and actions taken by the government, which partially explains why there is a shortage of affordable housing in Boston and Greater Boston. The most significant factors that have determined how much low-rent housing there is (according to the data) are the following:

1. Less money given by the federal government to Massachusetts
2. Failure by the Massachusetts state legislature to compel all communities in Boston and Greater Boston to comply with the zoning regulation of the 40B law
3. Allowing certain communities in the Greater Boston and Boston area to keep the minimum acreage lot for the building of a new house in their town of one to two acres.
4. A rapid increase in the population of Massachusetts
5. Scarcity of available land
6. A lack of willingness by towns, local private contractors, or the local housing authority representing the town, to following the law.
7. Banks unwilling to give low-interest loans to build new low-income housing in the town.
8. Wages of Massachusetts employees have not gone up as fast as the price of housing.

The data showed a correlation between smaller towns and less low-income housing; between wealthier towns and larger minimum acreage lot requirements that prevent smaller low-income housing from being built in the town; a failure of the



Massachusetts legislature to implement zoning regulations in all Massachusetts towns resulting in less low-income housing in this town; a positive correlation between participation by the city or town council and mayor and a larger amount of low-income housing in the town; and a positive correlation between comprehensive planning and a greater amount of low-income housing.

#### Data Source: Interviews

Another source of data and information were the numerous interviews that I conducted with state government officials, City of Boston officials and department staff, housing agencies and their staff, members of the general public who live in affordable or public housing, and several commercial businesses that are involved in housing construction. These interviews were a good source of information, and add some depth to the documents and other sources I utilized in this research.

#### Interviews with State House Representatives and Staff

I interviewed Allston Representative Kevin Honan at the Massachusetts state house in September 2017. Honan stated that there was a shortage of low-income housing in Boston and Greater Boston due to less money coming from the federal government to build new low-income housing. He asserted that the state was providing some money to rehabilitate current public housing in Boston, and it was trying to provide money in the state budget to help get new low-income housing built in Boston and Greater Boston, but the high cost of land and the problem of getting private contractors to build 30-60% AMI low-income housing was a slow process.

In a February 2018 telephone interview with Sean Tierney, who works on the research staff at the Massachusetts state house for Rep. Honan, Tierney stated that the booming economy in Boston and Greater Boston is bringing wealthy people to Boston who are willing to pay more to obtain housing, thereby causing excessive demand for the limited supply of housing. Tierney was not sure that the supply of housing could be increased fast enough to meet the accelerating demand for housing in Boston, but Mayor Martin (Marty) Walsh and Rep. Honan were working to increase the supply of affordable housing. In the telephone interview, Tierney claimed that supply and demand has caused the rapid increase of the price of housing since 2000. According to Tierney the large influx of professionals is enabling contractors to increase the price of the housing they build. Tierney stated during the interview that he felt the market forces of supply and demand would continue to keep the market price of housing high in Massachusetts.

Tierney talked about the rehabilitation of the Honan public housing development in Allston, and other public housing developments in Allston and Brighton that Honan was working on getting rehabilitated. Tierney discussed how Honan was trying to get more money to small towns and poor neighborhoods in Boston and Greater Boston to rehabilitate low-income housing.

#### Interview with Staff at the State Housing Department

In November 2017 I conducted a telephone interview with Catherine Racer, Associate Director of the Massachusetts Department of Housing and Community Development (MDHCD). Racer talked about the steps the MDHCD was taking to get low-interest loans from quasi-public banks and community development corporations to

help poor residents in Massachusetts get low-income housing. She talked about the need for Massachusetts to get additional help from the federal government, like it did with the Hope VI grant to renovate Orchard Park in the mid-1990s and the Low-income Housing Tax Credit (LIHTC) program. According to Racer, the LIHTC program provides tax credits to state or local agencies which then allocate the tax credit like vouchers to banks and investment companies in exchange for money, which then goes to build or rehabilitate rental apartments. Banks that give money in exchange for the tax credits can use the tax credits to reduce the taxes they owe on investment funds or other similar vehicles. Racer said the federal government gives \$2.30 per person in tax credits to each state in the country. The larger population a state has, the more tax credits they receive from the federal government.

Racer agreed that that the supply of low-income housing was not meeting the demand, but steps were being taken by Mayor Walsh, Governor Baker, and various housing bills at the state house that are trying to address this problem. When I asked Racer the length of the timeline for building new low-income housing to the actual moving of tenants into low-income housing, she said it can take two to three years to pick a piece of land to build the low-income housing, get the necessary public and private financing, get the approval by the local housing authority once all zoning regulations have been met, and then moving the tenants into the low-income housing.

#### Interview with Boston City Hall Officials

In a July 2017 interview with Robert Gehret, Deputy Director of the Department of Neighborhood Development for Boston Mayor Marty Walsh, Gehret stated that in

2018 Boston has only enough funds in the city budget to build small to mid-size low-income housing. Mixed-rate development, defined as building low-rent affordable housing in the same development with market-rate housing, is how Mayor Walsh is getting new low-income housing built in Boston. Gehret stated that he would like to see the 40B Law changed so that communities in Massachusetts must dedicate 17.5% of all new housing built in their town as low-income housing. Gehret felt this would be a good way to increase the supply of low-income housing for the residents of Massachusetts who cannot afford to pay for market-rate housing.

Gehret said the mayor has ordered the building of 7,000 new low-income housing in Boston as soon as possible to help stabilize the price of housing. He said that number was needed based on the number of poor people listed in the 2000 U.S. Census. Gehret also said that the community development assistance program, and other community development corporations and private contractors secure the 3% interest loans that help pay 15% of all new low-rent housing that is built, which pays for the building of new small and medium-size apartments. According to Gehret, Boston City Hall, Greater Boston, and private contractors need to secure more low interest loans to help pay for the necessary building of more low-income housing in Boston.

Gehret went on to say that diverse strategies are needed to help make housing more affordable in Boston. He said that the Boston Community Preservation Act,<sup>9</sup> approved by 74% of Boston voters in 2016, is one program that is working in Boston to raise money for affordable housing. Originally passed by the Massachusetts legislature in 2000, the Act states that a property tax of 1% to 3% can be enacted by any town in

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<sup>9</sup> City of Boston, "Community Preservation," Community Preservation Coalition (February 2018): 1, 4-5. Available from: <https://www.boston.gov/community-preservation>.

Massachusetts to build more affordable housing, for historic preservation, and make park and open space improvements, if two-thirds of the voters in the town or city agree to the tax in an election. Gehret suggested the possibility that this tax could be increased to help pay for more low-income housing to be built in Boston.

Gehret said the Boston City Council has used the Massachusetts 1969 40B Law to force private contractors and developers to increase the minimum of all new affordable apartments to 13% of all new market rate housing units built in Boston. Gehret said he would like to see the law changed to force private contractors to make 17.5% of all new market rate housing developments that they build affordable housing units. Gehret also stated that due to a shortage of funds Mayor Walsh is granting building permits to private contractors to integrate new affordable housing units with the building of new market rate housing throughout Boston, which is called mixed rate development.

#### Interview with the Director, Boston Housing Authority

In a November 2017 interview with William (Bill) Magonical, Director of the Boston Housing Authority (BHA), Magonical stated that Boston has 41,000 low-income public housing units, with 600 new families applying every year to get into Boston public housing. Magonical said the homeless, domestic abuse victims, and the elderly are given priority for getting into low-income housing. Magonical stated that public housing in Boston is 80% funded by the federal government, and 20% funded by the Commonwealth of Massachusetts. He also talked about funding that he has secured through Wells Fargo and other banks to rehabilitate the Bunker Hill public housing development in Charlestown, and the McCormack public housing development in South

Boston. Magonical said he had to get approval from the Boston Redevelopment Authority, as well as neighborhood approval, to rehabilitate the Bunker Hill and McCormack public housing developments. Magonical also stated that only 25% of those who need low-income housing actually find a place to live in the Boston /Greater Boston area.

Magonical said the City of Boston has little land available in 2017 to build more low-rent, affordable public and private housing units. He said that mixed-use development, where the city works with developers to build new market-rate and low-rent affordable housing in the same housing complex, is what Mayor Walsh and the Boston Housing Authority believes is the best path to building more affordable housing in the future. Magonical also stated that increasing the density of buildings in public housing developments is another way to increase the amount of public housing in Boston; also that the expansion of the federal Section 8 program;<sup>10</sup> and that the mobile Massachusetts Rental Voucher Program (MRVP) would make housing more affordable in Boston. Magonical said that Boston has 13,000 public housing units, and 41,000 units that need to be built in order to house families and individuals waiting for housing. In Boston and across the United States, only 25% of individuals or families who need housing are being served.

Interview with Director of Housing, Department of Neighborhood Development

In a March 2018 interview with Sheila Dillan, Director of Housing for the Department of Neighborhood Development in Boston, I asked how long it takes from the

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<sup>10</sup> The Section 8 federal voucher program has become one of the big federal programs to help those who need housing in the United States. The vouchers are given to the landlord in lieu of rent.

time a request is made by the governor or the mayor of Boston to build more low-income housing, to the actual moving in of a client into low-income housing. Dillan stated the following:

If the construction project is a large housing development the whole process of picking a site of land, getting the site plan approved by the zoning board in accordance with Massachusetts state zoning laws in Article 80, approval by the neighborhood where the building is going to be built, getting the funding of the project in place, and the actual building of the building can take 2 ½ to 3 years. A smaller construction project like a single-family house can take only 9-10 months, because it is easier for a contractor to get the funding to cover the construction cost.

She went on to say that Boston uses quasi-public<sup>11</sup> financial institutions like Mass Housing, the Mass Housing Partnership Fund, Mass Housing Investment Corporation fund, and other financial funds to provide the low interest loans to the construction companies and individuals, who need funding to build low-income housing. Dillan referred to Article 80 of the Massachusetts zoning codes, which is the state approval and review process for all new construction projects. This review process, which can take two to three years, must be completed before a building permit is issued, and represents a major barrier to the process of getting new affordable housing built. Appendix 2 cites the relevant parts of Article 80.

Dillan said the following are the chronological order of steps taken from the beginning of an affordable housing development being built in Boston and Massachusetts:

1. The Housing Department of Massachusetts, Boston Housing Authority, Boston Planning and Development Agency, some other housing agency, or a private

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<sup>11</sup> Quasi-public banks are loan companies that have the legal authority to lend money like a bank but are also legally set up to work as a public entity that can receive housing tax credits from the federal government to give to the state, investment companies, or private banks.

contractor makes a request in an advertisement or offer to build a housing development with affordable housing mixed into the development on a site of land.

2. Various contractors respond to the bid with a construction plan that include funding to cover the costs of building the housing development. All zoning requirements are met according to the Article 80 zoning law.
3. The Boston Planning and Development Agency approves the construction plan.
4. Building of the development begins.
5. The development is completed, and tenants are chosen to live there.

Dillan pointed out that Boston has 50,000 affordable housing units, and 34% of all housing is affordable housing, when publicly funded and privately funded housing units are combined.

#### Interview with Allston Brighton Community Development Corporation

In a February 2018 interview with Scott Shaw at the Allston Brighton Community Development Corp (ABCDC), I asked Shaw how long it took to get tenants into affordable housing in Boston. He said that someone looking for low-income housing could be on a waiting list for a year before getting into affordable housing. According to Shaw, a veteran, a domestic abuse victim, or a senior citizen who is homeless could get into housing faster than a year because they are given priority status.

I asked Shaw where the funding comes from to pay for building new affordable housing. He said that 75% of the funding comes from the Massachusetts state budget, and 25% from banks and other investment corporations in the form of low-interest loans for



low-income housing tax credits. According to Shaw, the federal government issues an allocated amount of tax credits to the Massachusetts legislature. The legislature then issues the tax credits to investment corporations and local banks that are willing to provide private funding to the ABCDC and other community development corporations, to get tax breaks from the federal government for their investment companies and banks. I asked Shaw what was the highest percentage of AMI before a low-income resident of is no longer considered low income. Shaw stated that 90% to 120% of AMI is considered modest income, 30-80% is considered low-income. Shaw stated the following about what he called a modest income: “A resident of Massachusetts who is earning a modest income could still get funding from ABCDC because of the high cost of housing in Boston.” Shaw noted that there is a shortage of low-income housing in Boston. However, Boston provides the most low-income housing in the United States, it will reduce the shortage of low-income housing in the next 5-15 years, and it is a model for the rest of the country.

In a December 2017 interview with Amelia Youngstrom, Operations Manager for ABCDC, she stated that low-income residents in Boston are having difficulty paying the rapidly increasing cost of housing in Massachusetts. Youngstrom stated that there are a lot of low-income residents of Massachusetts who are on the waiting list to get into low-income housing. She said that ABCDC is trying to develop more public housing developments and low-income apartments in Boston, but ABCDC has limited finances available from the state house, Boston City Hall, banks, community development corporations, and other sources. She said that much of the money for low-income housing in 2017 was being used to rehabilitate public housing developments and low-income apartments.

Youngstrom said she helps residents in the Allston-Brighton area to find low-income housing, get help paying their rent, and help to keep their homes. Her job is to empower those in the Allston Brighton area through information and knowledge, which the residents can use to help themselves have stability in their home. She also talked about various house counseling programs that ABCDC provides to residents of Boston: housing search, landlord-tenant mediation, budget management, eviction prevention, tenant rights, and foreclosure prevention.

#### Interviews with Construction Companies

In February 2018, I conducted an interview with Rick High, President of Corcoran Management Company.<sup>12</sup> High believes strict zoning regulations in Massachusetts are one big reason why the cost of housing has become so high. He stated that the price of housing will come down in Massachusetts if there is increased density in the zoning laws for all new developments constructed in Massachusetts. He believes “smart growth zones,”<sup>13</sup> which limit the building density a construction firm must follow when building a new housing development, was keeping the price of housing higher than it needed to be. He said the Massachusetts legislature should allow construction firms to increase the density of housing units in a new development, which would allow firms to have more tenants and make a larger profit. High said his company and other companies

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<sup>12</sup> Corcoran Management Company rehabilitated the Fidelis Way Brighton public housing development in 1984, which then became the Commonwealth development.

<sup>13</sup> High believes “smart growth zones” make it difficult for construction companies to find land where they can build without a long delay in getting a building permit to begin construction.. High said his construction and management company could lower the cost of the houses they sell if the density requirements could be increased for all new housing they build.

could lower the price of new housing they build and older housing they rehabilitate if the 40R smart growth zone density law was changed.

High also stated that the historic districts and strict environmental laws implemented by the state as part of the 40R regulations also were making it harder for construction companies to find land in Massachusetts to build new housing, which was causing the price of land to increase. According to High, if private contractors have to pay a higher land price to build new housing developments, they will then charge a higher price for the housing that is developed in Massachusetts to make a profit. He said all these factors were increasing the cost of new housing in Massachusetts and Boston.

