

# LOW-INCOME HOUSING TRENDS IN THE METRO-BOSTON AREA FOR THE YEARS 2016-2020 **METRO-BOSTON AREA\***

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2020 09 01

\* similar reports are available for South Shore, Fitchburg, and other areas where significant numbers of housing advocates subscribe to the HousingWorks service.

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FACTS

ABOUT

HOUSINGWORKS.NET

- HousingWorks **provides, and has provided, a comprehensive, no-cost housing search and apply system to applicants seeking subsidized, low-income, and special needs housing for over 20 years in Massachusetts and surrounding states.** Applicants can locate – *AND APPLY TO* – all their low-income housing options, including vouchers and temporary rental assistance programs in one sweep, or a few short visits to the site.
- **67,000 different low-income households used our free search tool in the last 12 months.**
- More than 1000 housing advocates across the Commonwealth are active subscribers to our service.
- Public and Private Housing programs from around the Commonwealth voluntarily provide HousingWorks updated applications and notices of waitlist openings and closings.
- **HousingWorks has successfully maintained this free service with zero Government support for 20 years,** by offering additional for-fee services to low-income landlords and social service agencies that help them save money.
- HousingWorks was the first such service in the country, and remains the only such service in New England.

## CONTEXT SLIDE A1.

# WHAT DATA IS BEING REPORTED AS OF 2020-09-01?

## HOUSING and WAITLIST DATA

1. Report was run five consecutive years on September 1
  - **Reports include: Worst Actual Wait-list Times**
  - **Average Waitlist Times**
  - **Aggregate Unduplicated Data on Households**
2. Report is based on unduplicated counts of waitlists across
  - **19 Offices**
  - **101 Different Properties**
  - **600 Wait-lists at those properties**
3. Report covers the **Metro-Boston Region**
4. Report counts only those applicants whose status is current **Open** (currently seeking housing)

## CONTEXT SLIDE A2.

### WHAT DATA IS BEING REPORTED 2020 -09-01?

#### APPLICANT DATA, including SUBPOPULATIONS

- There are currently **17,306** unduplicated households included in this report.
- There are currently **36,419** persons in those households.
- There are currently **9,050** unduplicated households listed as **Employed**.
- There are currently **2,088** unduplicated households listed as **Retired**.
- There are currently **5,856** unduplicated households listed as **Unemployed**.
- There are currently **192** households listed as **Full-Time Student Heads**.
- On average, applicants sit on waitlists at six different properties.

## CONTEXT SLIDE A3

### HOW DATA IS KEPT UP-TO-DATE?

- **HWs staff scan and process all applications and add them to waitlists, mailing confirmation letters that give applicants a chance to correct or update their own information.**
- **HWs staff supply names at top of waiting lists whenever there is a vacancy.**
- **Each property provides written Outcomes Reports whenever there is a vacancy filled. HWs staff then update waitlists so that the next vacancy contains the current information for interested applicants.**
- **HWs staff also mail annual Waitlist Update Letters, which require applicant response.**
- **Applicants sit on waitlists at an average of 6 properties. They are unduplicated for the sake of this report.**

## CONTEXT SLIDE B

# THESE REPORTS SHOW UNDUPLICATED COUNTS OF HOUSEHOLDS

2016 – 2020

## IN THE METRO-BOSTON AREA

### WHO MEET ALL THE CONDITIONS SHOWN AT RIGHT

- 2020-09-23: These households currently sit on one or more waitlists at over 100 low-income properties using HousingWorks' *Centralized Waitlist Software*. These households update multiple times a year, so their information is consistently current.
- Status is OPEN for at least one of the waitlists each household is sitting on.

