

Article 45 – Additional Supporting Links

Coalition for a Truly Affordable Boston: <https://www.affordableboston.org/building-for-all-residents-fixing-the-mismatch-of-new-housing>

A GAO report on a lack of affordable housing in the country and its disproportionate impacts on low income people: <https://www.gao.gov/products/gao-20-427>

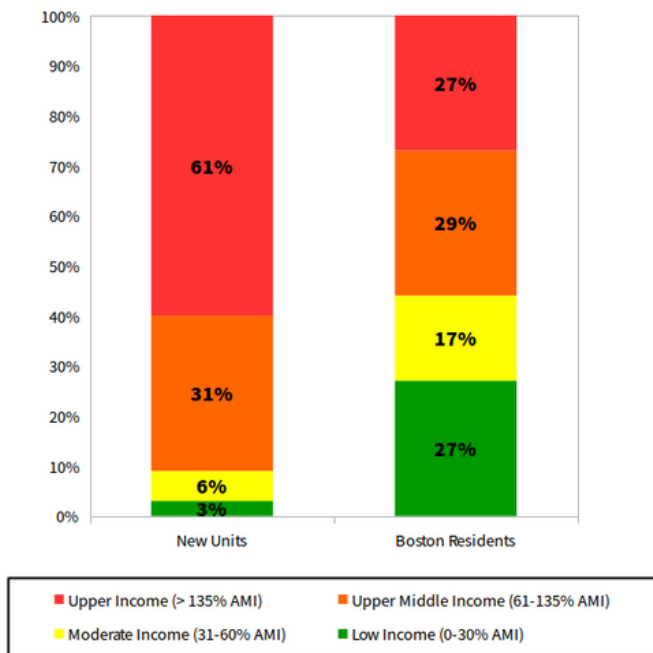
<https://www.cambridgeday.com/2021/02/15/black-response-cambridge-on-upzoning-petition-missing-middle-fails-for-housing-affordability/>

<https://www.wbur.org/bostonomix/2018/09/13/massachusetts-income-poverty-inequality>

<https://static1.squarespace.com/static/566ee654bfe8736211c559eb/t/5d3b119100e485000184039b/1564152209836/ACTION-NATIONAL-2019.pdf>

NEW HOUSING THAT MEETS COMMUNITY NEED: Let's build a truly affordable Boston for all residents.

**New Housing in the City is Drastically Mismatched With
Residents' Needs and Incomes**



We need the IDP to require developers to make **1/3** of new housing **truly affordable**, because the current rule is fueling a drastic mismatch between new housing and community need.

Only 9% of new housing in Boston is being built for low and moderate income residents who make up almost half of the City. And only 3% is affordable to the lowest-income households facing the most need.

These numbers would increase dramatically if we start requiring 1/3 of housing in private developments to be truly affordable. 13% is not enough! And the 13% is not even truly affordable because the IDP focuses on higher income levels, meaning that almost **no** units built by private developers are affordable to 44% of Boston.

Here are more details:

- From January 1, 2011 to August 21, 2019, there have been 31,931 units built or permitted in Boston.
- The City measures the affordability of a unit based on household income, which is measured using a statistic called “area median income” or AMI. (This statistic is not a real measure of the incomes of Boston, people of color, or renters — read more details [here](#).)
- 44% of Boston’s households are what we call low and moderate income, making 0-60% AMI (0-60% of the area median income). This includes individuals making up to \$47,600, and families of 4 making up to \$68,000. But only 9% of new housing in Boston is affordable for these households. And the IDP requires **0%** of new housing at these income levels, because it requires housing for households making up to 70% AMI.
- The households with the most need — facing the highest risk of displacement and paying most of their income on housing — make even less. 27% of Boston’s households make 0-30% AMI. This includes individuals making up to \$23,800, and families of 4 making up to \$34,000. But only 3% of new housing in Boston is affordable at these income levels!
- 82% of new housing is market-rate, many with rents of more than \$3000-4000 a month. The City’s analysis of new housing built between January 1, 2011 to June 30, 2017 estimated that about 61% of new housing is only affordable to households making over 135% of area median income (\$107,100 for an individual or \$152,950 for a household of 4).

We need to stop allowing massive amounts of unaffordable development that leaves out Boston residents, furthers inequality and racism, and destabilizes our communities. Instead, we need to keep our city diverse and welcoming to all.

And to do that, we must strengthen the IDP! That is why we are fighting for an IDP that requires developers to make **1/3 of new housing truly affordable**.

Rental Housing: As More Households Rent, the Poorest Face Affordability and Housing Quality Challenges

GAO-20-427

Published: May 27, 2020. Publicly Released: Jun 26, 2020.



Jump To

HIGHLIGHTS

FULL REPORT

GAO CONTACTS

Fast Facts

The 2007-09 financial crisis resulted in millions of foreclosures and demographic changes—making renter households more common. We looked at declining rent affordability since then, but before COVID-19.

Rent burden was most common and most severe among lower-income households, with most of the poorest households paying over half of their income to rent. Affordability has declined because the supply of low-cost rental units hasn’t kept up with demand.