In a January 2018 interview with Chick Paolini of Paolini Construction Company in Newton, Massachusetts, he talked about a contract he was awarded to build the Garrison Trotter public housing development near Lemuel Shattuck Hospital in Jamaica Plain. Paolini stated he saw the Boston Housing Department newspaper advertisement for developers to bid on the contract, put in the lowest bid, and got the contract. He talked about how he cut his costs for construction materials by having pre-fabricated sections of housing transported on a flatbed truck to an area of land chosen by the City of Boston. Since the architectural plan for the development stated the measurements of each side of the new development, pre-fabricated sections of the development could be built to save time and the high cost of labor. Paolini stated that it took three months from the time he put in his bid to get through the paperwork with the Flynn administration at Boston City Hall, and six months to build the Garrison Trotter public housing development. Paolini said he saved money and time building the development by responding to the City of

Boston bid which had a site of land already picked out and approved for a building permit.

#### Interviews with Residents of Public Housing

I had a June 2017 interview with Dee who lives in public housing in Wellesley and pays low rent to live there. She stated the Wellesley public housing gave her the stability of having a home that had enough space and privacy. She said that sometimes management does not fix things quickly, like plumbing problems. However, living in public housing in Wellesley is still good for her. She stated that management is respectful to her, and she is grateful to be living in an affordable apartment with her two kids.

In a February 2018 interview with Annette, who also lives in public housing in Wellesley, she stated that the one-bedroom apartment is nice, although it is small. Annette also said that the landscaping and grounds are great, but the apartments are not soundproof, that noise can be heard from other apartments and from outside the building. Annette also stated that it takes a while for management to fix things, and some troublesome public housing tenants have threatened the public safety of everyone in the development.

#### Limitations of the Data

The cost of housing is an issue that has been discussed and investigated for decades in the United States and Massachusetts because everyone needs a place to live. The Mass Coalition for the Homeless (MCH)<sup>14</sup> reports there were 21,135 homeless in

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<sup>14</sup> Mass Coalition for the Homeless, “Basic Facts on Homelessness in Massachusetts and Across the Country,” April 2017. Available from: <http://www.ma.homeless.org/about-us/basic-facts>.

Massachusetts in 2015, and 5,609 families with children were homeless in Massachusetts in 2016.

Due to interest in the housing issue, a lot of data tries to explain why the price of housing in Boston and Greater Boston is high compared to other major cities and states in the United States. The data used in this thesis provides a narrative that explains why this is the case, but there are limitations to the data. For example, the U.S. Census is only conducted every 10 years, with the last U.S. Census being completed in 2010. Thus, the available quantitative data can only be provided based on 10-year blocks of information. The vibrant economy in Boston today is not like the 2010 economy that was in a recession, with housing prices that had fallen from 2006 when housing prices were higher in a booming economy. Therefore, the housing prices shown in the U.S. Census have to be viewed as only one part of a larger framework of data.

The quantitative data about housing from HUD could be skewed by the federal government to make the president and his administration look more credible to the American people. Mistakes may have occurred when compiling data on the cost of housing in various states and city halls in the United States. If HUD or the U.S. Census took their statistics on the median price of housing from town property assessments that were elevated, this could have raised the median price of housing reported by both agencies.

The quantitative data used in this thesis, taken from “Housing a Changing City: Boston 2030,”<sup>15</sup> could be skewed to make Mayor Walsh’s administration look better.

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<sup>15</sup> City of Boston, “Housing A Changing City: Boston 2030 Quarterly Report July 2015,” July 2015. Available from: <https://www.boston.gov/departments/neighborhood-development/housing-changing-city-boston-2030>.

When using statistics from government documents for the data used in this thesis, and taken from a variety of sources, the quantitative statistics used in this thesis were cross-checked and came close to matching what was reported in other sources, but not 100% perfect. For example, the statistics from MCH may not be perfect, as those who counted the homeless on the streets in Massachusetts could have missed a few homeless people in their count. The reporting from the U.S. Census could be under- or over-counted since the statistics come from the citizens of the United States and city hall records. The census count itself is complicated by unreliable reporting from legal and illegal immigrants who live in the U.S. Do homeowners always give the exact amount of income they earn? These factors were taken into consideration, when decisions were made about what the data means.

The qualitative data may also have limitations. For example, the data taken from the interviews I conducted were based on the beliefs and observations of state employees, Boston city employees, employees of housing and community agencies, and employees of construction companies, lumber yards, and real estate companies. This wide range of information was gathered, and cross-checked for reliability and consistency. Judgments made from the interview data were checked for trends in the data, not taken as absolute truth. A few trends in the data collected from the interviews did appear: one trend confirmed that there is a scarcity of land to build on in Boston.

The qualitative data collected from government documents was used as background information for creating a basic understanding of the housing issues that Boston and Greater Boston face in 2018. The qualitative data from government websites and documents was cross-checked with data from the interviews and data retrieved from

peer-reviewed and non-peer-reviewed books and articles, to see if the data could be considered reliable and consistent.

I recognize there are some limitations based on the opinions of the interviewees. Limitations occurred in any government documents that were not or could not be updated to 2018; limitations to the data occurred when using older data from the books and articles that were not updated to 2018. However, the qualitative data did reveal a pattern that led to a consistent narrative about housing in Boston, Greater Boston, and Massachusetts.

## Chapter IV

### Literature Survey of Housing and Public Housing in Boston and Greater Boston

According to authors Robert M. Silverman and Kelly L. Patterson,<sup>16</sup> poor planning by city and state officials in economically troubled U.S. cities explains the lack of affordable housing in the United States. Silverman and Patterson claim that an equity-based housing strategy that links the building of new affordable housing to the building of new market-rate housing, and other mega-projects being built to revitalize inner cities like Detroit, can begin to fix the problem of a lack of affordable housing. According to the authors, revitalization strategies like the building of the new baseball stadium for the Detroit Tigers, a new football stadium for the Detroit Lions, restoration of the Detroit Fox Theatre, and expansion of the city museum in downtown Detroit should be linked up with expansion, restoration, and the building of new affordable housing in Detroit. According to Silverman and Patterson, community-oriented groups that could represent disenfranchised homeless and poor citizens should be brought into the negotiation process with contractors at city hall, before building permits are issued to contractors to build mega projects to revitalize the inner cities. They believe that city halls throughout the United States should request that all construction companies agree to negotiate the

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<sup>16</sup> Robert M Silverman and Kelly L. Patterson, *Affordable Housing In US Shrinking Cities* (Bristol, UK: Policy Press, 2016), 1-3, 8, 25, 30-34, 46, 153. Adopting the linkage concept, Mayor Walsh has pushed the issue of building permits to developers with the building of affordable housing in Boston. Mayor Walsh's Boston 2030 plan to build 53,000 new units of housing in Boston by 2030 with 7,000 of these units as affordable housing, is based on the linkage concept espoused by these authors. Late Boston Mayor Thomas Mennino also pushed the building of the Grove Hall Mall in Roxbury and other projects by linking them with building affordable housing.



linking up of mega projects being built in any city where there is a high degree of homelessness and a lack of affordable housing, with the building of new affordable housing. Boston Mayors Ray Flynn, Thomas Menino, and Martin Walsh each sought to link new mega projects being built in Boston to the building of new affordable housing; nevertheless, a shortage of affordable housing still exists in Boston, Greater Boston, and Massachusetts.

Author Lawrence Vale<sup>17</sup> talks about building relationships with Boston city officials and the tenants of public housing to successfully rehabilitate and better manage crime-infested, poorly managed developments like the public housing developments in Brighton. Vale talks about giving each tenant a backyard and rehabilitating the public housing units to give more privacy to residents as two more steps that might increase the satisfaction of residents who live in public housing—and also cut down the vacancy rate in public housing. Vale mentions the increased density that was allowed to occur in a Dorchester public housing development, which helped get more low-rent public housing built.

Edward Glaeser<sup>18</sup> asserts that land-use controls and business licensing can be used to achieve more affordable housing in a city. He believes that state and city governments that enact excessive environmental regulation, exclusionary zoning, historic districts, and smart-growth zones increase the cost of building low- and moderate-income housing, making it too high for building contractors to make a profit. He explained that if a contractor has to add environmental technology when building a new building in order

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<sup>17</sup> Lawrence J. Vale, *Reclaiming Public Housing* (Cambridge, MA: Harvard University Press, 2002), 331-361.

<sup>18</sup> Edward Glaeser. *Triumph of the City* (New York: Penguin, 2011), 242-243.

to meet state laws, this will increase the cost of building a new project. Glaeser believes that cutting the number of excessive state and city regulations in many U.S. states and cities will motivate building contractors to build more affordable housing, which in turn will increase the supply of affordable housing across many U.S. cities. He cites the cities of Houston and Dallas where there are fewer land and zoning regulations, as two examples where the price of housing is 30% lower and more affordable than the cost of housing in cities that have tight land regulations.

In a 2006 article, Glaeser and co-authors Jenny Schuetz and Bryce Ward<sup>19</sup> claimed that the minimum lot-size requirements for building new homes were the single biggest reason why the price of housing has increased so rapidly in Boston and in many of its suburbs over the last 37 years. The authors stated that more than 25% of Greater Boston residents live in 22 municipalities that have a minimum housing lot requirement of less than one-quarter of an acre where smaller, lower-priced homes can be built. They state that only 4% of Greater Boston residents live in communities that have a minimum housing lot size of close to two acres—towns like Wellesley and Weston, where larger, more expensive homes must comply with the town’s legal requirements. They also assert that minimum lot requirements and other regulations like low-density requirements, septic rules, and environmental regulations have caused the average price of a home in Massachusetts in 2005 to be \$431,900. According to the authors, less regulation would have caused the price of a median 2005 home purchase price to drop to \$276,000. They

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<sup>19</sup> Edward Glaeser, Jenny Schuetz, and Bryce Ward, “How Large Lot Zoning and Other Town Regulations are Driving Up Home Prices.” Jan. 1, 2006. Available from: [commonwealthmagazine.org/uncategorized/how-large-lot-zoning-and-other-town-regulations-are-driving-up-home-prices](http://commonwealthmagazine.org/uncategorized/how-large-lot-zoning-and-other-town-regulations-are-driving-up-home-prices).

also point to the increase in the median price of a home in Massachusetts in 1980-2006, which they say rose 179% to 210% in 75% of Boston and its suburbs.

Boston College law professor John Whitten<sup>20</sup> believes the best way to provide affordable housing in Massachusetts is good comprehensive planning by the state government, which respects the legal rights of the surrounding community where new low-income housing is built. Whitten claims that the 1969 Anti-Snob Zoning Act has caused unbalanced building of affordable housing that lacks good comprehensive planning, and has failed to recognize the rights of abutting homeowners who live near the new affordable housing.

### Political Debate

In any discussion about public housing and providing affordable low-rent housing in the United States, a debate arises between housing policy consultants, the academic community, those who hold a pro-business but fiscally conservative philosophy, and advocates of an aggressive social welfare policy. Two main questions frame this debate:

1. Should the U.S. government, state governments, and local governments allocate money in their budgets to build new public housing developments and affordable housing?
2. How much money should be allocated in these budgets to help provide more affordable housing across the United States?

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<sup>20</sup> John Whitten, "Adult Supervision Required: The Commonwealth Of Massachusetts's Reckless Adventures With Affordable Housing and the Anti-Snob Zoning Act" *Boston College Environmental Affairs Law Review* 35, no.2 (2008): 217-258.

In a 1982, a housing commission was appointed by President Ronald Reagan to propose suggestions as to what should be done about housing in the United States. The Housing Commission report was approved by Reagan, and came to represent the Republican Party's conservative approach to the issue of housing. The report suggests the following pro-business, decentralized approach for proposals that would be enacted by the Reagan Administration:

- Housing markets should be free and deregulated.
- There should be minimal government interference housing market. except to establish a safety net for the poor.
- Rely on the private sector and its profit incentives as the primary source of housing.
- Practice enlightened federalism, with maximum decentralization to local levels of government.
- Permit subsidies to be used through the market, for instance, on the demand side.
- Encourage private accumulation of wealth as a stimulus to economic growth and individual responsibility to provide housing.<sup>21</sup>

Another proactive, aggressive social welfare approach to housing policy suggested the following:

- Rely on the private housing market as the primary provider of housing but with limited intervention to achieve public goals.

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<sup>21</sup> Rachel G. Bratt, Michael E. Stone, and Chester Hartman, *A Right to Housing: Foundation for a New Social Agenda* (Philadelphia: Temple University Press, 2006), 139-140.

- Provide an important but supplementary role for government and nonprofit agencies as direct providers of housing, assuming both will act with benevolent motives.
- Use central government power to achieve the purposes of public policy.
- Give priority in social policy to meeting the needs of the poor, assuming that circumstances and not individual failure produce poverty.
- Limit excess profits and price-gouging through use of government regulations.
- Influence the location and form of housing in order to achieve public objectives.
- Consider the excessive concentration of wealth and power beyond a certain point a danger to democracy, acknowledge the fairness of a certain degree of redistribution in order to avoid gross inequities; promote home ownership as a major goal.<sup>22</sup>

It is apparent from these two philosophies that there are major differences in how much any government should be involved in deciding what the housing market looks like, and whether free-market forces in the housing market should control what type of housing is built. Prominent thinkers in the academic community (e.g., Edward Glaeser, mentioned earlier ), housing policy consultants, as well as published books and articles about housing all seem to encourage a liberal policy approach to housing, believing that government has a collective responsibility to be proactive and promote the general welfare in order to help provide affordable housing to residents in the community. These individuals believe that government should be proactive in their housing policy approach.

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<sup>22</sup> Bratt, Stone, and Hartman. *A Right to Housing*, 140.

In contrast, conservative thinkers like Howard Husock<sup>23</sup> believe that public housing and CDCs promote dependency on the government to solve housing problems. Husock points out that efforts by the government to provide affordable housing through federal Section 8 programs and mobile state vouchers are not working, that there is not enough affordable housing available for individuals with vouchers. He also points to the lack of financial incentive among landlords who have to produce and maintain non-subsidized, low-rent housing based on the already low profit they are making on rent-controlled housing, which then causes decay and blight to occur.

The regular conflicts that arise between Republican and Democratic policymakers in government, and the debates in the academic community and among housing policymakers about how to best provide sufficient affordable housing for the poor and the middle class, have caused housing budgets in the United States to be reduced since the early 1980s. Massachusetts has struggled since the Reagan Administration and HUD's cut of federal funding in 1980<sup>24</sup> to budget enough money to provide public housing, and to provide an adequate amount of affordable housing to the middle class.