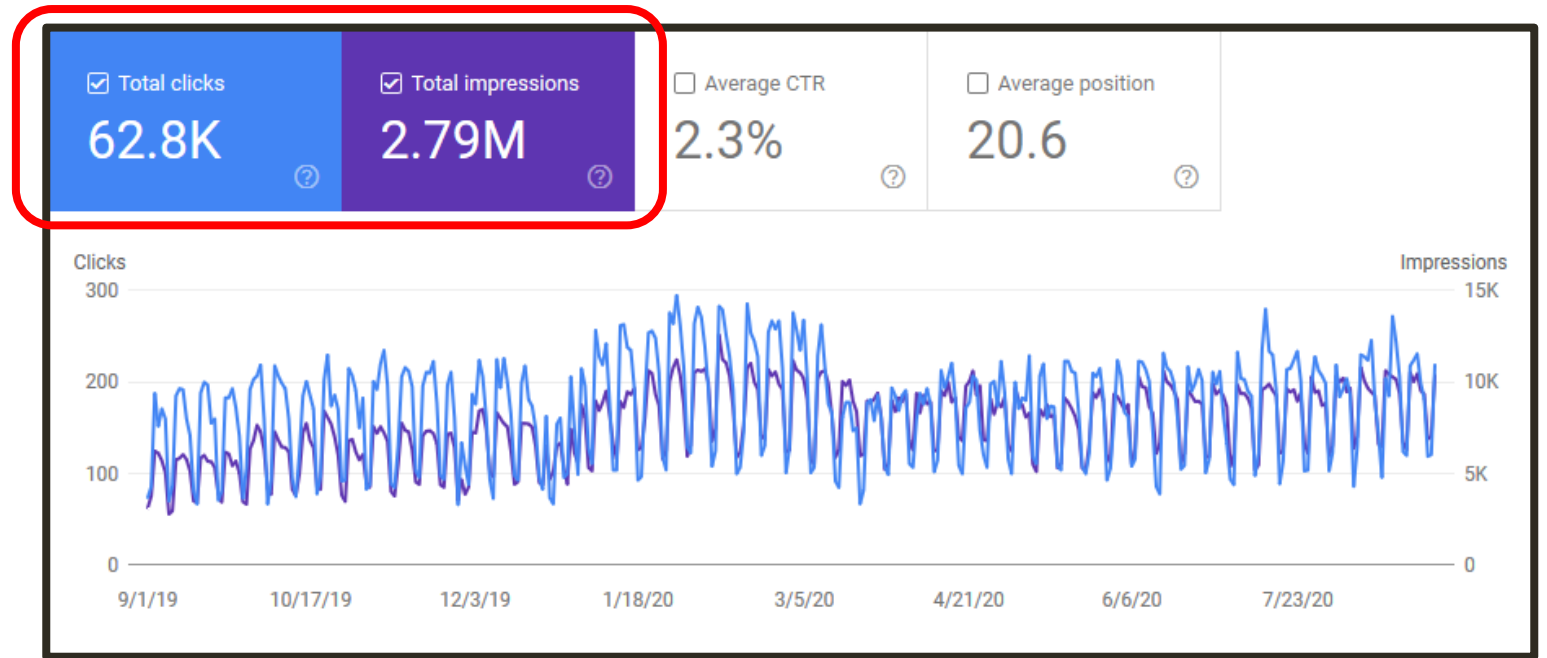
*(An additional 53,000-plus households have data in the system, but have applied to landlords who use other waitlist softwares, and we cannot verify the waitlist times and currency of household information, because updating is the responsibility of either the applicants or of multiple landlords. As a result, we do not include these households in any of our reports. At some point, we may choose to run a snapshot report on these households, such as HH size, AMI, Vet Status, Disability Status, etc.)*

# CONTEXT SLIDE C

## WHO'S LOOKING FOR HOUSING USING THE HOUSINGWORKS SEARCH?

## AND WHY DOES THIS MATTER?

(2019-09-01 TO 2020-08-31)



According to Google Search Console:

- HousingWorks.net showed up 2.79 Million Times in Google searches performed during the recent 12-month period (see date range at left). Of these 2.70 million hits, 62,800 *different computers* (unique IP addresses of originating computer) then went from Google to the HousingWorks website at least once during the covered time period. These number DOUBLE last year's Google results, despite the drop in usage in March 2020 (onset of pandemic awareness – but note the gradual ramping back up as well.)
- As of the end of the 12 months reporting period just ended, 962 housing advocates are actively subscribed to our email list. Of these 350 actually input applicant data into HousingWorks. This demonstrates that the HousingWorks site is well known and well used, but if institutionalized, HWs could provide far more data, more often.

# SHOWING TRENDS IN:

## - AMI (INCOME CATEGORIES)

# METRO-BOSTON AREA\* FOR THE YEARS 2016-2020

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## IMPORTANT CONTEXT

- The landlords who use HWs provide mixed-income housing, where there can be waitlists for applicants in many income categories. Normally, landlords do not maintain a waitlist for applicants who make more than the 60% AMI income level, as “61% and higher applicants” tend not to wait for housing. So by default, most of the applicants on waitlists managed by housingworks make less than 60% of the AMI.
- On these five slides, note the relatively steady percentages of applicants in each of the AMI Income categories, until pandemic year.
- This report includes all Bedroom Sizes.