With more competition for affordable rentals, low income and rent-burdened households in 2017 were more likely to have to rent units with issues like water leaks, rodents, or heating problems.






Source: Pond5; Vitalii Vodolazskyi | www.gao.gov

Multimedia

Podcasts

Rising Rents and COVID-19

 00:00 / 05:08 



[Transcript](#)



Blog Post

What can the Great Recession teach us about rent affordability in the age of Coronavirus?

TUESDAY, JULY 7, 2020

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides relief to some homeowners...

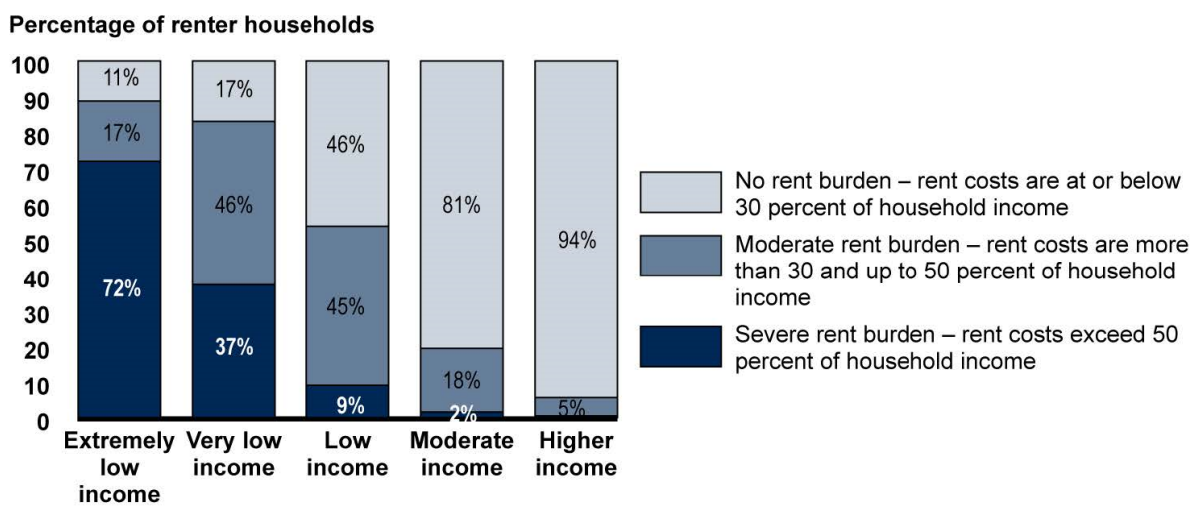
Highlights

What GAO Found

In 2017, almost 7 million more households rented their homes than in 2001, which brought the share of households that rent from an estimated 34 percent to 36 percent. Renting became more common after the 2007–2009 financial crisis as foreclosures and changes in household characteristics reduced the proportion of homeowners. Renting was more prevalent across most age and race/ethnicity groups in 2017 than in 2001, with notable increases among higher-income households.

Rental affordability declined from 2001 to 2017. In 2017, 48 percent of renter households were rent burdened—that is, they paid over 30 percent of income for rent—which is 6 percentage points higher than in 2001. Rent burden was most common and most severe among lower-income households (80 percent or less than area median income), with almost three-quarters of extremely low-income households (30 percent or less than area median income) paying over half of their income in rent (see figure). Affordability declined because of a range of factors, including more households competing for rental units and the supply of low-cost rental units not keeping up with demand.

Estimated Percentage of Renter Households with Rent Burdens by Income in 2017



Note: Estimates in this figure have a margin of error of ±2 percentage points or fewer, at the 95 percent confidence level.

An estimated 15 percent of rental units in 2017—more than 5 million—had substantial quality issues (such as cracked walls and the presence of rodents) or lacked essential components of a dwelling (such as heating equipment or hot and cold running water), according to GAO's analysis of American Housing Survey data. The share of units with deficiencies was relatively stable from 2001 to 2017. Serious deficiencies more often affected households with extremely low incomes or rent burdens. In addition, lower-income households rented approximately two-thirds of the units with substantial quality issues and nearly 80 percent of units lacking essential components.

Why GAO Did This Study

Since the 2007–2009 financial crisis, growth in the share of renter households has reversed a decades-long trend toward homeownership. This change has underscored concerns about the availability, affordability, and condition of



Blog Post
Racial Disparities in Federal Employment, Lending, and Housing

WEDNESDAY, JULY 1, 2020
Over the past several years, GAO has been asked to examine various racial inequalities in economic...

rental housing, especially for low-income households. The federal government subsidizes rents for around 4.4 million households per year, but more households qualify for assistance than receive it.