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<sup>23</sup> Bratt, Stone, and Hartman, *A Right to Housing*, 353.

<sup>24</sup> Bratt, Stone, and Hartman, *A Right to Housing*, 149-151.

## Massachusetts Political Action Groups

The town of Lowell, Massachusetts, put together the “Coalition for a Better Acre” (CBA)<sup>25</sup> seeking ways to significantly increase the amount of affordable housing in Lowell. The following explains briefly what the town did to develop more affordable housing there:

Through basic community organizing, Lowell’s “Coalition for a Better Acre” held accountability sessions with public officials, built coalitions with churches, developed over time allies and strong relationships with the Lowell community, and through direct action convinced public officials in Lowell to develop over 360 units of housing, to create programs to train low-income Latina and Cambodian women to be home daycare providers, and established a Spanish-language cable television station.<sup>26</sup>

Qualified housing advocates were able to convince Lowell public officials that the City of Lowell would gain by providing money to support the building of new low-rent affordable housing, setting up employment training programs and a television station, owing to a high number of well-organized voters with efficient negotiating techniques. Although not considered part of the Greater Boston area, CBA is a good illustration of what CDCs could also do in Boston and Greater Boston to attain more affordable housing.

According to Magonical of the BHA, an understanding of how financing is attained, how the political processes and various governments work, the use of skilled negotiating techniques, building of allies in each community, and becoming involved

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<sup>25</sup> The “Coalition for a Better Acre” was founded in 1982 by Lowell (MA) residents in an impoverished part of Lowell called the Acre. After forming as a community development corporation, the Coalition was able to attain funding from Lowell for a community resident-involved revitalization to develop new affordable housing in Acre. To date more than \$94 million in public and private investment has been raised, more than 360 low-income rental units built, and many homes built for those with moderate income.

<sup>26</sup> Bratt, Stone, and Hartman, *A Right to Housing*, 352.

with influential citizens who are supportive of building more affordable housing—in these ways funding can often be raised to provide more affordable housing in BO/GBO/MA to house at least some of the 75% of citizens in BO/GBO/MA who need housing.

My own work with the Mass Fair Share (MFS),<sup>27</sup> a non-profit group that worked on housing issues in Massachusetts in the early 1980s, gave me an understanding of how housing policies are passed, and how funding is obtained from the City of Boston. My own construction business, which has rehabilitated homes for the past 30 years, gives me a clearer understanding of the costs required to rehabilitate or build a new home. Even though CDCs and elaborate BO/GBO/MA financing networks have been developed, and there has been new affordable housing built in BO/GBO/MA, my career experiences convince me that creative thinking and planning can improve the present situation for those who still need affordable housing.

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<sup>27</sup> Nathan Proctor, “About Fair Share,” November 2017. See: <https://www.fairshareonline.org/massachusetts-fair-share>. This non-profit organization was started in the late 1960s. Its mission is to help people throughout the U.S. get fair and equal treatment. In Massachusetts in the early 1980s Mass Fair Share organized to help the citizens of Massachusetts get lower rents on their apartments and to secure low-interest loans to buy affordable homes.



## Chapter V

### Exploring the Issue of Affordable Housing in Boston, Greater Boston and Massachusetts:

#### Where Are We Today?

Consider these statistics:

- In 1980, the average cost of renting an apartment in Boston was \$505; in 2000 that number had increased to \$684, and by 2017 it had risen to \$1,200.
- When buying a condominium: the average cost in 1987 was \$105,000 (depending on where in Boston one bought the condo), to \$550,000 in 2016.
- The average price to buy a house in Massachusetts increased from \$95,000 in 1980, to \$185,000 in 2000.<sup>28</sup>
- In 2017, the average price to buy a house in Suffolk County (which includes Boston) was \$330,500, and \$430,768 in Massachusetts, not including Barnstable County.<sup>29</sup>
- From 2000 to 2017 the average price to buy a home in Boston rose more than 200%.

What has caused this relentless increase in the price of housing in the Boston area? Boston is not alone in this matter. According to Jumpshell, since 2000, housing prices have also increased significantly in San Francisco, New York, Washington D.C., Miami, and other major cities throughout the United States (see Figure 4).<sup>30</sup>

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<sup>28</sup> Sources: U.S. Census Bureau, Housing and Household Economic Statistics Division, "Census of Housing." June 2012. Available from: <http://hhes/housing/census/censushousing.html>. See also: "About the Cost in 1980 of Buying a Condo in Boston," Coldwell Banker Arlington, MA, February 2018..

<sup>29</sup> Trulia, "National Home Prices Map," 2017. Available from: [http://www.trulia.com/home\\_prices/massachusetts/](http://www.trulia.com/home_prices/massachusetts/).

<sup>30</sup> Jumpshell, "Average Rent in Boston," 8.



Fig. 4. The 10 U.S. cities with the highest rents

Note: All prices shown have been adjusted to account for the change in the value of the U.S. dollar.  
Source: Apartment List

Figure 5 shows where Boston is located in Suffolk County, and Figure 6 shows where Suffolk County is located in Massachusetts.



Fig. 5. Map of Suffolk County

Source: Microsoft, "Maps of Suffolk County, and Suffolk County in Massachusetts," Bing.com, 2009. Available from: <https://www.bing.com/images/search?q>.

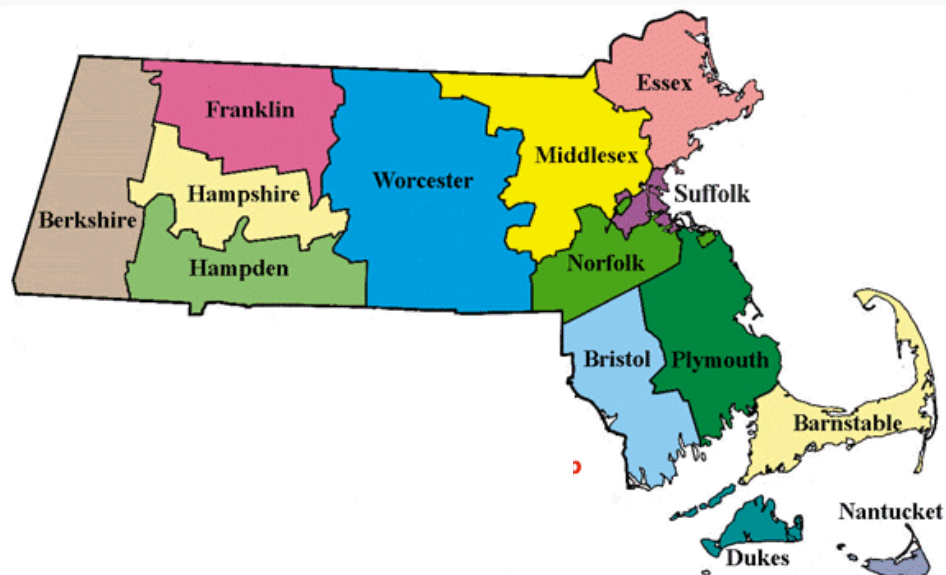


Fig. 6 Counties in Massachusetts

Source: Microsoft, "Map of Massachusetts Counties," Bing.com, 2009. Available from: <https://www.bing.com/images/search?q>.

Table 3 shows the largest population increase during the last 40 years from 1910-2015, as well as a significant increase in the population in Suffolk County during the five years from 2010 to 2015.

Table 3. Population in Suffolk County, 1910 to 2015

<b>CENSUS</b>	<b>POPULATION</b>	<b>% +/-</b>
1910	731,388	-
1920	835,522	14.2%
1930	879,536	5.3%
1940	863,248	-1.9%
1950	896,615	3.9%
1960	791,329	-11.7%
1970	735,190	-7.1%
1980	650,142	-11.6%
1990	663,906	2.1%
2000	689,807	3.9%
2010	722,023	4.7%
2015	778,121	7.8%

Source: Wikipedia, "Suffolk County Massachusetts," March 20, 2017. Available from: [http://en.wikipedia.org/wiki/suffolk\\_county\\_massachusetts](http://en.wikipedia.org/wiki/suffolk_county_massachusetts).

Table 4 shows the median household income, median family income, per capita income, and other economic statistics in Boston, Suffolk County, and specific communities surrounding Suffolk County, from 2007-2011.

Table 4. Economic statistics for Boston, Suffolk County, and surrounding communities (2007-2011)

Rank	Town	Area land	Per capita income	Median household income	Median family income	Population	No. of households
1	Winthrop	1.6 sq. mi	\$36,624	\$61,744	\$81,647	17,430	7,356
	Mass	10,565 sq. mi	\$35,051	\$65,981	\$83,371	6,512,227	2,522,409
2	Boston	48.4 sq.mi.	\$33,158	\$51,739	\$61,035	609,942	247,621
	Suffolk	58 sq.mi.	\$32,034	\$51,638	\$60,342	713,089	286,437
	U.S.	3.8 million sq.mi.	\$27,915	\$52,762	\$64,293	306,603,772	114,761,359
3	Revere	5.9 sq. mi	\$25,085	\$50,592	\$58,345	50,845	19,425
4	Chelsea	2.2 sq. mi	\$20,214	\$43,155	\$46,967	34,872	12,035

Source: Wikipedia, "Suffolk County Massachusetts," March 20, 2017. Available from: [http://en.wikipedia.org/wiki/suffolk\\_county\\_machusetts](http://en.wikipedia.org/wiki/suffolk_county_machusetts).

Table 4 also shows that the median family income and median household is significantly lower in Boston than in Massachusetts, indicating that Boston has some poorer districts that bring the median income down. The table also shows that the per capita income, median household income, and median family income in Boston is higher than in poorer towns like Chelsea and Revere. One conclusion that can be drawn is that Boston is not as wealthy as other towns in Massachusetts, but Boston is wealthier than some of the poorer towns in Massachusetts.

Table 5 shows the percentage of income as a proportion of Adjusted Median Income (AMI), and Table 6 shows increases in the amounts of housing assistance.

Table 5. Income as a percentage of AMI, for renters and owners

Income as % of AMI*	Renters			Owners			Total		
	Total	Paying 31-50%	Paying >50%	Total	Paying 31-50%	Paying >50%	Total	Paying 31-50%	Paying >50%
0-30% AMI	253,3370	43,073	118,831	94,629	21,670	54,506	64,743	173,304	64.5%
31-50% AMI	150,614	60,999	28,466	119,305	29,946	34,479	90,945	62,891	23.4%
Subtotal	403,984	104,072	147,297	213,934	51,616	44,984	155,688	236,195	88.0%
51-80% AMI	168,689	43,690	6,748	198,093	57,842	25,752	101,532	32,277	12.0%
Total 0-80% AMI	572,673	147,762	154,044	412,027	109,458	114,738	257,220	268,471	100%
>80% AMI	362,452	17,760	1,812	1,096,207	110,718	15,307	128,478	17,159	
Grand Total	935,125	165,522	155,856	1,508,244	220,176	130,084	385,698	285,630	

\*HUD Area Median Family Income adjusted for household size.

Source: Citizens Housing and Planning Association, 7.

Table 6. Increases in Housing Assistance, 1993-2008

<b>Increase in Housing Assistance: 1993, 2004, 2008</b>				
	<b>1993</b>	<b>2004</b>	<b>2008</b>	<b>Change</b>
<b>Tenant-Based Rental Assistance</b>				
Section 8 - 9/93 allocation; 1/05 available, 5/08 allocation	46,759	68,608	74,239	27,480
State MRVP, AHVP – Leased Units: 2/93, 11/04, 1/08	10,493	1,782	2,553	(7,940)
MRVP Project Based Units under lease: 11/93, 11/04, 4/08	5,001	3,175	3,031	(1,970)
Section 8 Moderate Rehabilitation Existing	3,638	1,979	1,388	(2,250)
Subtotal	65,891	75,544	81,211	15,320
Federal Public Housing: 12/92, 1/05, 4/08	45,243	44,607	44,669	(573)
State Public Housing: 12/92, 12/01, 12/06	49,660	49,968	49,550	(110)
Subtotal	83,792	83,475	83,109	(683)
Private HUD-Subsidized Housing w/PBA: 9/93, 1/05, 4/08	61,295	63,626		
Low Inc Tax Credit Units (in service 12/92; 12/02, 12/05)*	6,107	23,094		
estimated preservation units	2,302	13,266		
Net New LIHTC affordable units	715	9,828		
Other State Assisted (HIF, HSF, etc)				
Other (Federal RHS, NEF, Local)				

\*HUD LIHTC database as of 5/2004

Source: Citizens Housing and Planning Association, 2.

Table 7 provides a snapshot of low-income residents in Suffolk County, which includes the cities of Boston, Winthrop, Chelsea, and Revere.<sup>31</sup> The following data examine extremely low-income renter households (ELI households) and the number of adequate, affordable, and available rental units (units).

<sup>31</sup> Urban Institute, “Mapping America’s Rental Housing Crisis”, American Community Survey ACS and the U.S. Census, April 27, 2017, [Apps.urban.org/features/rental-housing-crisis-map/detail.html?fips=25025](https://apps.urban.org/features/rental-housing-crisis-map/detail.html?fips=25025). Federal Government, “Census of Housing Main Overview Tables” U.S. Census Bureau Housing and Household Economic Statistics Division, Oct 31, 2011, [USCensus.org](https://www.uscensus.org).

Table 7. Low-income residents and number of available housing units in Suffolk County

Year	ELI household	Units	Gap between ELI households and units	Units serving ELI households with HUD assistance	Units serving ELI households with USDA assistance	Units serving ELI households with no assistance	Units per 100 ELI households with HUD assistance	Units per 100 ELI households with USDA assistance	Units per 100 ELI households with no assistance
2000	57,132	33,000	24,132	20,806	0	12,194	36	0	21
2005–2009	60,937	38,626	22,312	30,849	0	7,777	51	0	13
2010–2014	70,700	43,230	27,470	33,882	0	9,348	48	0	13

\* Extremely low-income (ELI) households earn no more than 30% of the median income in a specified area. In Suffolk County, the income cutoff for a household of four was \$19,650 in 2000, \$27,050 in 2009, and \$28,250 in 2014.

Source: Urban Institute, “Mapping America’s Rental Housing Crisis,” American Community Survey and the U.S. Census, April 27, 2017. Available from: <http://www.urban.org/features/rental-housing-crisis-map/detail.html?fips=25025>.