# APPLICANTS BY AMI CATEGORY - METRO-BOSTON AREA

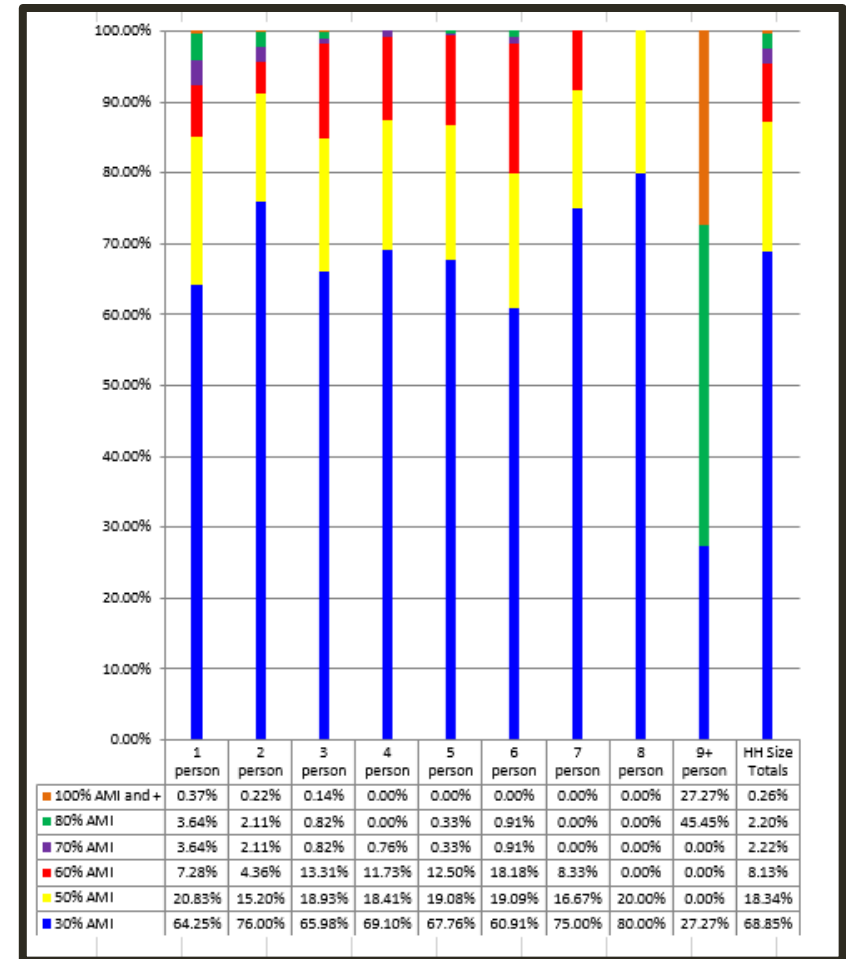
- **100% AMI = Moderate Income**
- **80% AMI = Low or Moderate Income**
- **60% AMI = Tax Credit or Low Income**
- **50% AMI = Very Low Income**
- **30% AMI = Extremely Low Income**

The importance of the 60% AMI as a ‘cut-off’

- Applicants making more than 60% AMI don’t generally have to wait for housing.
- Applicants making less than 60% AMI generally wait years for housing.

## Total Reporting on Waitlists Managed by HWs

# Households in System (searching all of New England) = 7,639  
 # Persons in System (searching all of New England) = 15,827  
 # Waitlists Managed by HousingWorks = 70



**2016 Sept 1**

# APPLICANTS BY AMI CATEGORY - METRO-BOSTON AREA

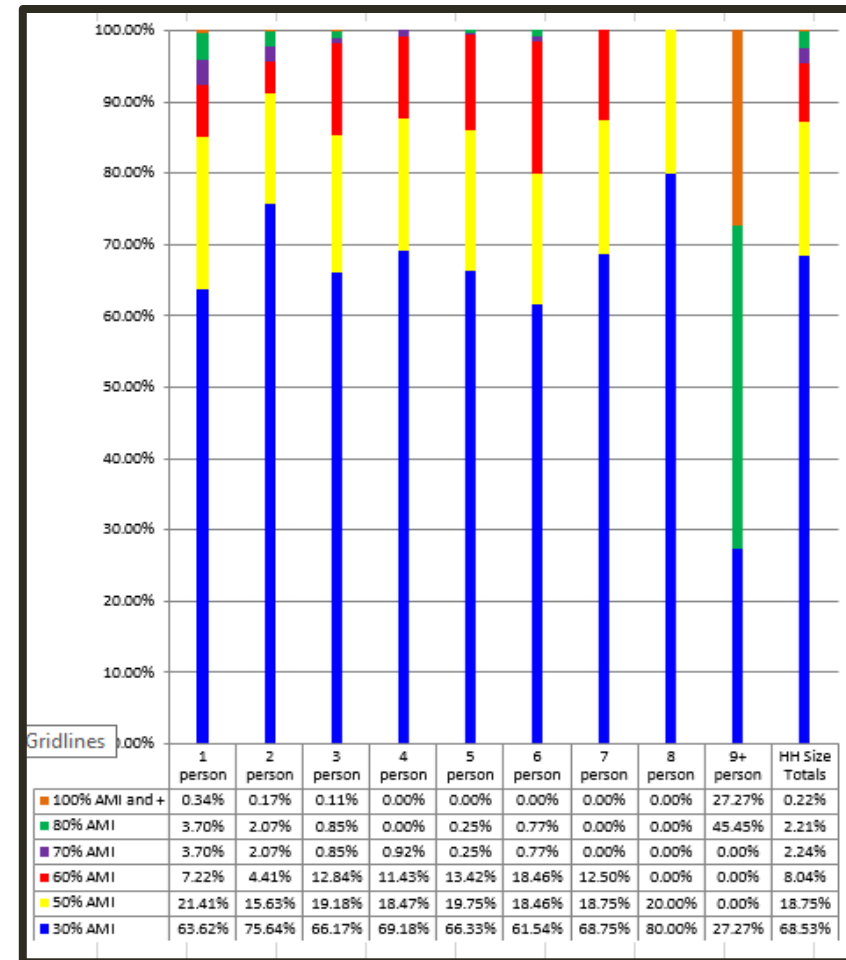
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## Total Reporting on Waitlists Managed by HWs