GAO was asked to provide a comprehensive assessment of the housing market. This report examines trends in the housing market prior to the COVID-19 pandemic and does not account for the profound impact it will likely have on renter households. This report, one of several GAO plans to issue, focuses on rental housing from 2001 through 2017 and analyzes (1) the share of households that rent, (2) the affordability of rental housing, and (3) rental housing conditions. GAO analyzed American Community Survey and American Housing Survey data from 2001 through 2017 (the most recent data available at the time of this review) at the national level and for different types of localities. GAO also reviewed recent reports by the Department of Housing and Urban Development (HUD), research organizations, and academic researchers on rental housing and obtained views from a variety of stakeholders selected for their knowledge of these issues, including federal agency officials, academic experts, research organizations, and industry groups.

For more information, contact Daniel Garcia-Diaz at (202) 512-4529 or garciadiazd@gao.gov.

Full Report

[Full Report \(96 pages\).](#)

[Accessible Text \(115 pages\).](#)


[Highlights Page \(1 page\).](#)

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Topics

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Thursday, March 11, 2021



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Black Response Cambridge on upzoning petition: 'Missing middle' fails for housing affordability

By [Stephanie Guirand](#)

Monday, February 15, 2021

Last revised on: Wednesday, February 17, 2021

**Cambridge construction spotted in October. (Photo: Marc Levy)**

Asking for-profit developers to fix the affordable housing problem is like asking an arsonist to put out their own fire. What is their incentive?

For-profit developers know what we all know about Cambridge: It is a playground for liberal elites. We have Harvard, the Massachusetts Institute of Technology, Google, Microsoft and Amazon in one city of 100,000 residents. No wonder

OPINION

single-family house prices are in the millions. The recent “missing middle” upzoning petition led by for-profit developers does not result in the housing that we, The Black Response Cambridge, want to see. Furthermore, upzoning without strategic government intervention rooted in a community process serves to reinforce the underlying failures of zoning, resulting in further segregation and race and class stratification.

As The Black Response Cambridge, we cannot neglect the racist roots of zoning in the United States. Richard Rothstein states in “The Color of Law”: “Segregationist officials faced two distinct problems ... how to keep lower-income African Americans from living near middle-class whites and how to keep middle-class African Americans from buying into white middle-class neighborhoods.” Zoning ordinances have been used as a tool to maintain race and class separatism.

News to your inbox. [Subscribe to the Cambridge Day newsletter.](#)

Inclusionary zoning, while good, is not good enough. The barrier of entry is too high. The area median income for Cambridge is over \$95,000. The barrier for entry into inclusionary zoning is at 60 percent to 80 percent of that – with a Section 8 voucher, it is 30 percent to 60 percent; and for the missing middle proposal, **households earning between 80 percent and 120 percent** of AMI. At **20 percent** of units in larger developments, the inclusionary zoning program does not produce the amount of “affordable” housing needed to keep up with demand.

Furthermore, the program does not provide a steppingstone for low-income families to escape the trap of low-income housing. So why not create a program for nonprofit and cooperative developers to have priority? Why not make all inclusionary housing a rent-to-own program? This would help low-income residents build equity and create intergenerational wealth through the purchase of a home of their own. (We know the city has first-time home buyers programs.)

In our conversations with allies at the Cambridge Residents Alliance, they’ve said, “The increase in land values will make it much harder for the **Affordable Housing Overlay** to result in affordable housing. The point of the AHO was that you can build more affordable housing on a lot than you can build market housing. If the advantage for affordable housing is lessened, we will get less of it.” The missing middle proposal is likely to raise land values because more units will be built on the same parcel. “Affordability” is a convenient catchphrase to mask the increased profitability for the developer without real consideration of the consequences of these developments.

Many have voiced concerns about the upzoning petition because it will “increase the density of housing in the neighborhood.” While this is not our primary concern, the environmental impacts of more development will disproportionately affect Black and Brown low-income residents without providing long-term, sustainable and affordable housing options. For example, the current proposal provides no mandate for the preservation of existing facades, which increases the chances of bulldozing. As we know from discussions about rats and other rodents in Cambridge, drilling and bulldozing drives rats to nearby residences, including public housing developments. The proposal would also result in less open and green spaces than we have now. The reduction in green-space disproportionately affects the health and welfare of the lowest-income members of the Cambridge community. The streets with more pavement and fewer trees are the hottest during the summer months. The health impacts are significant too, considering the amount of young people in the projects who live with asthma.

The density issue is not our primary concern at the moment. But this upzoning increases density without providing truly affordable housing. At the end of the day, we are most concerned about the lack of truly affordable housing in Cambridge. We have not yet felt the full harshness of the impending Covid recession, and affordable housing is at the forefront of our minds in discussions regarding zoning. We need to be talking about the role that housing plays in maintaining inequality. Zoning today is a tool of the wealthy. As they say, history doesn't repeat, but it rhymes. Zoning can be reduced to a tool that reproduces racial and socioeconomic class oppression. We look forward to having discussions that will improve the lives of low-income Black and Brown Cantabrigians. Let us know when you put forward petitions that favor upzoning by nonprofit developers and cooperative owners to house low-income populations, and when you propose rent-to-own (locally sourced) public housing.

Unfortunately we won't be holding our breaths while waiting for that call.

Stephanie Guirand is a member of The Black Response Cambridge, a coalition of Black members from Black-led, Cambridge-based organizations formed to represent the voices of Black communities in Cambridge.