Table 7 above shows that from 2010-2014, among 70,700 ELI households in Suffolk County, only 33,882 had assistance from HUD. Less than 50% of ELI households received monetary assistance from the federal government during 2010 to 2014. Some ELI residents received assistance from the Commonwealth of Massachusetts, but less than 50% received help from the federal government—another example of why only 25% of those who need assistance in Massachusetts get the help they need (according to Magonical). Figure 7 also shows that from 2005-2014 more ELI residents are getting assistance from the federal government than in 2000, possibly related to the significant increase in the price of housing since 2000.



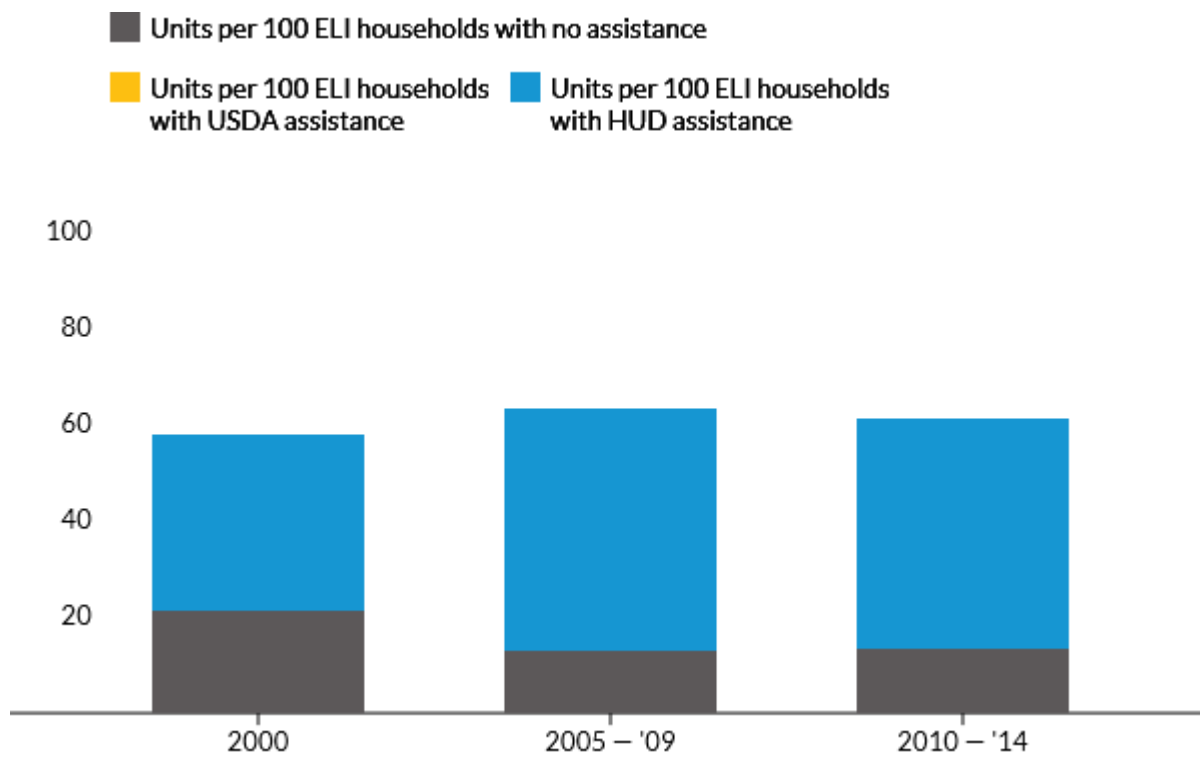


Fig. 7. Levels of assistance to ELI households in Suffolk County

Source: U.S. Census Bureau, "Census of Housing Main Overview Tables," Statistics Division, Oct 31, 2011, USCensus.org.

## Chapter VI

### Discussion and Findings

In the 1980s when the federal government and President Ronald Reagan reduced the amount of federal grant money to Massachusetts for Section 8 housing vouchers<sup>32</sup> and other funds for low-income housing, the state and Boston City Hall developed an elaborate financial network of community development agencies, community development corporations, local housing authorities, and banks to help the poor obtain affordable housing in Boston/Greater Boston/Massachusetts.

According to Bill Magonical, there are 41,00 units of low-income housing in Boston, which means only 25% of those who need low-income actually obtain it. Magonical cited two reasons why the cost of housing increased so dramatically in Boston since 2000:

1. The scarcity of land available for building new housing has made the cost of land for building new homes much more expensive.
2. The economic boom in Massachusetts from 1991-2001 and 2013-2017 has made Massachusetts an attractive place to live. Workers have benefited from the economic boom with well-paying jobs in the Boston financial sector, in its established and world-renowned hospitals, educational institutions, and the high- tech and robotics

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<sup>32</sup> The Section 8 federal voucher program is a big federal programs to help those who need housing in the United States. The vouchers are given to the landlord in lieu of rent.

industries. They are willing to pay increased prices for market-rate housing, which in turn has caused the average price of housing to increase.

This combination of a scarcity of available land for building and a public willingness to pay increased prices for new housing caused the price of new housing to increase dramatically since 2000, while also facilitating the economic boom in Massachusetts. Authors Barry Bluestone and Mary Stevenson, in their 2002 book *The Boston Renaissance*, made the following observation:

Despite rising wages and a tight labor market, Greater Boston continues to attract employers to the region, largely because of the education and training of the region's labor force. There is a downside to all this newfound prosperity, however. The home ownership rate in Boston is very low—71st in the nation—not surprising for a region where the cost of housing is very high. Median household in the metro region as a whole is in 9th place. . . . With its economy taking off, the price of housing rose faster in Boston between 1980 and 1990 than any other city in the nation, while metro-wide home prices placed second. By the second quarter of 1999, the median sale price of an existing single-family home was \$235,200—76% higher than the national median of \$133,500. Adding in rental units pushes the cost even higher relative to the rest of the nation. The overall cost of housing is 114% higher than the national median.<sup>33</sup>

Based on these comments by Bluestone and Stevenson, Magonical was correct when he pointed to the economic boom in Boston, and the rapid increase in the price of housing in Boston and Greater Boston since 1991.

Ravit Hananel, a lecturer in the Department of Public Policy at Tel Aviv University in Israel, added to Magonical's statements about the building of market rate housing by private developers in Boston. She said: "The production of affordable housing for moderate-income residents and those of low income should not be based mainly on

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<sup>33</sup> Barry Bluestone and Mary Stevenson, *The Boston Renaissance: Race, Space and Economic Changes in an American Metropolis* (New York: Russell Sage, 2002), 6.

the economic interests of private developers.”<sup>34</sup> In her article about the 1969 40B Anti-Snob law passed in Massachusetts, Hananel discusses the power struggle that occurred between state and local authorities over how best to increase the supply of affordable low-income housing in the suburbs of Massachusetts. She believes that the shortage of low-income housing in Boston and Massachusetts is due to a lack of good planning and cooperation between the state legislature, governor, and the local towns of Massachusetts, as well as to a shortage of available land for building.<sup>35</sup>

### Scarcity of Available Land

Margeaux Leclaire, an inventory specialist at the Massachusetts Department of Community Development, stated in a January 2017 telephone interview what Magonical asserted 11 months later: that there is a scarcity of land in Massachusetts to build new public housing developments. Leclaire also stated that Massachusetts did not have the money in 2017 to build new public housing because HUD had reduced the amount of grant money to Massachusetts to build new public housing, and the state chose the cheaper alternative of rehabilitating already built public housing units in Massachusetts. She said that the money to rehabilitate those public housing units came from local community banks and community development corporations like the Mass Housing

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<sup>34</sup> Ravit Hananel, “Can centralization, decentralization and welfare go together? The case of Massachusetts Affordable Housing Policy (40B),” *Urban Studies* 51, no.12 (2014): 2500, 2458-2500.

<sup>35</sup> Hananel believes that the 40B law was successful because it has helped bring more than 60,000 new affordable housing apartments to Massachusetts since 1969. But she believes the original mandates of the 40B law gave a lot of power to local Massachusetts towns to decide how the building of low-income housing should be implemented. She believes the state should exercise more authority over local towns to get more low-income housing built in the future.

Investment Corporation, Boston Department of Neighborhood Development, and the Boston Redevelopment Authority.

In 2013, Steven McCauley and James Murphy wrote about the decision-making process involved in the building of affordable housing in Boston and Massachusetts. In their article about smart growth and land use management in Boston and Massachusetts, the authors claim that the Massachusetts government has, since the 1980s, become a more powerful actor in deciding how housing and the economy should be developed in Massachusetts. In the following quote, McCauley and Murphy explain their view of state authority in Massachusetts in 2012:

The state is trying to create zoning at all density levels, but most towns don't have districts that allow for apartment buildings. The state says "thou shalt do this." The state has become the primary scale of authority regarding land management in Massachusetts, albeit with highly uneven effects across the Boston metropolitan region. This is significant in that it reveals the states territorializing tendencies even without within a more decentralized and neoliberal strategy for land-use governance, one organized and implemented primarily through market forces and nonstate actors such as developers, nongovernmental organizations, chambers of commerce, and planning boards.<sup>36</sup>

According to McCauley and Murphy, the state legislature and then-Governor Michael Dukakis realized in the 1980s that there was a scarcity of available land for building new public housing developments in Boston. This led to forcing towns and cities throughout Massachusetts to meet the requirements of the 40B Law passed in 1969,<sup>37</sup> which stated that all towns and cities in Massachusetts must have a minimum of 10%

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<sup>36</sup> Steven M McCauley, and James T. Murphy, "Smart growth and the scaler politics of land management in the Greater Boston Region, USA," *Environmental and Planning* 45 (December 2013): 2861. Available from: [http://www.researchgate.net/publication/273366985\\_smart\\_growth\\_and\\_the\\_scaler\\_politics\\_of\\_land\\_management\\_in\\_the\\_Greater\\_Boston\\_region\\_USA](http://www.researchgate.net/publication/273366985_smart_growth_and_the_scaler_politics_of_land_management_in_the_Greater_Boston_region_USA).

<sup>37</sup> The 40B Law was passed the Massachusetts legislature in 1969 to compel all Massachusetts towns to require private contractors to make 10% of all new housing they build low-income housing. Towns were given the power to implement building of new low-income housing in accordance with the 40B law.

low-income housing. To solve the shortage of low-income housing in Boston, then-Governor Dukakis used the 40B law to build more public housing developments throughout the towns and cities of Massachusetts. McCauley and Murphy claim this was the beginning of the state using its authority to override the local authority of the towns and cities of Massachusetts to decide what type of housing would be built in their districts.

According to McCauley and Murphy, when the state realized there was a scarcity of available land in Boston, and that it would become more expensive for private contractors to build housing and commercial buildings, the legislature and the governor saw this as a threat to the Massachusetts economy. They decided they could no longer observe the traditional authority of home rule,<sup>38</sup> which granted to local towns and cities in Massachusetts the right to decide what types of housing and commercial buildings would be built in their districts. To prevent the construction of housing and commercial buildings from becoming too expensive, the state legislature and the governor passed the 40R law, which allowed the state to grant money to the towns and cities of Massachusetts to allow “smart growth zones”<sup>39</sup> in their districts. If a Massachusetts town or city increased the density of housing in their districts, and built this new housing near a town and transportation center, the state would help pay for the construction. The state legislature believed that the cities and towns of Massachusetts would allow the increased density so they could obtain money from the state to stimulate the economies in their

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<sup>38</sup> “Home Rule” in the Massachusetts constitution is a 300-year-old tradition that grants the right of local towns in Massachusetts to decide where and how the land in their towns will be used, including where housing will be built.

<sup>39</sup> The concept of “smart growth zones” was created by policymakers in the 1990s to develop zones in Massachusetts towns that must meet strict environmental laws where there are historic districts and where commerce and housing are built in or close to the center of town and/or near a transportation center.

districts. According to the Massachusetts legislature, this money could then be used to build new low-income housing throughout the state. Along with the 40B Anti-Snob law, the Massachusetts legislature and Governor felt that the steps they were taking would stimulate the Massachusetts economy, and allow developers to build more low-income housing throughout Massachusetts.

Starting in the 1980s and up to the present, the 40B, 40R, and 40A laws,<sup>40</sup> allowed the towns and cities of Massachusetts to vote against increasing the density of housing in their districts if two-thirds of the residents did not approve a change in the zoning laws. If the residents approved proposed changes, it would have increased the amount of affordable housing in those towns.

In the case of the 40B law, the Massachusetts legislature has failed to enforce compliance by the towns and cities of Massachusetts with the law, which requires a minimum of 10% low-income housing in every town. Many of the towns and cities in Massachusetts only have 0-3% low-income housing,<sup>41</sup> and much of the housing that is low-income housing is 60-80% of AMI low-income housing, which is too expensive for many residents of Massachusetts. The smart growth zones that include strict environmental regulations and historical districts have made it more expensive for

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<sup>40</sup> McCauley and Murphy, “Smart growth and the scaler politics,” 2859. The 40A law gives power to local towns to implement where new housing and commercial real estate is built. The first regulation granting zoning power to the local towns in Massachusetts was passed by the Mass legislature in 1966. Since then further changes to the 40A zoning regulations in Massachusetts were made in the late 1990s, 2001, 2014, and 2016.

<sup>41</sup> McCauley and Murphy, “Smart growth and the scaler politics,” 2858. According to the authors, there was resistance by local towns to increase the housing density. Many towns adopted minimum lot size requirements for building a new house of 1.5 to 2.0 acres to keep low-income housing out of their towns. See also: Michelle Meiser, Allston Brighton Community Development Corporation, in an interview on February 2018, stated that Brookline only has 7-9% low-income housing. She said there are other Massachusetts towns that have less than 10% low-income housing, and they too are not in compliance with the 40B law.

developers to build housing, thus causing the price of housing to increase rather than become more affordable. The state legislature has not taken action to correct this problem, nor has it dealt with the issue of imposing minimum lot size requirements for all new houses built, thus making new housing units in these towns more expensive. In my interview with Sean Tierney, he confirmed that resistance by many towns in Massachusetts against complying with the 40B Law, as well as the growing populations of many towns, has made it challenging for the legislature to implement the 40B law in all the towns in Massachusetts.

The Commonwealth of Massachusetts records the level of compliance of all 351 towns with the 40B law (see entire list in Appendix 1). According to the list, 41 towns have no low-rent affordable housing, and 160 towns do not abide by the 40B law which requires that there be 10% low-rent affordable housing in their town. The list also shows that 41 towns have no low-income housing. All are small towns with less than 1,500 housing units, suggesting that they do not have enough money or land to build new low-income housing. There may be other reasons for why these small towns have no low-income housing, such as extensive tracts of woods or wetlands, or private developers cannot get the prices they want in order to build new housing units in these towns. The state legislature may be allowing these 41 towns to remain out of compliance because it feels these 41 towns are not smart growth zones with transit centers, hospitals, and parks, and thus are poor locations for building low-income housing.