# Households in System (searching all of New England) = 9651  
 # Persons in System (searching all of New England) = 20,054  
 # Persons on Waitlists Managed by HousingWorks = 79



**2017 Sept 1**



# APPLICANTS BY AMI CATEGORY - METRO-BOSTON AREA

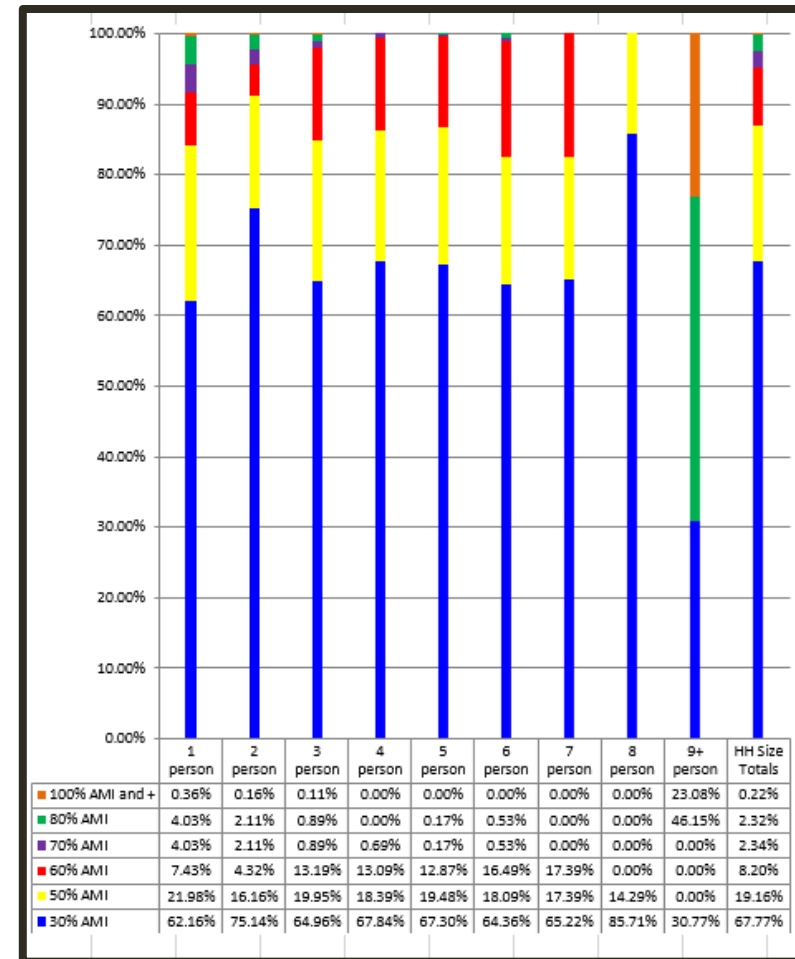
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## Total Reporting on Waitlists Managed by HWs

# Households in System (searching all of New England) = 14,312  
 # Persons in System (searching all of New England) = 29,948  
 # Persons on Waitlists Managed by HousingWorks = 85