This post was updated Feb. 17, 2021, with changes requested by the author.

📌 Development, affordable housing, class, race, zoning



9 Comments

Sam Noubert

on Monday, February 15, 2021 at 8:18 pm

FINALLY someone saying something sensible about the housing situation in Cambridge.

None of the current proposals address the trap of affordable housing. Until viable rent-to-own options are available it is yet another transfer of wealth from the public to the private sector.

Unless of course we just give pot shops to all....that should solve the problem.

pete

on Monday, February 15, 2021 at 10:58 pm

We might have “missing middle” zoning competing with AHO for available land and buildings that could be turned into rent-to-own. I agree that the qualifying salaries for most plans are way too high. And while we are carving out categories for particular populations, why don’t we add senior housing to the list of tidy little check boxes. Seniors need housing as much as missing middle. MM has a better shot at rents than either working poor or seniors.

projectfabrizio

on Tuesday, February 16, 2021 at 5:34 am

Thank you for this insight and well articulated points of view. Cambridge already has a “Middle” that needs strengthening. Lower residential areas, which includes conservation districts, house the most affordable residences for both renters and yes even those who have access to liquidity for purchase properties. While not cheap by any standard, per sq/ft the high residential developments are way less accessible to the most. Strengthening the lower residential base, with its ability to provide a wide range of access points into residing, when not owning, in Cambridge, would straghten a middle we should foster and not bulldoze.

CoVid highlighted the need for streetscape experiences that are safe to share, with safe walkable streets, parks and tree canopy.

in the last few months the higher residential complexes suffered the harshest vacancies in decades, while our “Middle” was thriving with social interactions aimed at providing a common space to wade these harsh times together.

Lower residential areas cater to the most and not the few, are our main street development encroached by the “Wall street” propaganda.

Besides building more affordable housing, we should also make sure people can afford the homes we build, perhaps by providing these classes of disenfranchised people true opportunities, beyond the smokescreens.

Thank you again!

Angstrom

on Tuesday, February 16, 2021 at 6:26 am

Without going in to too much detail, three things:

1. To say that this petition is “led by for-profit developers” is blatantly false.
2. While the missing middle housing petition is not an affordable housing petition (it’s not trying to solve every problem all at once, just some problems!), it will help with affordable housing. The City has an affordable homeownership program, Homebridge, but a big problem with it is that the city cannot help people buy million-dollar homes, and there are not a lot of sub-million-dollar homes out there in Cambridge. “Missing middle housing” is much more likely to go for sub-million-dollar prices. If the City had a rent-to-own program (sounds like a good idea!), it would have the same problem – to be effective, the units would have to not be extremely expensive.
3. The petition authors HAVE discussed with NONPROFIT affordable housing developers, who have expressed support and said that they do not see the missing middle housing petition as likely to undermine the AHO. Affordable housing developers prefer large building sites, and this petition primarily will affect small building sites (in addition to the fact that this petition does not allow for nearly as much density as the AHO does).

I hope the author will reach out to cambridgeMMH@gmail.com to discuss more.

HeatherHoffman

on Tuesday, February 16, 2021 at 11:05 am

Before I get to how much I agree with this piece, I need to point out an important factual error in it. Inclusionary housing is for the next income tier down, 50–80 percent of Area Median Income. Please fix this.

Now to the agreeing. This really bad idea comes to us courtesy of the National Association of Home Builders, as I pointed out in my public testimony when this arrived at the City Council. I do appreciate that the proponents have dropped any pretense whatsoever of caring about affordable housing because, as this piece points out, there's nothing whatsoever in it that requires anything to be affordable. In fact, it will just radically increase the value of any site amenable to its tender mercies.

The effect of that immense increase in value will be to vitiate any possibility of making use of the Affordable Housing Overlay, which now turns out to be a Trojan horse designed to stack the City Council with enough Councillors who can be counted on to fall in line reflexively for anything the real estate industry wants.

The Council has already proven itself to be eager to silence neighborhood groups who dare have their own opinions. I welcome The Black Response Cambridge and hope for the opportunity to learn from and work with them to make Cambridge a place that will continue to welcome people who rely on actual speech rather than money to speak for us.

KLWatkins

on Tuesday, February 16, 2021 at 5:22 pm

I really like the rent to own idea and have been trying to get the city to build a path to low-income home ownership for years. However the city's back room deals with developers, both profit and non-profit preclude this. Frankly, the non-profit developers are run by paternalistic neo-liberals who do not listen to the voices of the residents they purport to serve. The city and these developers love giving each other awards. Housing is a human right.