Perusing the table, one conclusion is obvious: there is a strong correlation between small towns and a low amount of low-income housing. Other conclusions include:



- It is important to note that while some towns in Massachusetts have a fair amount of poverty (e.g., Brockton or Boston), these towns have complied with the 40B law.
- Some of the wealthier towns (e.g., Wellesley, Weston, Needham) have not fully complied with the 40B Law.
- There seems to be a positive correlation between towns that have a high number of housing units and therefore a higher amount of low-income housing.

### Economic Causes for a Lack of Affordable Housing

Karl E. Case and Christopher J. Mayer<sup>42</sup> provide another perspective as to why there have been changes in housing prices in Massachusetts. Case and Mayer claim that economic boom-and-bust cycles from 1980 to 1994 caused changes in housing prices in Boston and Greater Boston. They claim that during boom cycles in the housing market, the average price of a home in Massachusetts rose from \$100,000 to \$275,000, or 175%. In their case study of changes in housing prices from 1980-1994 in eastern Massachusetts, the authors state:

Housing prices in towns like New Bedford and Fall River in 1980 where there are the worst schools, highest crime rates, lowest household median income of \$15,700, and lowest median price of a home of \$40,300 saw housing prices rise 228 to 235 percent during a housing boom cycle in housing prices. In towns with lower crime, better schools where students test higher on assessment tests, where the average median household income is \$24,300, and average median price of a home in 1980 was \$64,200 saw housing prices rise only 158%.<sup>43</sup>

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<sup>42</sup> Karl E. Case, and Christopher J. Mayer, "The housing cycle in Eastern Massachusetts: Variations among cities and towns," *New England Economic Review* (March/April, 1995): 4-7.

<sup>43</sup> Case and Mayer, "The housing cycle in Eastern Massachusetts," 4-5.

Case and Mayer assert that this phenomenon occurred because fewer home buyers could afford the large rise in the cost of homes in wealthier communities. In fact, the greater demand for housing in poorer communities caused prices of the homes in the poor communities to rise more than the cost of homes in wealthier communities. Case and Mayer claim that this helps explain the behavior of consumers during a boom in housing prices.

Beginning in 1989, and into the early 1990s, housing prices dropped an average of 15.8% from their highest price, to their lowest price in 168 towns across Massachusetts.<sup>44</sup> According to Case and Mayer, housing prices fell more in Massachusetts towns where the median household income in 1980 was \$15,500, where crime rates were higher, where there were poorer schools, and where there was the largest loss of manufacturing jobs from 1988-1992. According to Case and Mayer, housing prices fell by an average of 21% in the poorer towns from 1989-1992, while they only fell an average of 11% in the wealthier towns of Hingham, Cohasset, Belmont, and Winchester.

Robert Silverman, et al.,<sup>45</sup> wrote about the economic challenges facing inner cities in the United States in their book *Affordable Housing in U.S. Shrinking Cities*. These authors, like Casey and Mayer, believe that a variety of economic factors have caused the lack of affordable housing throughout the United States. Silverman and Patterson cite three economic factors:

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<sup>44</sup> Case and Mayer, "The Housing Cycle in Eastern Massachusetts," 6-7.

<sup>45</sup> Robert M. Silverman, Kelly L. Patterson, Molly Ranahan, Li Yin, Laiyun Wu, *Affordable Housing in U.S. Shrinking Cities* (Chicago: Policy Press, 2016), 1, 3-8, 12-16.

1. Globalization: poor strategies by city and state governments throughout the United States fail to correct problems caused by globalization and moves by manufacturing plants to other countries
2. Suburbanization
3. Increased cost of construction materials.

The authors claim that these political and economic developments caused housing to become much less affordable for a larger number of citizens throughout the cities and states in the United States.

#### Globalization

As more American companies began to sell and produce products for a cheaper price in other countries—part of the trend toward globalization—it caused a number of American companies to close their manufacturing plants in the United States. Silverman, et al., talk about other countries producing products that once were produced in the U.S. and provided many jobs for American workers. Today, the loss of jobs for American workers in a number of industries throughout the United States, has caused a loss of income that made it difficult for these workers to afford market-rate housing. The closing of manufacturing plants throughout the United States also caused a number of vacant buildings throughout the United States, often in the inner cities, which made the inner cities unappealing locations in which to live and raise families.

## Suburbanization

According to Silverman, city dwellers who could afford to, moved to the wealthier suburbs where there were fewer vacant buildings, more jobs, and good market-rate housing. Silverman et al., call this process suburbanization. The authors claim that city and state administrations failed to respond to the lack of jobs, the increase in vacant buildings, increased poverty, and the growing number of citizens in inner cities who could not afford market-rate housing. The authors believe the price of housing has become unaffordable for a growing number of citizens because of these economic changes, and because of the failure of the United States to respond to these changes.

Boston is not Detroit, nor is it Buffalo, but these economic developments that occurred in Detroit and Buffalo also occurred in BO/GBO/MA. In the 1950s, wealthier citizens began to move out of Roxbury, Dorchester, and other parts of Boston to the suburbs, which decreased the money from taxes that the City of Boston could use to revitalize the city. Like inner-city Detroit, Boston neighborhoods in Roxbury, Dorchester, Jamaica Plain, and South Boston started to become run down, with rising crime rates and more vacant housing.

The Boston City Council, the mayor of Boston, and the Massachusetts legislature have not (as of this writing in 2018) rehabilitated all of the low-income public housing developments in Boston districts such as Roxbury and Dorchester. The rehabilitation of some housing developments, such the Commonwealth in 1984,<sup>46</sup> and Orchard Park in 1994, provided more affordable quality housing to the poor. But like Detroit, there are

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<sup>46</sup> Lawrence Vale, *Reclaiming Public Housing* (Cambridge, MA: Harvard University Press, 2002), 330-348. This rehabilitation turned a drug-infested, run-down, multi-vacant apartment complex into a spacious place where tenants had backyards, privacy, walkways, parking spaces, and quality landscaping.

still low-income housing developments in parts of Boston that are run down and unappealing places to live compared to the suburbs.

### Rising Costs of Construction

Many construction materials are needed to build a house. If the cost of lumber, cement, plywood, flooring, and other products increases, a dramatic increase in the price of a house will likely occur. A local tax increase on a construction material, or an increase in trade tariffs of an imported product (such as oil), or an increase in the price of labor can also cause a dramatic increase in the price of a house. If a private contractor believes his cost might be higher because of an inflationary and unstable U.S. economy, he may dramatically increase the price of his services to ensure a profit.<sup>47</sup> When planning to build or rehabilitate a house, a contractor will determine his labor price on what he thinks the materials will cost at the time building begins on the construction site. Insuring an economy that is stable with low inflation rates, is the best way to lower the cost of materials used to build a house, which will help keep the purchase cost of a house more affordable.

The cost of construction materials to build a new home in 2017 is another reason why the cost to build new housing units has increased dramatically since 1980, and 2000. David Crowe<sup>48</sup> wrote about the increase in the price to build a house in the following quote from his 2013 article in *Builder Magazine*:

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<sup>47</sup> Based on my own knowledge of the cost of construction materials. I have worked in the business of rehabilitating homes for over 30 years as a private contractor.

<sup>48</sup> David Crowe, "Materials Prices Up," *Builder Magazine*, July 15, 2013. Available from: [http://www.builderonline.com/products/building-materials/material\\_prices\\_up\\_0](http://www.builderonline.com/products/building-materials/material_prices_up_0).

Home building material prices soared earlier this year. Material costs account for about one-third of a new home's selling price, so a 10% rise in material costs equates to an average \$8,500 price increase per house. From May 2012-May 2013, softwood lumber was up 26%, plywood increased 14%, and gypsum was up 19%, and the entire bundle of materials to build a home is up 2%. Builders reported that a typical home's total building material cost increased 5 % over the past 6 months. According to Mr. Crowe, this increase in the materials cost to build a home would cause the selling price of a home to increase \$4,250 over a period of 6 months from May 2012-May 2013.

In a February 2018 telephone interview with Mr. Shepherd, who has worked in the lumber industry for over 40 years, he confirmed what Crowe stated: that prices of materials to build a home continue to rise. Shepherd stated that the cost of building a house over the last 40 years has tripled or quadrupled. Case in point: according to a local lumberyard in Newton, Massachusetts, the cost of a one-gallon can of paint, which cost \$15 to \$35 years in 1983, is now \$30 to \$67 in 2018. For a two-story, 35 feet long by 30 feet wide house, approximately 1.5 cans of primer paint, and 1.5 cans of topcoat would be used to paint each side of the house. This would increase the cost of painting the house from \$120 in 1983 to between \$240 and \$528 in 2018.<sup>49</sup>

Having worked in construction from 1982 to 2007, I too can confirm the increase in the cost of building materials to rehabilitate or construct a new house. A contractor can somewhat reduce the rising prices by opening a contractor's account with the store where he/she buys supplies. Further, a company like Home Depot may be willing to give a reduced price for lumber and other construction materials to the contractor if the contractor consistently buys a lot of products from their store.

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<sup>49</sup> According to a paint salesman at National Lumber in Newton. He stated that the price of paint has increased to two and half times what the price was 35 years ago.

In a February 2018 telephone interview with Rick High, president of John M. Corcoran and Company (the construction and management company that built the Commonwealth public housing development in Brighton, Massachusetts), High stated that half the price that is charged by a contractor to build a house, condo, or apartment is labor cost, and the other half is materials cost. He said that demand by the towns and cities of Massachusetts for modern fire protection equipment in all new housing, the difficulty of obtaining low-interest loans from Massachusetts banks, the year or more delay to obtain building permits from the towns and cities, and the private contractors demands for higher wages for their labor has also increased the price of housing throughout the state. High also confirmed what Crowe, Shepherd, and a local contractor stated – that the cost of materials to build a house has increased, which has increased the price of housing in Massachusetts. High believes the cost of materials in the future will stay the same or increase, which will continue to increase the price of housing.

High went on to say that the only way to significantly reduce the high cost of housing in Massachusetts is to increase the supply of new housing units to five times what it is in 2018. According to High, the price of housing is the highest on the East Coast and West Coast of the United States, where it takes a year or more to get a building permit from the town governments to build their housing developments, and there are more legal suits and many community meetings needed before construction can begin on a new development. High stated it is cheaper to build new housing in the south and the Midwestern states because a developer can get a building permit in a week, and begin building a housing development on land that is not restricted by local land regulations. In comparison, it can take three or four years to get a new housing development built on the

East Coast or the West Coast, and this time must be reduced in order to gain a significant increase in the supply of housing and make the price of housing more affordable.

### Findings

Is housing in Boston and Greater Boston affordable or not affordable? Housing may seem affordable to an individual who earns \$75,000 a year, but it may not seem affordable to an individual who earns only \$38,000 a year. If the cost of housing in Boston and Greater Boston is examined, there are parts of Boston and Greater Boston like the Back Bay and Lexington or Swampscott where housing can be very expensive for individuals who earn \$50,000 a year; in other parts of Boston an income of \$50,000 a year can be enough to pay for housing.

When talking about whether housing is expensive or not, the definition of what type of housing one is talking about must also be considered. For example, a fourteen-room house in Wellesley that sits on a two-acre lot could cost up to \$2 million to purchase, but an apartment in Revere may cost only \$900 dollars a month to rent. When talking about expensive housing in Boston and Greater Boston, it is necessary to come up with an acceptable definition of how one defines what makes housing expensive, and what makes housing reasonable in price.

One way to determine whether the price of housing is expensive or reasonable in Boston is to determine how the price of housing in Boston compares to other major cities in the United States. According to the 2015 real estate blog Jumpshell, the average rent of \$2,650 for an apartment in Boston when compared to other major cities in the United



States is considered the fourth most expensive in the country.<sup>50</sup> Only San Francisco, New York, and Washington DC have a higher average cost to rent an apartment. According to the real estate blog Rent Jungle,<sup>51</sup> the average cost to rent a Boston apartment in February 2018 was \$2,650.

The average Boston price to buy a condo in 2016 is \$550,000<sup>52</sup>, and \$972,847<sup>53</sup> median price to buy a house in Suffolk County throughout December of 2016. This is 30% higher than the median price in January 2018 to buy a single family home in Houston Texas, which is 325,000,<sup>54</sup> and Dallas Texas where the average price for a single family home was 299,731 in August 2017, and projected to be 314,000 in October 2018.<sup>55</sup>

The findings from the interviews showed the same causes for the rapid increase of the price of housing in Boston and Greater Boston that federal, state, and city government documents, and the written articles of housing policy experts and academia illustrated:

- the scarcity of land in Boston has made it challenging to find new land areas to build low income housing, which has caused private contractors to pay a higher price for

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<sup>50</sup> Jumpshell, "Average Rent in Boston, 2015.

<sup>51</sup> Raleigh Werner, "Rent Trend data in Boston, Massachusetts," Rent Jungle, February 2018, <https://www.rentjungle.com/average-rent-in-Boston-rent-trends/>.

<sup>52</sup> The Warren Group, Scott Van Voorhis, "Condo Prices are Rising, and Fast" Scott Van Voorhis, December 6, 2016, [realestate.boston.com/buying/2016/12/06/condo-prices-rising-fast/](http://realestate.boston.com/buying/2016/12/06/condo-prices-rising-fast/).

<sup>53</sup> Trulia, "National Home Prices Map," Trulia Inc., December 24, 2016, [trulia.com/home-prices/Massachusetts](http://trulia.com/home-prices/Massachusetts).

<sup>54</sup> Spencer Rascoff, "Houston Home Prices & Values," Zillow Inc., January 31, 2018. Available from: <https://www.zillow.com/Houston-tx/home-values/>.

<sup>55</sup> Brandon Cornett, "Dallas Housing Forecast for 2018: Is It Getting Back to Normal?" (Home Buying Institute, October 20, 2017). Available from: <http://www.homebuyinginstitute.com/news/dallas-forecast-back-to-normal-764/>.

the land they purchase to build house, which then causes the price of the house or apartment they put on the market to sell for a profit to also increase.

- The appeal of Boston for jobs and a vibrant economy has also brought a large increase of people to Boston and Greater Boston who are willing to pay a higher price for housing to live in a vibrant economy where they can get a good job, be educated in good schools, and get top-quality healthcare in some the best hospitals in the world.

This combination of increased demand for housing in a city where there is scarcity of new land to build housing, a wealthier group of individuals who are willing to pay a higher price for housing to live in Boston and Greater Boston, and a state legislature that has failed at times to enact the 40B zoning regulations throughout Boston and Greater Boston, and failed to push for the lowering of the minimum lot requirement throughout Boston and Greater Boston to help get smaller affordable housing built by private contractors, has caused a shortage of affordable housing in Boston and Greater Boston.