**2018 Sept 1**



# APPLICANTS BY AMI CATEGORY - METRO-BOSTON AREA

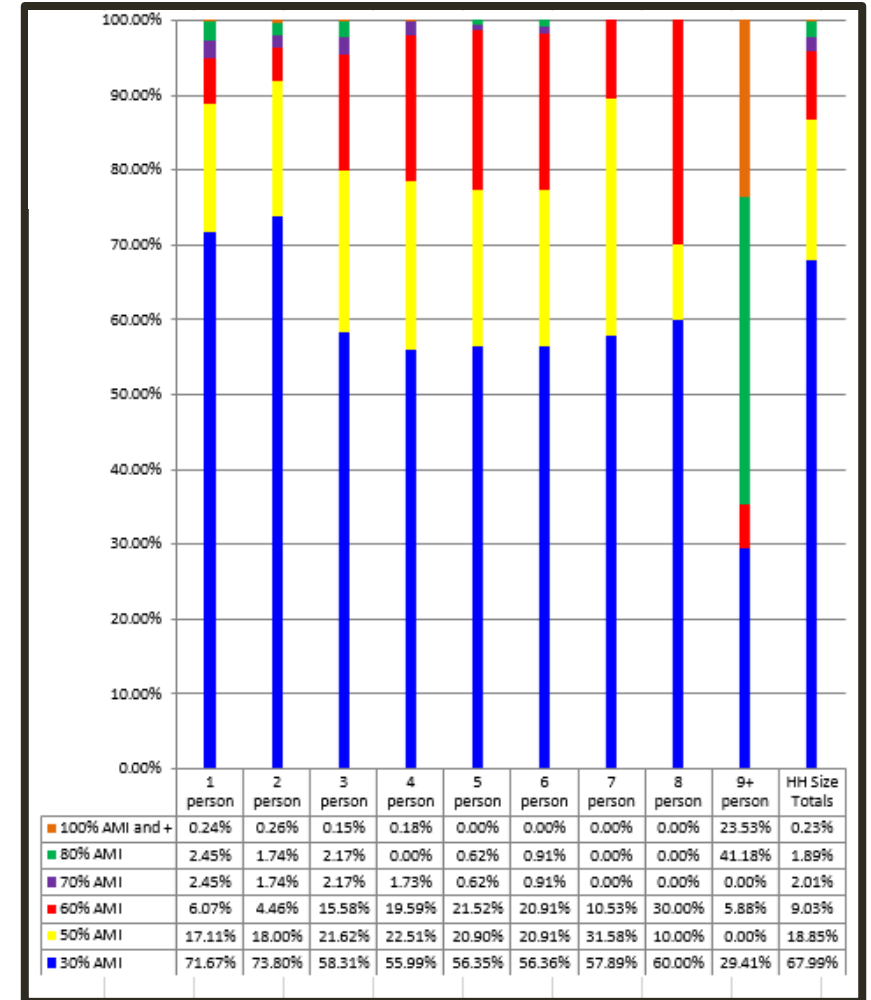
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The importance of the 60% AMI as a ‘cut-off’

- Applicants making more than 60% AMI don’t generally have to wait for housing.
- Applicants making less than 60% AMI generally wait years for housing.

## Total Reporting on Waitlists Managed by HWs

# Households in System (searching all of New England) = 16,745  
 # Persons in System (searching all of New England) = 34,703  
 # Persons on Waitlists Managed by HousingWorks = 101



**2019 Sept 1**

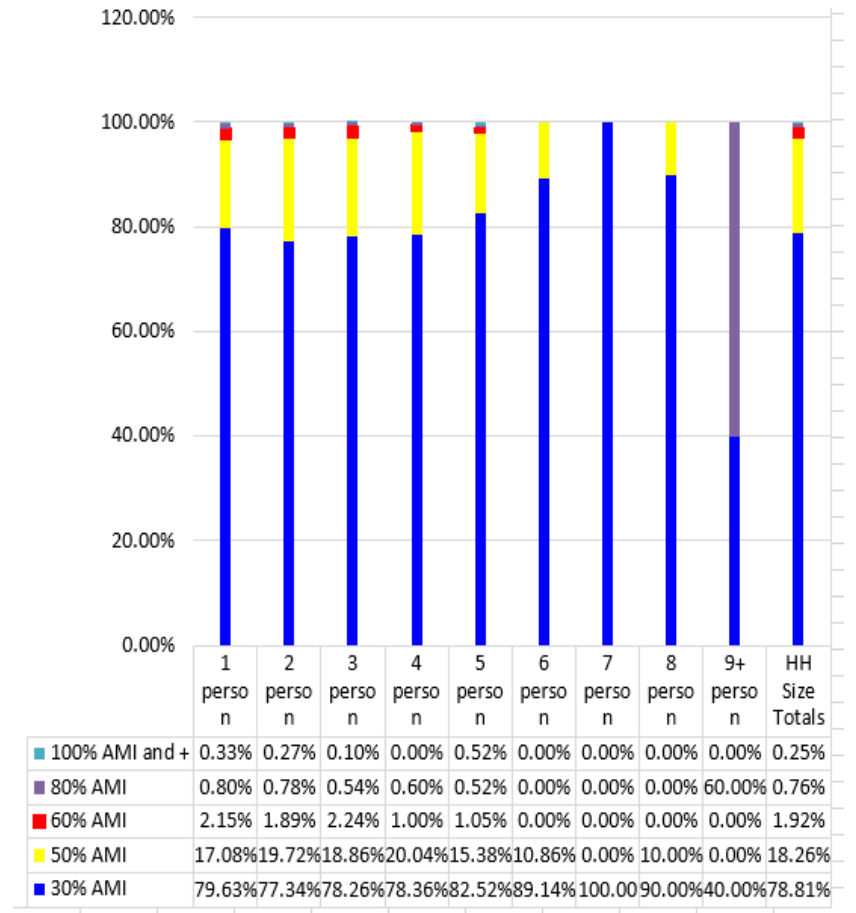
# APPLICANTS BY AMI CATEGORY - METRO-BOSTON AREA

## PANDEMIC EFFECTS APPARENT IN INCOME CATEGORIES:

As anticipated, more applicants moved to a lower AMI category). Note the absent of almost any red in the 2020 graph, top right: many applicants dropped one or two categories lower, such that there are very few surviving 60% AMI applicants at this time.