Doug Brown

on Tuesday, February 16, 2021 at 7:50 pm

Ms. Guirand points out a critically important issue: that the Missing Middle Housing petition may actually make the housing situation much worse for low- and middle-income residents, particularly those of color. In truth, the only way that the petition results in more mid-sized, middle-income housing is if it set new limits on maximum Gross Floor Area (GFA) allowed per unit, while simultaneously allowing more GFA per lot. It does the latter but not the former, with the likely result being that it will generate larger existing homes, not an increasing number of new smaller homes. In the end, this will further escalate land values per unit, the lowering of which was one of the stated goals of the petition. As a result, the MMH will make it more expensive both to rent and also to own, and render home ownership opportunities almost non-existent by targeting currently affordable parcels for "improvement" by for-profit developers, out-of-town landowners, and other opportunists. It may be good for current homeowners, especially older owners looking to sell, but it hurts those looking to buy by forcing them to compete with deep-pocketed investors. Thanks to Ms. Guirand for raising this important issue.

HRASHID

on Wednesday, February 17, 2021 at 1:25 pm

Peace Be Unto You,

The City Municipal Policy Makers can't be trusted with handling the affairs of the local Homeless sector and mosaic. For over 10 years I have attempted to get them to come to the aid of the homeless segment of our community by advising them to prepare the Foundry Building, Sullivan Courthouse House, And Volpe Properties for Homeless poverty housing, but to no avail. All my efforts were sent straight up to the trash. They rejected the opportunity to installed homeless housing in vacant and abandon government properties. When it comes to building permanent housing from the ground up, this the municipal policy makers are shown to be the enemies of the local homeless sector and mosaic. Not only the present City municipal policy makers but previous ones also.

Now they want the stakeholders publics at large to settle for a proposal to rent non-congregate housing for the city's unhoused population. This is only another fanatical piecemeal solution to a social problem that is in need of much much more to solve it. Take

it from me the municipale policy makers are in violation of the public trust now and for sometime in the past, when it comes to solutions for ending and erradicating homelessness. They mis-allocate the resources to do so all the time, that means often.

Oh by the way,after intense lobbying by the real estate industry, Gov. Baker vetoed "The Tenant Right to Purchase (TOPA) Provision," it would have given tenants a right of first refusal to purchase for-sale rental and multi-family properties throughout the state, with some limited exceptions.

Yours In Peace
Mr. Hasson Rashid
Concerned Citizen
Cambridge,MA

Mark Jaquith

on Saturday, February 20, 2021 at 8:03 pm

Thank you Ms. Giurand for your insight on this.

Now Angstrom, your #1 shows either a pitiful ignorance of the subject or a cynical disregard for the truth. below are three web pages on the D.C. based lobbying group The National Association of Home Builders that will bear me out.

Jan. 8 article on Missing Middle

<https://www.nahb.org/advocacy/industry-issues/land-use-101/What-is-the-Missing-Middle-of-Housing>

Missing middle search result on home page

<https://www.nahb.org/search#q=missing%20Middle&t=coveo79b6ec88&sort=relevancy>

BUILD-PAC, NAHB's political action committee

<https://www.nahb.org/advocacy/get-involved/BUILD-PAC>

Coronavirus update

Wednesday, March 10

Cases

5,035

Up 0.4% from

5,015

previous day

Deaths

121

Up 0% from

121

March 4

A better Cambridge Day

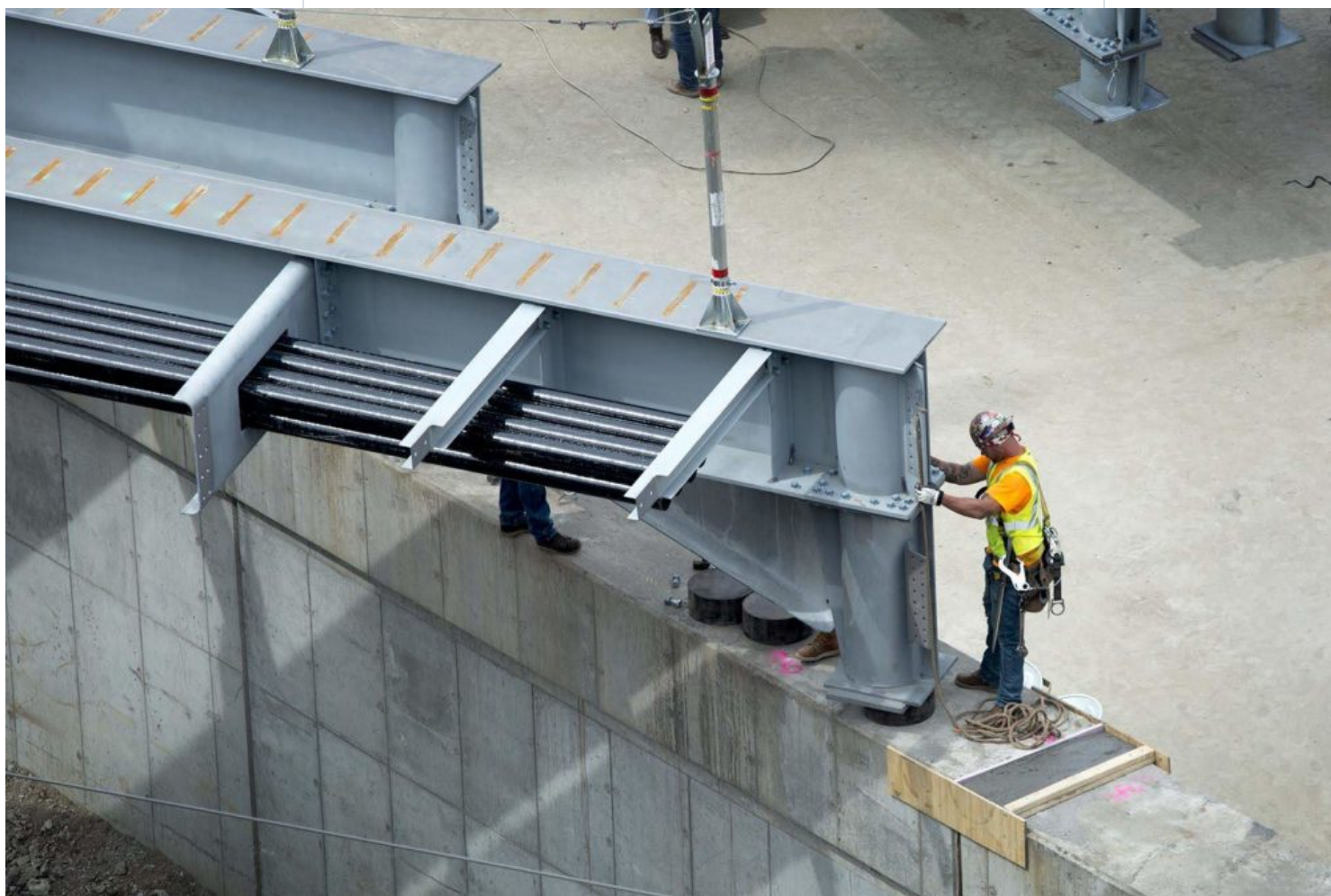
Please consider making a financial contribution to maintain, expand and improve Cambridge Day.