The interviews proved to be an excellent source of primary information on how bureaucrats in Massachusetts and Boston implement the housing laws. They also gave me a cross-check on the secondary sources used for this thesis.

The following were key findings as a result of my research and analysis:

- A positive correlation between proactive leadership in a town and higher amounts of low-income housing.<sup>56</sup>

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<sup>56</sup> Boston City Hall, "Housing A Changing City Boston 2030: Quarterly Report: July 2015" (January 2016): 9-12. Available from: [https://imagine.boston.gov/wp-content/uploads/2017/05/a2030-ar15-13\\_year\\_one\\_report\\_2015.pdf](https://imagine.boston.gov/wp-content/uploads/2017/05/a2030-ar15-13_year_one_report_2015.pdf).

- A positive correlation<sup>57</sup> between smaller towns and a lower amount of low-income housing.
- After consulting the 40B list (Appendix 1), I found a definite positive correlation between smaller towns and very little or zero low-income housing.
- A negative correlation between higher minimum lot requirements for building a new house in a town, and a lower amount of new affordable housing in a town.<sup>58</sup>
- When the economy was booming in Boston and Greater Boston throughout much of the 1980s and 1990s, towns in Boston and Greater Boston increased their property assessment value for low-priced housing. When the economy declines, there is a negative correlation between a failing economy, decreased demand for housing, a drop in prices of low-priced homes to appeal to the purchase of a home in a recession economy, and an increase in the amount of affordable housing.

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<sup>57</sup> Department of Housing and Community Development, “Chapter 40B Subsidized Housing Inventory (SHI) as of September 14 2017,” Department of Housing and Community Development, September 14, 2017. Available from: <http://www.mass.gov/hed/docs/dhcd/hd/shi/shiinventory.pdf>

<sup>58</sup> Tierney interview, in which he talked about towns that have a high minimum lot requirement as one cause of why there is less low-income housing in a town. If the town has a high minimum lot requirement the sale of a new house will be more expensive if it is larger.

## Chapter VII

### How Can This Problem Be Solved?

In my interviews with Sheila Dillan, I learned that Boston has one of the strongest affordable housing programs in the United States, with 34% of all housing in Boston classed as affordable. But according to Bill Magonical, 75% of the residents in BO/GBO/MA who need low-income housing are on waiting lists each year. How can this dichotomy be resolved?

There are other signs that not enough is being done: homeless shelters such as Pine Street Inn<sup>59</sup> and Rosie's Place,<sup>60</sup> as well as the rising number of homeless on the streets of Boston and Greater Boston, the cost of housing that has increased at a rapid pace since 2000 in Boston and Greater Boston—all tell a different story.

### A Plan of Action: Boston 2030

In response to the economic booms and busts of the Boston, Greater Boston, and the Massachusetts economies, Boston Mayor Marty Walsh has developed what he calls

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<sup>59</sup> "Pine Street Inn Ending Homelessness," Development of External Affairs Department (Winter 2018): 1. Available from: <http://www.pinestreetinn.org>. Located on Harrison Avenue in Boston, the Pine Street Inn has been a place where homeless can find shelter. Founded in 1969, it has transformed from an overnight sleep site to helping those on the streets of Boston find permanent shelter, a job, and receive other emergency services. The Pine Street Inn serves more than 1,900 homeless men and women a day.

<sup>60</sup> "Rosie's Place," Wikipedia (June 13, 2017). Available from: [https://en.wikipedia.org/wiki/rosie%27s\\_place](https://en.wikipedia.org/wiki/rosie%27s_place). Opened in 1974, it was the first U.S. shelter for women. As of 2018, it provides a bed and meals, counseling services, education,, and helps find permanent housing for low-income residents of Boston and Massachusetts.

the Boston 2030 Housing Plan.<sup>61</sup> Included in this plan is new construction of low-income housing that has been permitted to be built in Boston; it highlights what the future of low-income housing could look like in Boston by 2030. Table 8 shows the progress being made to build new housing, but it also shows that more middle-income units are being built than extremely low-income housing units and low-income family units.

Table 8. Planned construction of low-income housing in Boston

<b>Affordability Group</b>	<b>Income Target</b>	<b>Units To Date</b>	<b>% Target</b>
Extremely Low-Income	Under 30% Ami	362	98%
Low- Income Family	Under 60% Ami	1,377	98%
Low- Income Family	Under 60% Ami	284	69%
Middle Income	60-120% AMI	3,738	68%

Source: Boston City Hall Neighborhood Development Department, 1-2.

By enacting the 2030 Boston Housing Plan, Mayor Walsh’s goal is to build more than 53,000 new housing units in Boston by 2030, and push the City of Boston and developers to make 6,500 of the new 53,000 housing units low income. By 2030, Mayor Walsh also would like to have 16,000 new undergraduate dorm beds for college students; he is also working to build more low-income housing for senior citizens; and 20,000 new middle-income housing units. The mayor believes that building 53,000 new housing units by 2030 will help meet the demand for new housing, which will help to economically revitalize Boston.

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<sup>61</sup> Boston City Hall, “Housing a Changing City Boston 2030: Quarterly Report 4 2017” (January 2018): 4. Available from: [http://www.boston.gov/sites/default/files/q4\\_2017\\_boston\\_2030\\_final.pdf](http://www.boston.gov/sites/default/files/q4_2017_boston_2030_final.pdf).

Table 9 shows new low-income housing being built through 2015 as part of Mayor Walsh’s 2030 Boston Housing Plan. In addition to the 1,374 units permitted to date, another 1,103 units have entered the City of Boston’s development pipeline. Those 2,477 units represent 38% of the 2030 target of 6,500 units.

Table 9. Performance to date toward Boston 2030 housing goals

<b>Performance to Date, 2015 Highlights</b>	
Development Pipeline: low-income, non-elderly households	
Permitted or Complete	1,374
City Approved for Funding/Real Estate	753
DND Pipeline	350
TOTAL	2,477

Source: Boston City Hall, “Housing A Changing City: Boston 2030 One Year Report 2015: 10.

The Boston Housing Plan 2030 was implemented since Mayor Walsh came into office in January 2014, pledging to create 6,500 new low-income housing units in Boston by 2030. The mayor has tried to increase the supply of low-income housing rather than increasing the wages of those who work in Boston, in order to make housing more affordable.

#### Housing Innovation Lab

To help bring more ideas and greater collaboration to solving the shortage of affordable housing to Boston, Mayor Walsh also started the Housing Innovation Lab. The

concepts and plan, organized and prepared by Bloomberg Philanthropies, can be found in Appendix 3.<sup>62</sup>

These efforts are bringing more affordable housing to Boston, but the rapid increase of housing prices since 2000 in Boston could nullify some of these results. Other steps should be combined with Mayor Walsh's Boston Housing Plan 2030 to solve the shortage of affordable housing in 2018 Boston.

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<sup>62</sup> Bloomberg Philanthropies and Shalmali Chandrashekar Kulkarni, "Housing Innovation Lab: An innovation to transform approach for Boston" (October 15, 2016). Available from: <https://medium.com/cusp-civic-analytics-urban-intelligence/housing-innovation-lab-7ee2295f0c91>.

## Chapter VIII

### Recommendations for Change

In this chapter, I provide a series of recommendations that I believe could aid in dealing with the long-standing problem of providing affordable housing in Massachusetts. Some of these recommendations were discussed in detail earlier in this thesis; others were derived as a result of my research efforts. I believe each one is a viable option and if implemented in some form, could result in meaningful change for Boston, Greater Boston, and Massachusetts.

#### Recommendation: Enforce Housing Laws and Regulations

The 40B Anti-Snob law, passed by the Massachusetts legislature in 1969, requires all towns in Massachusetts to prioritize 10% of all housing in their town as low-income housing. The list in Appendix 1 shows that many communities in BO/GBO/MA are not providing even close to the 10% minimum required by the 40B law. It also shows 41 towns have yet to build any affordable low-income housing.

If money is the problem, the state legislature could provide federal tax credits and other private funding to facilitate the building of low-income affordable housing in these small towns. In the wealthier towns that also are not meeting the requirement for a minimum of 10% low-income housing, the state should take legal action to force compliance with the law. During my interview with Sean Tierney, he indicated that only 160 of 351 towns in Massachusetts are complying with the 10% minimum of low-income



housing required by the law. If the remaining 191 towns were compelled to comply with the law, there would be more affordable housing in BO/GBO/MA.

Another solution for dealing with the 40B law is to change it so as to require all towns in Massachusetts to have 13% to 17%<sup>63</sup> of all housing in their town be prioritized for low-income housing. The 13% requirement for all new housing built in Boston has facilitated the building of more affordable housing than the 10% minimum would have done. Although the local authorities, town councils, and mayors in many towns would probably resist such an increase, I believe it is an option that should be considered.

#### Recommendation: Change Minimum Lot Size Requirements

More low-income housing could be achieved throughout BO/GBO/MA by changing the zoning law requirements for minimum lot size to 1.25 acres for 10% to 25% all new housing built in wealthy towns. Currently, many such town have a minimum lot requirement of 1.5 to 2 acres. Making this change would reduce the size and average median cost of all new housing built in these towns.

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<sup>63</sup> 190th General Court of the Commonwealth of Massachusetts: Chapter 40B, Department of Housing and Community Development, Section 20 (September 14, 2017). Bob Gehret suggested that the minimum for low-income housing in every Massachusetts town should be changed from 10% to between 13% and 17%. If the minimum were changed, towns in Massachusetts would be forced to build more low-income housing, thus reducing shortage of low-income housing.

#### Recommendation: Negotiate with Developers Before a Building Permit is Issued

According to Silverman and Patterson,<sup>64</sup> city governments throughout the United States need to demand that private contractors respond to the needs of the poor by building more low-income housing in the housing developments they build, before a city building permit is issued to the private contractor.

Silverman and Patterson also believe that representatives of low-income residents who live in public housing, and representatives for the homeless, should be included in negotiations with private contractors before a building permit is issued to the contractor.<sup>65</sup> If negotiations with the contractor include these representatives, there is a better chance that more low-income housing will be built in a proposed development.

#### Recommendation: Dealing with the Scarcity of Land in Boston

According to Bill Magonical, Kevin Honan, and Steve Tierney, the scarcity of land in Boston is causing increases in the price of land available for building housing. Magonical said the scarcity of land causes contractors to sell houses at a higher price in order to make a profit. Magonical said that new low-income apartments are being built on already existing land. It has been suggested that Boston could perhaps find new land for building, or vacant buildings to rehabilitate, but Magonical was unsure how to find large lots of land in the city. Possibly some land areas in Boston's Seaport District, or land areas in Jamaica Plain near Forest Hills MBTA Station could be used to build more low-income housing. Could a small part of Dorchester's Franklin Park Zoo be used to build low-income housing? What about the area in South Boston where the Gillette Shaving

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<sup>64</sup> Silverman and Patterson, *Affordable Housing in U.S. Shrinking Cities*, 1-3, 23,25,80-82,153-163.

<sup>65</sup> Silverman and Patterson, *Affordable Housing in U.S. Shrinking Cities*, 153-158.

World headquarters was located before it closed? Could small land areas on the border of a park be another place to build low-income housing?

Lawrence Vale's description of the rehabilitation of Brighton's Fidelis Way housing development into the Commonwealth in 1985, which had a 50% vacancy rate in the late 1970s and early 1980s, is a good example of how available developments and the land they sit on can be used to increase low-income housing. Today, the Commonwealth has a very low vacancy rate and provides low-income housing to a number of residents in Boston who could not afford the price of market rate housing.

#### Recommendation: Increase Mobile State Vouchers, Section 8 Vouchers, and Tax Credits

According to Scott Shaw of the ABCDC, Massachusetts puts money in the state budget to pay for mobile vouchers and Section 8 vouchers, and then issues federally funded tax credits to investment corporations and banks in Massachusetts. If the state legislature could reduce wasteful spending in other parts of the state budget, or increase a state fee or tax, the additional realized money could go toward the Section 8 state voucher program and the mobile state voucher program. An increase of three cents on the gasoline sales tax, or an increase in the fee to park in Boston, or an increase in the cost of parking violations, are examples of added sources of funds.

#### Other Creative Ideas

The following ideas are some creative methods that Boston could consider to reduce the shortage of affordable housing in Boston and Greater Boston:

1. Buy modular pre-fabricated housing units (similar to those used during Hurricane Katrina in 2005). If Boston would like to provide more low-income housing, this might be an inexpensive idea that helps those on waiting lists.
2. Construction developers can buy pine lumber at a lower cost if they buy in bulk. If a developer knows he going to build six identical houses in a development, he can buy all the wood in one transaction for the six houses. Lumberyards and other vendors often sell their goods at a reduced price for a large order. If the lumber costs less to build the house, the contractor can then sell the house at a cheaper price and still make a good profit.
3. Private contractors buy their lumber and other construction materials on a contractor's account at a reduced price from a store like Home Depot, to save on the total cost of the construction materials they need to build or rehabilitate a house. Unfortunately, contractors often quote the full retail price of the materials they buy to the customer, to add to their profit when the job is complete. If the state puts language into the contract that it wants the reduced price that the private contractor actually paid for the materials, and requires receipts for all materials purchased, the sale price of a house can be significantly cheaper.
4. Rehabilitate abandoned buildings into low-income housing. This would be a less expensive and rapid way to get new low-income housing built in Boston. The abandoned military base in Watertown, Massachusetts was turned into 100% commercial real estate. Some low-income housing could have been developed on that old base. If the Massachusetts Department of Housing and Community Development had brought lawyers and community leaders to the meeting when a contract to build

- was being negotiated, they may have persuaded the developer to build low-income housing on the old military site. The state has already agreed that it will fast-track a building permit for buildings erected on an old military base if the developer agrees to build low-income housing on 25% of the land. The state can also contract to secure low interest loans for the contractor. If the contractor saw a good profit and fixed rate loans with a low interest rate from a bank, this could have brought new low-income housing to Watertown. This type of planning and tough negotiation needs to be used consistently to build more low-income housing in the Boston area.
5. Buy land from owners of abandoned farms, and build low-rent housing on the land. This would be an inexpensive way to buy land and cut the price of housing when it is put on the market.
  6. Work with Boston churches and other religious institutions to determine if they have land they want to sell to the city of Boston for building low-income housing. When the Catholic Church found itself in the middle of the clergy sex abuse scandal, and the church needed money, it sold land on Lake Street in Brighton to Boston College.<sup>66</sup>
  7. The theological seminary in Newton, Massachusetts is closing. Good planning by the City of Newton to purchase this property could lead to the development of a major source of low-income housing.
  8. Negotiate with businesses the right to be fast-tracked toward zoning approvals to building new business. Offer three years of tax breaks if the business agrees to make a donation toward building low-income housing.