### Total Reporting on Waitlists Managed by HWs

# Households in System (searching all of New England) = 16,745  
 # Persons in System (searching all of New England) = 34,703  
 # Persons on Waitlists Managed by HousingWorks = 101



2020 Sept 1



# REPERCUSSIONS OF THIS DROP IN THE NUMBER OF 60% APPLICANTS?

**For Landlords:** trouble filling these units, resulting in loss of subsidy and collapse of the landlords' budget.

**For Applicants:** greater competition for 30% and 50% housing, meaning longer wait-times, longer shelter stays, longer homeless episodes.

**One solution:** In Feb 2020, the *Boston Rent Subsidy Coalition* (BRSC), of which HousingWorks is a member, prevailed on Boston City Hall – after a five-year campaign spearheaded by Michael Kane - to start providing permanent new project-based vouchers funded by the City of Boston. These will be placed in 60% AMI units, effectively converting them to 30% AMI units. This BRSC campaign was extreme serendipity in that its persistence led to a victory that coincided with the pandemic. **But still to be determined:** Will these vouchers go into existing 60% units or new 60% units? An argument can be made in both categories will need the vouchers in order to keep these buildings' budgets operational.

# WHAT'S SO IMPORTANT ABOUT THE 60% AMI LEVEL?

## • Applicants making less than 60% AMI

- - generally pay a percentage of income for rent.
- - generally wait years for housing – as the later reports showing average and worst waitlist times will show.
- - a median wage for whites can put you in reach of 60% housing.
- - a median wage for non-whites will not put you in reach of 60% housing.

## • Applicants making more than 60% AMI

- generally pay a fixed rent.
- and don't generally have to wait long for housing, such that many 70% AMI and higher properties don't maintain waitlists at all, but advertise when there is a vacancy.
- 60% AMI is just above median income for whites, but significantly over median income for minority groups, meaning that no housing over the 60% AMI level can reasonably be called "Affordable" and that even housing between 50% and 60% is not affordable to many populations.



# WHAT'S SO IMPORTANT ABOUT BEDROOM SIZE?

**Reporting by bedroom size helps to show where there are unmet needs:**

For example, more applicants tend to need 2-Bedroom housing so wait times are significantly longer than for any other bedroom size. While we are not including anything but 1 BR reports here for the sake of brevity, we do maintain those reports for all other bedroom sizes, including SROs, Studios, and Lofts.

# DEFINING “AFFORDABLE” HOUSING

SLIDE 1 OF 5

- Disparity between income and rent has been increasing since the 90's. All that time no concerted attempt, and no official universal campaign to create a measurable standard for housing affordability has been implemented, much less discussed.
- In 2018 the Boston Globe reported median income for Boston was \$62,021.
- A few year's prior, the Boston Globe reported that median income worth in 2018 for Black people in Boston is \$34,000 - but the net worth of Black people was only \$8.00 (eight dollars).
- The NAACP reports a median income of \$34,000 for people of color in a recent year.

# DEFINING “AFFORDABLE” HOUSING

SLIDE 2 OF 5

1. Public Housing, federally-funded - usually Housing Authorities
2. Public Housing, state-funded - Chapter 667 housing
3. Public Housing, state-funded - Chapter 200 housing
4. Public Housing, state-funded - Chapter 705 housing
5. Public Housing, state-funded - Chapter 689 housing (special needs)
6. Public Housing, Congregate housing systems – various populations
7. Public Housing, state-funded - MRVP project-based vouchers
8. Public Housing, state-funded - AHVP project-based vouchers
9. Private Housing - MRVP project-based vouchers
10. Private Housing Congregate housing systems – various populations
11. Affordable Homeownership
12. Affordable Homeownership (via voucher)
13. Non-Profit Subsidized and Affordable Assisted Living Facilities
14. Privately managed Subsidized and Affordable Assisted Living Facilities
15. Privately Managed Subsidized Non-Profit Nursing Home Elderly / Nursing Home Non-Elderly
16. Non-Profit Subsidized Non-Profit Nursing Home Elderly / Nursing Home Non-Elderly
17. Cooperatives - affordable home ownership and rental
18. Deaf or Blind Modified apartment units (across Public and Privately managed housing)
19. Environmental Sensitivities ESU (across Public and Privately managed housing)
20. “Disabled/Handicapped” Housing: “wheelchair only” or “units for person with any disability”
21. Domestic Violence Transitional Housing and Safe Houses
22. Privately managed Subsidized Elderly - a minimum age of 55, 60, or 62!
23. Ex-Offender Housing options - “Halfway Houses” or private landlords who work with *Corrections Departments*
24. Federal subsidized Private Managed Developments (1300+)
25. State Subsidized - Private Managed 1300+ Developments
26. State For-Profit affordable housing (generally private landlords)
27. HIV specific housing – can be transitional or permanent
28. Homeownership options for First-Time or Local Residents
29. Private Housing, federally-funded non-profits
30. Private Housing, state-funded non-profits - (some overlap with Federally funded)
31. Inventory in bordering states
32. Mobile Home Parks (an affordable option)
33. Non-Profit Housing, MRVP mobile vouchers
34. Non-Profit Housing, AHVP mobile vouchers
35. Non-Profit subsidized housing programs
36. Permanent sober housing (Oxford House and other models)
37. Rural Housing - USDA funds many subsidized apartments in ‘rural’ areas.
38. Private small landlords with less than market rate units
39. Section 8 *Designated* Housing Programs (individual with disability, under 62)
40. Section 8 *Mainstream* Housing Programs (family with disability)
41. Section 8 mobile voucher
42. Temporary Assistance Programs - “HomeBase, RAFT” etc.
43. VASH vouchers (Veterans and families of veterans)
44. Federal and State Funded Privately Managed Veterans Housing
45. Federal and State Funded Non-Profit Managed Veterans Housing
46. Shelters and Transitional Programs State/Federal, City, Non-Profit)