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Mass. Household Income Ticked Up Just 1 Percent In 2017

September 13, 2018

By [Benjamin Swasey](#) 

A construction worker (Robin Lubbock/WBUR)

This article is more than 2 years old.

The median household income in Massachusetts ticked up 1 percent last year, rising slightly to \$77,385, according to U.S. Census survey data [out Thursday](#).

Median income, which is adjusted for inflation, increased more on the national level in 2017, rising by 2.6 percent to \$60,336, according to the same survey.

Story continues below

More from WBUR



'Like A Ghost Town': Boston's Trolley Tours Now Tell Of Historic Struggles, Both Old And New

Bostonomix 05:35 Mar 10, 2021

'It Anchored Our Community': What's Lost When A Restaurant Or Bar Closes

Bostonomix Mar 10, 2021

Get up to speed on the local coronavirus outbreak and other news Boston is talking about. Add our daily newsletter to your morning routine. [Sign up now.](#)

Massachusetts' household income is among the highest in the country, behind only Washington, D.C., Maryland, New Jersey and Hawaii.

The state-level data released Thursday comes from the 2017 American Community Survey. A related but separate national-level census survey was [released](#) Wednesday.

The income growth last year represents a slowdown for Massachusetts. The 2016 survey found median household income [jumped](#) nearly 6 percent that year.

Some caveats: The data are based on surveys, so they have margins of error; there are a number of [critics](#) of the Census Bureau's methodology on income; and the one-year snapshots are not the same as wage growth, so, [for instance](#), total income could rise as people may be more likely to work full-time hours than a prior year.