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<sup>66</sup> Rocco Palmo, "Whispers in the Loggia: Francis Friar O'Malley, the Super Cardinal" (April 13, 2013): 1-3. Available from: <http://www.whispersintheloggia.blogspot.com/2013/04/francis-friar-omalley-super-cardinal.html>. In 2013, Boston Archbishop Sean O'Malley sold a large area of church property when it needed money to resolve lawsuit involving sexual abuse. The church sold approximately three acres of land to Boston College for \$172 million.

## Chapter IX

### Revitalizing Boston

Like the City of Detroit, where a new baseball stadium, football stadium, and concert hall were built, in the last 25 years Boston also engaged in a revitalization of the city when it built the new Seaport District, the Ted Williams tunnel to the airport that was part of the Boston Harbor tunnel project known as “the Big Dig,” Yawkey Cancer Center at Mass General Hospital, a new arena for the Boston Celtics basketball team, a new Paramount Theatre on Washington street at Downtown Crossing to replace the 75-year-old, new hotels, and a revitalization of Logan Airport in 2000. New ramps and bridges connected to the Ted Williams Tunnel, Charles River Circle, and Somerville—all part of the Big Dig—alleviated congestion and traffic problems through the Callahan Tunnel, and made it easier to travel into Boston, thus bringing more people into the city. This has dramatically increased economic activity in Boston. This revitalization continues to make downtown Boston an appealing place to live, which in turn encourages buyer willingness to pay private developers a higher price for market-rate housing.<sup>67</sup>

The City of Boston has been working hard to develop and revitalize several areas, including the completion of the Bruce R. Bolling municipal office building in Dudley Square in Roxbury, which has become the headquarters for the administrative department of the Boston Public Schools, with offices for 500 employees. The addition of a new

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<sup>67</sup> City of Boston, “Boston’s People and Economy,” 2014: 225-227, 229-231,. Available from: [www.cityofboston.gov/images\\_documents/10\\_boston\\_people\\_and\\_economy](http://www.cityofboston.gov/images_documents/10_boston_people_and_economy).

convention center, as well as the Joseph Moakley Federal Courthouse, and an explosion of new restaurants, hotels, and market rate housing to Boston have combined to make Boston a vibrant and engaging city. The economic development of the Seaport District in the last 20 years contrasts with 1992, when the whole Seaport District was just dirt and a few restaurants, tourist boats and day trips, and the Boston Harbor itself. The recent completion of new research and development facilities in the Longwood Medical area has brought in companies such as Vertex Pharmaceuticals with 1,300 employees into Boston. The Main Streets Program has given money to a number of local businesses and neighborhoods such as Roxbury and Dorchester to improve their storefronts, and help local businesses to promote and sell their products. These are some examples of improvements that have encouraged new employees to move to Boston, and they are willing to pay for high-quality housing.

The financial institutions, educational institutions, insurance industry, hospitals, and good paying jobs has added to the appeal of living in Boston, which has also increased the demand for housing in Boston.<sup>68</sup> This increased demand to live in the downtown city of Boston has caused a scarcity of land to meet the increased demand in 2018, which has further increased the price of housing, making it not affordable to a greater number of Bostonians, citizens in Greater Boston, and Massachusetts.

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<sup>68</sup> City of Boston, "Boston's People and Economy," 226-227,229,231,

## Chapter X

### Future Costs of Public and Private Housing

What might be the cost of housing in 2020, 2025, and 2030? Will the cost of housing be the same as today, or will it increase significantly by 2030? If the past is any indication, there is reason to worry about future prices of housing. Should the market forces of supply and demand determine the price of housing in Boston and Greater Boston? Mayor Walsh's Boston Housing Plan 2030 promotes a proactive approach to the shortage of affordable housing in Boston today. But will Mayor Walsh's efforts be enough bring sufficient affordable housing to Boston and Greater Boston?

#### The Influences of State, Federal, and Local Government on Housing Prices

If the price of housing keeps going up in Boston faster than wages, the average price of housing will start to become too expensive to the middle class. Can Mayor Walsh increase the supply of low-income housing fast enough to counteract a rapid increase in the price of housing in Boston? If the middle class finds that housing is too expensive, it will cause problems in the Boston economy that Mayor Walsh may not be able to solve with his 2030 housing plan. Other steps (discussed earlier in this thesis) need to be taken, such as enforcing implementation of the 40B Law in all Massachusetts towns.

The City of Boston and Massachusetts may need to raise the minimum wage, push private contractors to build more low-income housing when they build a new housing development. It may need to loosen up the smart growth density zoning laws if a



private contractor agrees to lower the list price of housing he builds. Can the Boston and Greater Boston stabilize the price of housing and make it affordable in the future? What will be the price of public and private housing in 2030?

The following data from a 2000-2016 Greater Boston housing report card<sup>69</sup> provides some answers to this question:

The good news in this year's report is that the number of single-family home sales and condo sales in Greater Boston continued to rise, at least modestly. We project that by the end of this year, the number of single family sales will eclipse the 2015 record by about 7 percent, despite a weakening in sales at the end of the summer. Condo sales will also be up by about 7 percent. In both cases, the number of sales is more than 50 percent higher than in 2011.

On the other hand, despite the rise in sales, the region's homeownership rate—like that around the country—has continued to decline, reaching just 58.5 percent this year, down from the 66 percent range that prevailed from 2008 through 2013. Much of this decline is due to a sharp reduction in homeownership among younger families and households who are postponing home purchases either because of high prices, high personal debt, or a shift toward later marriage and delayed childbearing. Whether this will affect home sales in either direction in years to come is yet to be determined. What is most discouraging in this year's report are four findings:

- A decline in the issuance of permits for new housing construction — especially in core cities and for multi-unit developments—with the notable exception of 40R permitting
- A shift back toward more permits for single-family homes and away from apartment and condominium construction
- An inability to meet targets for student housing construction
- A continued increase in foreclosure activity.

Whether these phenomena are temporary or they suggest new trends will be something we eagerly anticipate investigating in next year's report.

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<sup>69</sup> Barry Bluestone and Catherine Tumber, "The Greater Boston housing report card 2016: The trouble with growth—how unbalanced economic expansion affects housing." Kitty and Michael Dukakis Center for Urban and Regional Policy Northeastern University (2016): 38-39. Available from: <https://www.tbf.org/~media/TBF.Org/files-Reports/2016%20Housing%20Report%20.Card.pdf>.

Market forces of supply and demand could bring instability to the price of housing in Boston in the future. The state government, Boston City Hall, and the federal government could reduce the powerful forces of supply and demand in the housing market, but the price of housing is probably going to continue to increase in Boston and Greater Boston for some time before demand for housing begins to drop, which could help make housing more affordable. The rapid increasing price of housing might slowdown in the next two to five years, but there are no guarantees in a free market economy. If the state allows developers to increase housing density in the new developments they build, and the plans and negotiation strategies between the city and the communities in the Boston and Greater Boston communities are well thought out, a balance between the market forces that determine the market rate price for housing and the public governments efforts to provide low-income affordable housing to the poor residents of Massachusetts could be achieved.

Appendix 1

Department of Housing and Community Development  
 Chapter 40B Subsidized Housing Inventory  
 (SHI) as of September 14, 2017

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Abington	6,364	518	485	7.6%
Acton	8,475	1,144	568	6.7%
Acushnet	4,097	127	97	2.4%
Adams	4,337	321	321	7.4%
Agawam	12,090	556	505	4.2%
Alford	231	0	0	0.0%
Amesbury	7,041	898	738	10.5%
Amherst	9,621	1,130	1,083	11.3%
Andover	12,324	2,000	1,637	13.3%
Aquinnah	158	41	41	25.9%
Arlington	19,881	1,429	1,121	5.6%
Ashburnham	2,272	144	29	1.3%
Ashby	1,150	0	0	0.0%
Ashfield	793	2	2	0.3%
Ashland	6,581	514	410	6.2%
Athol	5,148	310	310	6.0%
Attleboro	17,978	1,155	1,155	6.4%
Auburn	6,808	251	251	3.7%
Avon	1,763	70	70	4.0%
Ayer	3,440	454	299	8.7%
Barnstable	20,550	1,763	1,462	7.1%
Barre	2,164	83	83	3.8%
Becket	838	0	0	0.0%
Bedford	5,322	1,174	972	18.3%
Belchertown	5,771	418	392	6.8%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Bellingham	6,341	733	551	8.7%
Belmont	10,117	675	365	3.6%
Berkley	2,169	103	24	1.1%
Berlin	1,183	254	109	9.2%
Bernardston	930	24	24	2.6%
Beverly	16,522	2,153	1,919	11.6%
Billerica	14,442	1,766	1,118	7.7%
Blackstone	3,606	165	123	3.4%
Blandford	516	1	1	0.2%
Bolton	1,729	192	62	3.6%
Boston	269,482	54,409	51,283	19.0%
Bourne	8,584	1,198	660	7.7%
Boxborough	2,062	325	268	13.0%
Boxford	2,730	72	31	1.1%
Boylston	1,765	26	26	1.5%
Braintree	14,260	1,679	1,382	9.7%
Brewster	4,803	306	255	5.3%
Bridgewater	8,288	645	546	6.6%
Brimfield	1,491	71	71	4.8%
Brockton	35,514	4,619	4,619	13.0%
Brookfield	1,452	19	19	1.3%
Brookline	26,201	3,151	2,454	9.4%
Buckland	866	3	3	0.3%
Burlington	9,627	1,707	1,283	13.3%
Cambridge	46,690	7,102	6,911	14.8%
Canton	8,710	1,195	1,090	12.5%
Carlisle	1,740	57	51	2.9%
Carver	4,514	146	146	3.2%
Charlemont	615	3	3	0.5%
Charlton	4,774	83	83	1.7%
Chatham	3,460	180	174	5.0%
Chelmsford	13,741	1,591	1,072	7.8%
Chelsea	12,592	2,439	2,434	19.3%
Cheshire	1,481	0	0	0.0%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Chester	585	13	13	2.2%
Chesterfield	524	17	17	3.2%
Chicopee	25,074	2,637	2,601	10.4%
Chilmark	418	3	3	0.7%
Clarksburg	706	9	9	1.3%
Clinton	6,375	549	549	8.6%
Cohasset	2,898	325	311	10.7%
Colrain	731	0	0	0.0%
Concord	6,852	926	804	11.7%
Conway	803	0	0	0.0%
Cummington	426	16	16	3.8%
Dalton	2,860	159	159	5.6%
Danvers	11,071	1,565	1,149	10.4%
Dartmouth	11,775	1,001	971	8.2%
Dedham	10,115	1,149	1,104	10.9%
Deerfield	2,154	33	33	1.5%
Dennis	7,653	338	324	4.2%
Dighton	2,568	420	144	5.6%
Douglas	3,147	140	140	4.4%
Dover	1,950	69	18	0.9%
Dracut	11,318	861	585	5.2%
Dudley	4,360	104	104	2.4%
Dunstable	1,085	0	0	0.0%
Duxbury	5,532	441	410	7.4%
East Bridgewater	4,897	230	176	3.6%
East Brookfield	888	0	0	0.0%
East Longmeadow	6,072	513	445	7.3%
Eastham	2,632	63	54	2.1%
Easthampton	7,567	1,021	522	6.9%
Easton	8,105	979	787	9.7%
Edgartown	1,962	94	89	4.5%
Egremont	596	0	0	0.0%
Erving	778	0	0	0.0%
Essex	1,477	40	40	2.7%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Everett	16,691	1,061	1,061	6.4%
Fairhaven	7,003	486	486	6.9%
Fall River	42,650	4,847	4,751	11.1%
Falmouth	14,870	1,230	959	6.4%
Fitchburg	17,058	1,680	1,486	8.7%
Florida	335	0	0	0.0%
Foxborough	6,853	869	859	12.5%
Framingham	27,443	2,871	2,871	10.5%
Franklin	11,350	1,814	1,352	11.9%
Freetown	3,263	104	86	2.6%
Gardner	9,064	1,356	1,356	15.0%
Georgetown	3,031	352	352	11.6%
Gill	591	24	24	4.1%
Gloucester	13,270	1,009	972	7.3%
Goshen	440	5	5	1.1%
Gosnold	41	0	0	0.0%
Grafton	7,160	732	365	5.1%
Granby	2,451	67	67	2.7%
Granville	630	0	0	0.0%
Great Barrington	3,072	378	306	10.0%
Greenfield	8,325	1,173	1,155	13.9%
Groton	3,930	343	217	5.5%
Groveland	2,423	137	80	3.3%
Hadley	2,200	264	264	12.0%
Halifax	2,971	28	28	0.9%
Hamilton	2,783	124	84	3.0%
Hampden	1,941	60	60	3.1%
Hancock	326	0	0	0.0%
Hanover	4,832	575	575	11.9%
Hanson	3,572	270	157	4.4%
Hardwick	1,185	9	8	0.7%
Harvard	1,982	247	113	5.7%
Harwich	6,121	335	335	5.5%
Hatfield	1,549	52	52	3.4%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Haverhill	25,557	2,770	2,555	10.0%
Hawley	137	0	0	0.0%
Heath	334	0	0	0.0%
Hingham	8,841	2,798	1,005	11.4%
Hinsdale	918	0	0	0.0%
Holbrook	4,262	440	440	10.3%
Holden	6,624	514	407	6.1%
Holland	1,051	13	13	1.2%
Holliston	5,077	447	236	4.6%
Holyoke	16,320	3,278	3,253	19.9%
Hopedale	2,278	119	119	5.2%
Hopkinton	5,087	842	724	14.2%
Hubbardston	1,627	49	49	3.0%
Hudson	7,962	1,051	892	11.2%
Hull	4,964	84	84	1.7%
Huntington	919	44	44	4.8%
Ipswich	5,735	564	511	8.9%
Kingston	4,881	359	204	4.2%
Lakeville	3,852	590	274	7.1%
Lancaster	2,544	223	140	5.5%
Lanesborough	1,365	28	28	2.1%
Lawrence	27,092	4,076	4,057	15.0%
Lee	2,702	173	176	6.5%
Leicester	4,231	176	176	4.2%
Lenox	2,473	178	178	7.2%
Leominster	17,805	1,493	1,456	8.2%
Leverett	792	2	2	0.3%
Lexington	11,946	1,500	1,321	11.1%
Leyden	300	0	0	0.0%
Lincoln	2,153	310	238	11.2%
Littleton	3,443	649	444	12.9%
Longmeadow	5,874	272	272	4.6%
Lowell	41,308	5,253	5,180	12.5%
Ludlow	8,337	293	293	3.5%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Lunenburg	4,037	195	195	4.8%
Lynn	35,701	4,435	4,435	12.4%
Lynnfield	4,319	744	495	11.5%
Malden	25,122	2,607	2,542	10.1%
Manchester	2,275	137	115	5.1%
Mansfield	8,725	1,035	939	10.8%
Marblehead	8,528	399	333	3.9%
Marion	2,014	204	156	7.7%
Marlborough	16,347	1,962	1,866	11.4%
Marshfield	9,852	775	572	5.8%
Mashpee	6,473	363	337	5.2%
Mattapoisett	2,626	70	70	2.7%
Maynard	4,430	398	380	8.6%
Medfield	4,220	358	304	7.2%
Medford	23,968	2,243	1,694	7.1%
Medway	4,603	468	284	6.2%
Melrose	11,714	1,425	932	8.0%
Mendon	2,072	77	40	1.9%
Merrimac	2,527	397	141	5.6%
Methuen	18,268	1,931	1,641	9.0%
Middleborough	8,921	979	589	6.6%
Middlefield	230	2	2	0.9%
Middleton	3,011	173	151	5.0%
Milford	11,379	976	708	6.2%
Millbury	5,592	244	221	4.0%
Millis	3,148	181	118	3.7%
Millville	1,157	26	26	2.2%
Milton	9,641	737	481	5.0%
Monroe	64	0	0	0.0%
Monson	3,406	138	138	4.1%
Montague	3,926	408	376	9.6%
Monterey	465	0	0	0.0%
Montgomery	337	0	0	0.0%
Mount Washington	80	0	0	0.0%