- Perhaps the main reason is that there are 44 different types of low income housing managed by different government bodies, using different eligibility criteria.
- Besides creating an INSURMOUNTABLE BARRIER for applicants trying to locate housing, this balkanized catastrophe means that housing policy is destined to remain piecemeal

# DEFINING

# “AFFORDABLE”

# HOUSING

# SLIDE 3 OF 5

**THIS SUGGESTS POLICIES AREN'T WORKING  
OR WELL-COORDINATED.**

- **As you will see, all the charts in this report make a strong case that no housing over the 60% AMI level can reasonably be called “Affordable” - and that even housing between 50% and 60% is not affordable to many populations. This has been true for at least a decade.**
- **HousingWorks has been suggesting for years that all public discussions about Affordable Housing either restrict themselves to 60% Ami and lower, OR that politicians and the media stop using the term “Affordable Housing” unless they are discussing it in terms of for specific populations, including protected classes and race/ethnic communities.**
- **We would like to see a Best Practice that all future public statements and news stories concerning Affordable Housing be consistently assessed as to whether the speaker is respecting, or at least acknowledging, these very clear and meaningful boundaries because they can convey actual meaning to the citizens of the Commonwealth.**

**DEFINING**  
**“AFFORDABLE”**  
**HOUSING**  
**SLIDE 4 OF 5**

- **Is there a significant low-income Boston population not being counted? Yes! Households who have been displaced and moved outside the city and who have given up attempting to move back.** It is possible some of the households counted in our reports are applicants who have been forced out of the city but are attempting to move back. Grass roots activists know that numbers are high, but would not be able to maintain a system that collect and unduplicate such data city-wide. No one, including cities and HousingWorks.net, is at present collecting data on households who have been displaced due to rising costs. HousingWorks has a plan to collect such data and will begin to implement it in 2021.
- HWs handle the waitlists for a significant percentage of the city’s affordable housing stock - **and perhaps less than 10% of that entire stock** – but a heavy percentage of that housing is in a few of the minority and ‘low-income’ areas. **This suggests that overall numbers are certainly more stark.**
- HWs can also furnish reports for protected classes: “Vets” “CORI” “Numbers of employed but homeless” etc. **Having the data points is essential to avoiding disparate / unequal effects of policy.**

# DEFINING “AFFORDABLE” HOUSING

SLIDE 5 OF 5

## Elements that over time can skew some data

- In years when more landlords use our waitlist system, a larger population is then automatically reporting. This doesn't automatically prevent an accurate depiction of trends. If policies are working, then all trends will be moving downward rather quickly.
- Over time, HWs is able to collect more detail from the active applicants who wait years for housing; this collection is necessary because some housing applications do not collect the data we feel is essential, so HWs collects that data during waitlist updates. This means that the increase of numbers in some reports is partly due to finally getting information that was true all along.
- The full repercussions from COVID-19 will not be apparent for some time, because many applicants and their housing advocates stopped all housing search at the onset of the pandemic and are only now resuming housing search in September 2020. That said, some percentages and numbers are strikingly higher this year, for instance, the numbers of applicants moving down into the extremely low and very low-income categories.

# SHOWING TRENDS IN:

- **WAITLIST TIMES**
- **HOUSING STATUS**
- **CAREER STAGE**

## METRO-BOSTON AREA\* FOR THE YEARS 2016-2020

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# HOUSING STATUS FOR HOUSEHOLDS REPORTING DISABILITY 2020

Current Housing Status	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	9+	HH Size Totals
1: Homeless	40	18	8	6	2	0	1	0	0	75
2: Housing Loss in 14 Days (at imminent risk)	1	1	0	0	0	0	0	0	0	2
3: Homeless-other federal statutes	0	3	0	0	0	0	0	0	0	3
4: Fleeing domestic violence	3	0	0	0	0	0	0	0	0	3
5: At-Risk of Homelessness	65	58	21	9	4	0	0	0	0	157
6: Stably Housed	15	17	7	4	1	0	0	0	0	44
7: Client did not say	3	1	1	0	0	0	0	0	0	284
<b>Gender of HoH</b>										
	<b>Female</b>	<b>Male</b>	<b>Transgender</b>	<b>Did Not Say</b>						
	191	107	1	0						