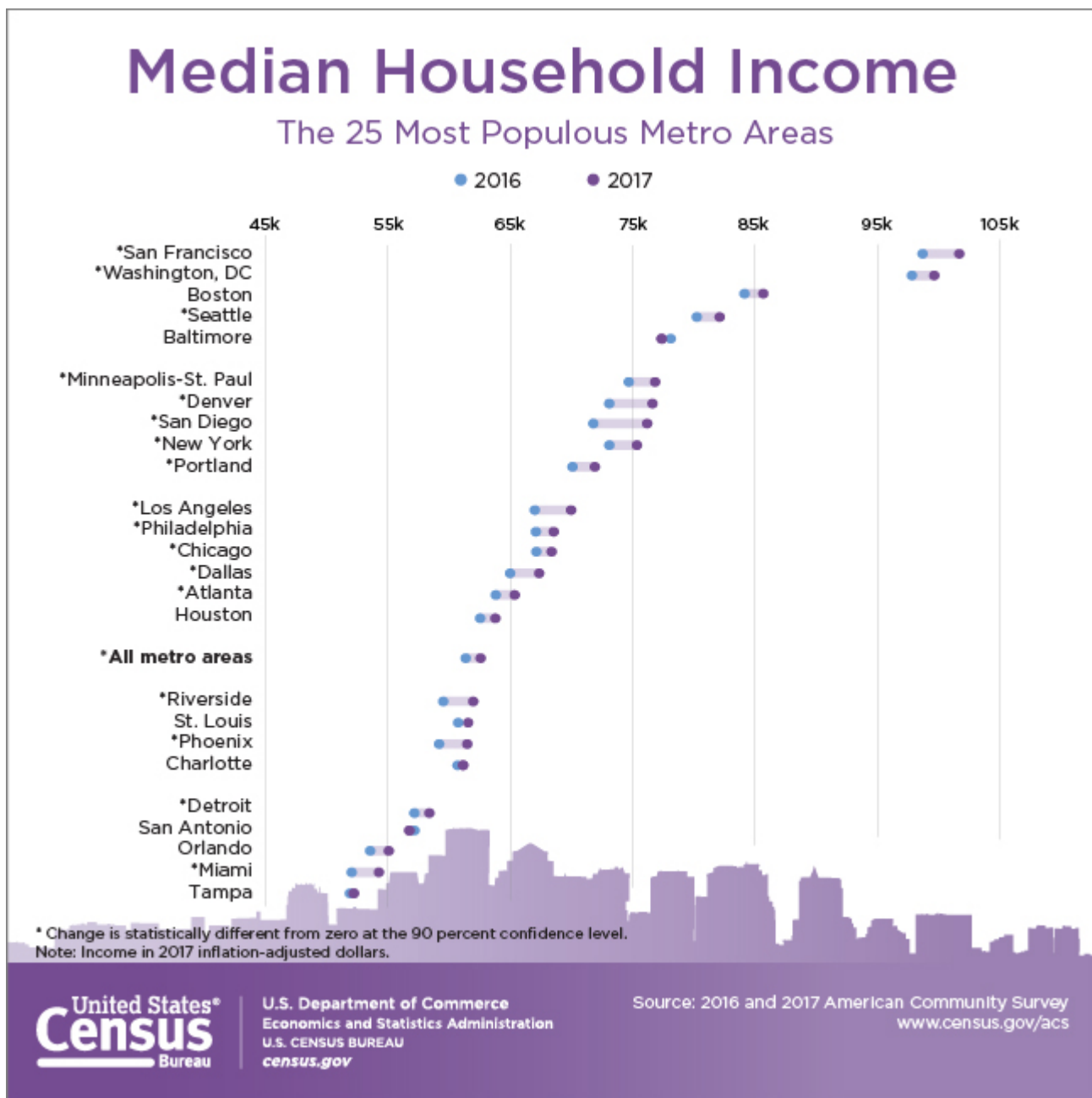
In Massachusetts in 2017, there remained big demographic disparities in income.

Here's median income among one-race households:

- Asian: \$91,150
- Black or African-American: \$46,925
- Non-Hispanic white: \$84,988
- Hispanic or Latino: \$41,995

The survey also calculated median household income among the the 25 most populous metropolitan areas.

The Boston metro area — which stretches north to southern New Hampshire — saw its median household income increase 1.8 percent last year, to \$85,691. That's behind only the San Francisco and Washington, D.C., metro areas:



(Courtesy U.S. Census Bureau)

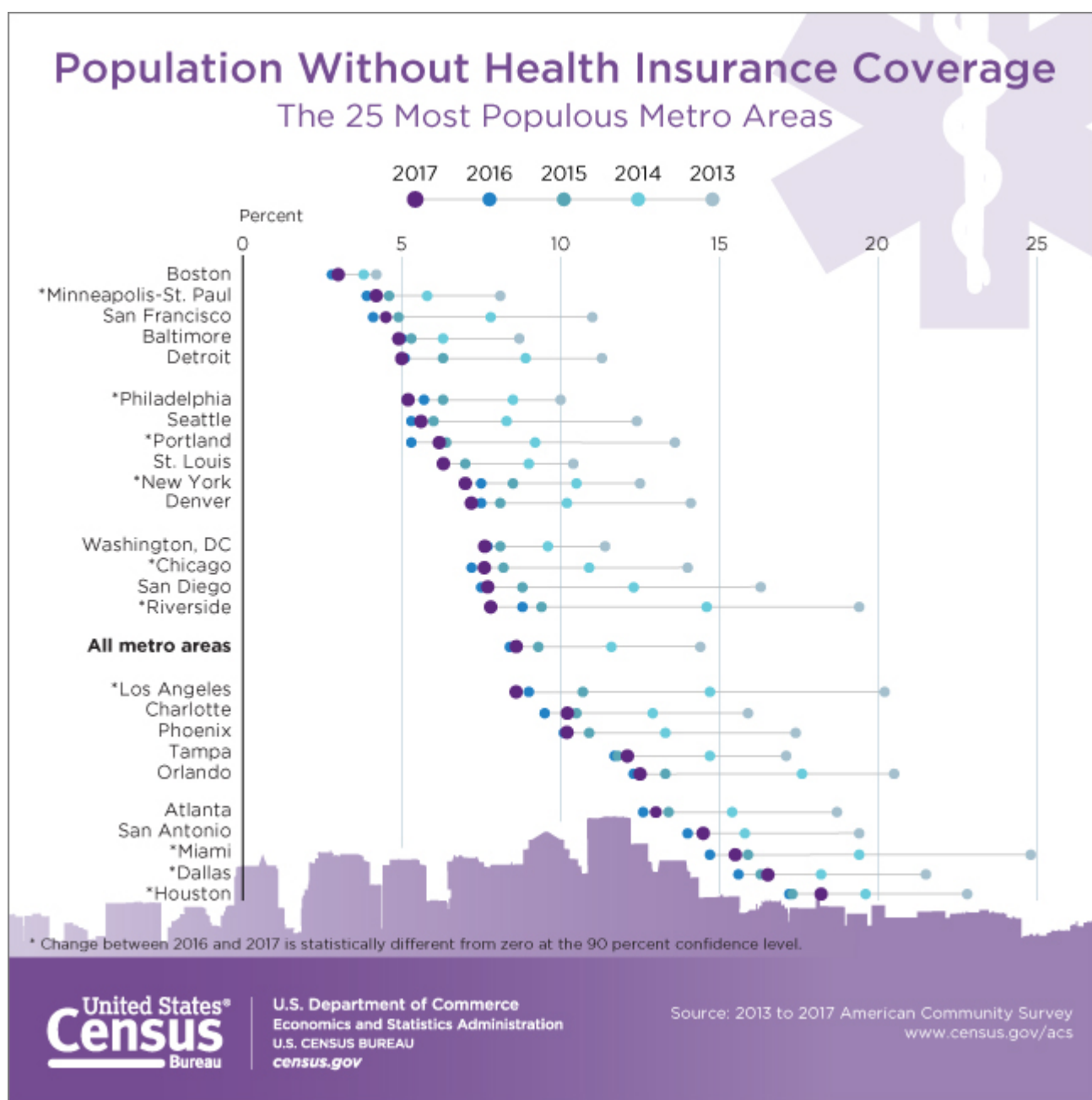
The survey out Thursday also included data on income inequality and poverty.