<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Nahant	1,612	48	48	3.0%
Nantucket	4,896	179	121	2.5%
Natick	14,052	1,798	1,458	10.4%
Needham	11,047	1,503	1,397	12.6%
New Ashford	104	0	0	0.0%
New Bedford	42,816	5,144	5,110	11.9%
New Braintree	386	0	0	0.0%
New Marlborough	692	0	0	0.0%
New Salem	433	0	0	0.0%
Newbury	2,699	94	94	3.5%
Newburyport	8,015	713	599	7.5%
Newton	32,346	2,543	2,425	7.5%
Norfolk	3,112	218	128	4.1%
North Adams	6,681	866	866	13.0%
North Andover	10,902	1,389	931	8.5%
North Attleborough	11,553	306	294	2.5%
North Brookfield	2,014	142	142	7.1%
North Reading	5,597	652	540	9.6%
Northampton	12,604	1,586	1,356	10.8%
Northborough	5,297	719	610	11.5%
Northbridge	6,144	468	453	7.4%
Northfield	1,290	27	27	2.1%
Norton	6,707	897	533	7.9%
Norwell	3,652	452	297	8.1%
Norwood	12,441	1,047	1,035	8.3%
Oak Bluffs	2,138	158	146	6.8%
Oakham	702	0	0	0.0%
Orange	3,461	405	405	11.7%
Orleans	3,290	334	304	9.2%
Otis	763	0	0	0.0%
Oxford	5,520	404	404	7.3%
Palmer	5,495	310	269	4.9%
Paxton	1,590	62	62	3.9%
Peabody	22,135	2,174	2,051	9.3%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Pelham	564	0	0	0.0%
Pembroke	6,477	771	616	9.5%
Pepperell	4,335	197	130	3.0%
Peru	354	0	0	0.0%
Petersham	525	0	0	0.0%
Phillipston	658	8	8	1.2%
Pittsfield	21,031	2,057	1,936	9.2%
Plainfield	283	0	0	0.0%
Plainville	3,459	619	572	16.5%
Plymouth	22,285	976	721	3.2%
Plympton	1,039	63	51	4.9%
Princeton	1,324	26	26	2.0%
Provincetown	2,122	256	208	9.8%
Quincy	42,547	4,096	4,096	9.6%
Randolph	11,980	1,280	1,280	10.7%
Raynham	5,052	604	489	9.7%
Reading	9,584	1,341	831	8.7%
Rehoboth	4,252	99	27	0.6%
Revere	21,956	1,790	1,780	8.1%
Richmond	706	4	4	0.6%
Rochester	1,865	8	8	0.4%
Rockland	7,030	645	450	6.4%
Rockport	3,460	135	135	3.9%
Rowe	177	0	0	0.0%
Rowley	2,226	179	94	4.2%
Royalston	523	3	3	0.6%
Russell	687	8	8	1.2%
Rutland	2,913	86	86	3.0%
Salem	18,998	2,467	2,425	12.8%
Salisbury	3,842	797	592	15.4%
Sandisfield	401	0	0	0.0%
Sandwich	8,183	605	307	3.8%
Saugus	10,754	808	732	6.8%
Savoy	318	0	0	0.0%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Scituate	7,163	360	315	4.4%
Seekonk	5,272	96	87	1.7%
Sharon	6,413	741	683	10.7%
Sheffield	1,507	30	30	2.0%
Shelburne	893	51	51	5.7%
Sherborn	1,479	41	34	2.3%
Shirley	2,417	57	57	2.4%
Shrewsbury	13,919	957	860	6.2%
Shutesbury	758	2	2	0.3%
Somerset	7,335	273	273	3.7%
Somerville	33,632	3,278	3,250	9.7%
South Hadley	7,091	424	424	6.0%
Southampton	2,310	44	44	1.9%
Southborough	3,433	808	472	13.7%
Southbridge	7,517	499	499	6.6%
Southwick	3,852	164	164	4.3%
Spencer	5,137	268	267	5.2%
Springfield	61,556	10,458	10,192	16.6%
Sterling	2,918	269	68	2.3%
Stockbridge	1,051	113	113	10.8%
Stoneham	9,399	501	495	5.3%
Stoughton	10,742	1,495	1,240	11.5%
Stow	2,500	337	185	7.4%
Sturbridge	3,759	357	209	5.6%
Sudbury	5,921	887	669	11.3%
Sunderland	1,718	0	0	0.0%
Sutton	3,324	176	50	1.5%
Swampscott	5,795	218	212	3.7%
Swansea	6,290	247	236	3.8%
Taunton	23,844	1,720	1,529	6.4%
Templeton	3,014	516	238	7.9%
Tewksbury	10,803	1,312	1,044	9.7%
Tisbury	1,965	123	109	5.5%
Tolland	222	0	0	0.0%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Topsfield	2,157	173	155	7.2%
Townsend	3,356	199	160	4.8%
Truro	1,090	28	25	2.3%
Tyngsborough	4,166	853	447	10.7%
Tyringham	149	0	0	0.0%
Upton	2,820	223	178	6.3%
Uxbridge	5,284	434	264	5.0%
Wakefield	10,459	1,276	758	7.2%
Wales	772	43	43	5.6%
Walpole	8,984	497	485	5.4%
Waltham	24,805	2,724	1,834	7.4%
Ware	4,539	387	387	8.5%
Wareham	9,880	894	764	7.7%
Warren	2,202	101	101	4.6%
Warwick	363	0	0	0.0%
Washington	235	0	0	0.0%
Watertown	15,521	1,745	1,072	6.9%
Wayland	4,957	370	254	5.1%
Webster	7,788	722	722	9.3%
Wellesley	9,090	663	573	6.3%
Wellfleet	1,550	36	30	1.9%
Wendell	419	5	5	1.2%
Wenham	1,404	186	118	8.4%
West Boylston	2,729	413	223	8.2%
West Bridgewater	2,658	175	121	4.6%
West Brookfield	1,578	68	68	4.3%
West Newbury	1,558	116	39	2.5%
West Springfield	12,629	429	429	3.4%
West Stockbridge	645	0	0	0.0%
West Tisbury	1,253	38	23	1.8%
Westborough	7,304	1,265	974	13.3%
Westfield	16,001	1,166	1,158	7.2%
Westford	7,671	1,028	635	8.3%
Westhampton	635	17	17	2.7%

<b>Community</b>	<b>2010 Census Year Round Housing</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Westminster	2,826	274	87	3.1%
Weston	3,952	285	167	4.2%
Westport	6,417	498	232	3.6%
Westwood	5,389	810	576	10.7%
Weymouth	23,337	1,908	1,771	7.6%
Whately	654	2	2	0.3%
Whitman	5,513	200	200	3.6%
Wilbraham	5,442	306	305	5.6%
Williamsburg	1,165	51	51	4.4%
Williamstown	2,805	249	201	7.2%
Wilmington	7,788	1,067	799	10.3%
Winchendon	4,088	331	331	8.1%
Winchester	7,920	292	244	3.1%
Windsor	387	0	0	0.0%
Winthrop	8,253	638	638	7.7%
Woburn	16,237	1,587	1,419	8.7%
Worcester	74,383	10,076	9,977	13.4%
Worthington	553	22	22	4.0%
Wrentham	3,821	485	485	12.7%
Yarmouth	12,037	634	527	4.4%
<b>Totals</b>	<b>2,692,186</b>	<b>297,863</b>	<b>262,223</b>	<b>9.7%</b>

\*This data is derived from Information provided to the Department of Housing and Community Development by individual communities and is subject to change as new information is obtained and use restrictions expire.

Source: Department of Housing and Community Development, "Chapter 40B Subsidized Housing (SHI) as of September 14, 2017," September 14, 2017, 25-42. Available from:  
[https://www.mass.gov/files/documents/2017/10/10/shiinVENTORY\\_0.pdf](https://www.mass.gov/files/documents/2017/10/10/shiinVENTORY_0.pdf).

## Appendix 2

### Article 80: Zoning Approval Process

The following 10 pages are an outline of the Article 80 Zoning Appeal Process for approval to get a building permit.

ARTICLE 80<sup>70</sup>  
DEVELOPMENT REVIEW AND APPROVAL  
(Article inserted on May 9, 1996\*)

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#### I. STATEMENT OF PURPOSE AND GENERAL PROVISIONS

##### Section

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- 80-2 Scope of this Article
- 80-3 Applicability of Review Requirements
- 80-4 Definitions
- 80-5 Applicability of this Article
  - 1. General Applicability to Projects and Plans
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  - 3. Exemptions from Specific Provisions of this Article
- 80-6 Coordination of Review Procedures
- 80-7 Appeals
- 80-8 Regulations
- 80-9 Severability

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<sup>70</sup> Massachusetts Legislature, “Article 80 Development Review and Approval”, The General Court of the Commonwealth of Massachusetts, (May 9, 1996) 1-7, [www.bostonplans.org/getattachment/c4a23doa-9718-409c-9614-cbc3ac694180](http://www.bostonplans.org/getattachment/c4a23doa-9718-409c-9614-cbc3ac694180). The 10 pages above is the outline for the zoning development and review process for a contractor who is attempting to get a building permit in Massachusetts. The actual full document of Article 80 is 103 pages long.

## II. REVIEW OF LARGE PROJECTS, PLANNED DEVELOPMENT AREA PLANS, AND INSTITUTIONAL MASTER PLANS:

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2. Notice of Boston Redevelopment Authority Hearing
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  - 1. Procedure
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1. Design Component
2. Site Plan Component
3. Comprehensive Sign Design

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Appendix A - Large Project Review: Boundaries of Longwood Institutional Area for Purpose of Applying Section 80B-2.2(d)

Appendix B - Development Impact Project Exactions: Area Subject to Seven-Year Payment Schedule

Appendix C - Disclosure Statement Concerning Beneficial Interests as Required by Section 80B-8

## Appendix 3

HOUSING INNOVATION LAB:  
An 'Innovation to Transform' Approach for Boston



Fig. 8. Boston Innovation Lab

Bloomberg Philanthropies has proposed an *innovation delivery model* to help city leaders drive innovation, change culture, and create an progressing ability to address significant urban problems and deliver better results for residents. The **Innovation-teams(i-team)** program was created to provide cities with a method to address these barriers and deliver change more effectively to their citizens. These *i-teams* conducts deep qualitative and quantitative research and analyses to assess local conditions, develop innovative, responsive solutions for most pressing problems in the city.

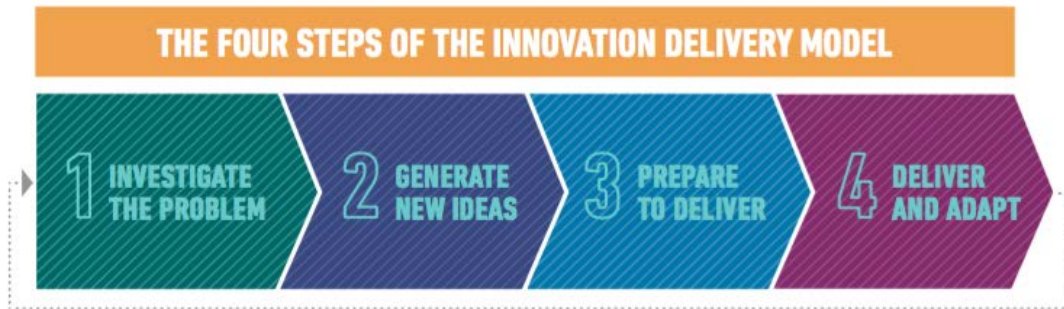


Fig. 9. A four-step, data-intensive, iterative process.

### The Problem:

Boston's population is expected to reach more than 700,000 residents by 2030. Mayor Walsh wants Boston to be a city that's for both the rich and the poor—a place that everyone, irrespective of class can call home. With current population growth and ever increasing real estate trends the biggest challenge for Boston is building and sustaining housing for middle-income working families.

### The Process:

Boston's i-team applied a human-centered design approach that directly engaged the community to understand their housing needs and co-create solutions together. To do this they conducted ethnographic research with residents' in their homes and gathered ideas from community members, housing advocates and policy experts. To develop solutions, the i-team had 300 meetings, participated in 25 community engagements, and discussed best practices with over 15 cities.



Lowering the Cost to **Build**  
 Lowering the Cost to **Buy**  
 Lowering the Cost to **Own**'

The concepts proposed, which would become reality, are as follows:

- *a density bonus program*: Build higher than current zoning allows
- *compact living*: reducing the city's minimum square-footage requirements
- *community land trusts*: helping neighborhood-based groups assemble land to preserve or develop affordable housing
- *a home buying portal*: a city-run website to help first-time homebuyers navigate the process.

### **The Progress:**

The *i-team* is testing different solutions with the aim of increasing resident enthusiasm for higher-density living. The highest impact and most feasible ideas in the three core areas would provide the City with a better understanding of the levers best pulled to create and maintain a solid middle-income housing stock. If successful, the *i-team's* initiatives will be brought to scale, making Boston a place where everyone can have a home by 2018.

Sources:

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