Massachusetts was one of four states — along with Alaska, Delaware and Pennsylvania — in which income inequality increased in 2017. That's after income inequality decreased in Massachusetts in 2016, the census found then.

The state's poverty rate remained virtually unchanged last year, ticking up 0.1 percent, to 10.5 percent — a rate lower than the national level of 13.4 percent.

And then, Wednesday's separate survey looked at [health insurance coverage](#). The bureau found that the percentage of people in Massachusetts without insurance rose last year, from 2.5 percent in 2016 to 2.8 percent in 2017.

Among the largest metro areas, the Boston area continues to be tops in terms of health coverage:



(Courtesy U.S. Census Bureau)

Related:

- **Last Year's Report:** Mass. Household Income Jumped Nearly 6 Percent In 2016
- In 2015, The Top 1 Percent In Mass. Earned 31 Times The Average Of Everyone Else
- \$15 Minimum Wage, Required Paid Leave Are Coming To Mass., After Gov. Baker Signs 'Grand Bargain'
- Mass. Economic Growth Was Tops In New England In 2017
- Report: Boston's Wide Income Inequality Narrows



Benjamin Swasey  Digital Manager
Ben is WBUR's digital news manager.
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THE LOW-INCOME HOUSING TAX CREDIT'S IMPACT IN THE UNITED STATES

THE HOUSING CREDIT'S BENEFITS FOR LOW-INCOME FAMILIES & THE ECONOMY

1986 – 2017



3.2 million
homes developed
or preserved



7.4 million
low-income
households served



3.6 million
jobs supported
for one year



\$135 billion
tax revenue
generated



\$344 billion
wages & business
income generated



The Housing Credit is a proven solution to help address the affordable housing crisis.

The Housing Credit is our nation's most successful tool for encouraging private investment in affordable rental housing. It has financed over 3 million apartments nationwide since 1986, providing about 7.4 million low-income families, seniors, veterans, and people with disabilities homes they can afford.

Without the Housing Credit, it would be financially infeasible for the private sector to build affordable homes for the families that need them most.

The ACTION Campaign calls on Congress to:

- **Expand** the Housing Credit to make a meaningful dent in our nation's severe shortage of affordable housing.
- **Strengthen** the Housing Credit by making it more streamlined and flexible.
- **Enhance** multifamily Housing Bonds, which provide critical financing to about 50 percent of Housing Credit developments.

THE NEED FOR AFFORDABLE HOUSING

Though the Housing Credit has had a tremendous impact across the country, much more affordable housing is still needed to meet the growing demand.



10.8 million renter households

nationwide pay more than half of their monthly income on rent, leaving too little for other expenses like health care, transportation and nutritious food



In order to afford a one-bedroom apartment at the national average fair market rent, a minimum wage worker has to work

103 hours per week

ADDRESSING OUR NATION'S SEVERE SHORTAGE OF AFFORDABLE HOUSING



384,500 additional affordable homes

could be built across U.S. states and territories over the next ten years through a 50 percent increase in Housing Credit allocation authority

Last updated May 7, 2019. Visit www.rentalhousingaction.org/state-district for this fact sheet's sources and methodologies.

The ACTION Campaign represents over 2,200 organizations and businesses working to address our nation's severe shortage of affordable rental housing by supporting the Low-Income Housing Tax Credit.

www.rentalhousingaction.org