# HOUSING STATUS FOR 50% AMI HOUSEHOLDS THREE SELECTED YEARS

2016 Sept 1	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	9+ person
7: Status unknown	47	23	22	13	3	1	0	0	0
6: Stably Housed	123	110	94	55	21	11	1	0	1
5: At-Risk of Homelessness	219	0	85	35	7	4	0	0	0
2: Housing Loss in 14 Days	0	1	1	0	0	0	0	0	0
1: Homeless	11	32	12	4	4	2	0	0	0
4: Fleeing domestic violence	2	1	2	1	0	0	0	0	0
3: Homeless-other federal statutes	0	0	1	0	1	0	0	0	0

2019 Sept 1	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	9+ person
7: Status unknown	54	70	46	36	7	7	0	0	0
6: Stably Housed	261	300	215	113	55	5	2	0	0
5: At-Risk of Homelessness	375	0	250	128	44	19	0	1	0
2: Housing Loss in 14 Days	2	0	3	1	1	0	0	0	0
1: Homeless	43	126	66	32	8	4	0	0	0
4: Fleeing domestic violence	0	7	4	3	1	0	0	0	0
3: Homeless-other federal statutes	0	0	2	0	0	1	0	0	0

2020 Sept 1	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	9 person
7: Status unknown	0	0	0	0	0	0	0	0	0
6: Stably Housed	473	364	196	71	33	4	2	1	0
5: At-Risk of Homelessness	469	338	179	57	15	4	4	0	0
2: Housing Loss in 14 Days	0	0	0	0	0	0	0	0	0
1: Homeless	160	139	44	22	7	1	0	0	0
4: Fleeing domestic violence	7	15	8	4	0	0	0	0	0
3: Homeless-other federal statutes	0	0	0	0	0	0	0	0	0

## NARRATIVE:



For a HH to be counted, it must have provided its income, employment status, AND current housing status. Historically, these three data points are NOT collected in waitlist softwares, which are more concerned with reachability, preliminary eligibility, and documentation of credit/CORI, etc. But over time, HWs has gained the permission of more landlords to institute more detailed data collection on active housing seekers, and the numbers shown here increase as a larger percentage of households supply what was previous un-asked for information. Also, when a new more property embraces our system, numbers of homeless FT-employed increase instantly; this second point tell us that the actual Metro-Boston numbers must be significantly HIGHER than what is shown in this report.

**SHOWING TRENDS IN:**

**- FULL-TIME EMPLOYED BUT HOMELESS**

**METRO-BOSTON AREA\*  
FOR THE YEARS 2016-2020**

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**FIVE YEAR TREND:**

**HOUSHOLDS THAT ARE**

**FULL-TIME EMPLOYED**

**AND**

**MAKING LESS THAN 50% OF AMI**

**AND**

**HOMELESS | AT RISK**

**Homeless**

Year	HHs	# People in those HHs
2016	413	809
2017	503	1,159
2018	910	2,064
2019	1,132	2,795
2020	2,156	4,446

**At Risk**

Year	HHs	# People in those HHs
2016	946	1,944
2017	375	1,435
2018	583	2,151
2019	777	2,549
2020	2,557	6,389

To an extent, the numbers have increased because each year, more landlords purchased the HousingWorks Waitlist service. Another factor that can skew these numbers is that many applications do not capture these three elements, so over time, we used Waitlist Updates to capture the missing detail. Still, the fact that numbers are not decreasing even prior to the pandemic suggests that policies were not meeting the need. The City of Boston's new pilot project to create and permanently fund new project-based vouchers from the City budget may help to reverse this trend.

# TRENDS REVEALED BY THE HOUSINGWORKS SYSTEM

## AVERAGE (AND WORST) WAITLIST TIMES

## LAST FIVE YEARS

(SEE NEXT TWO SLIDES)

### Total Number of Unduplicated Households Reporting:

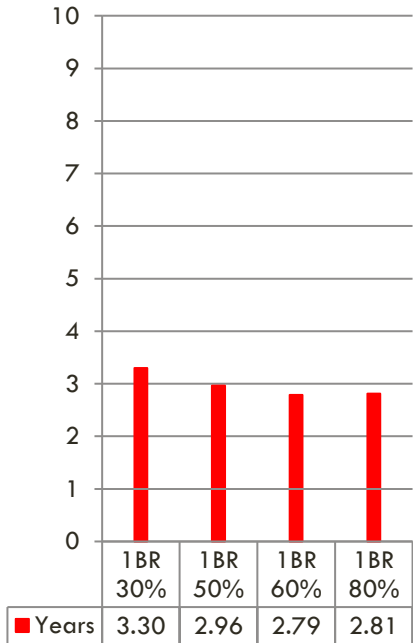
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2017:	9,651
2018:	14,312
2019:	16,745
2020:	17,456

### Total Number of Housing Properties Reporting:

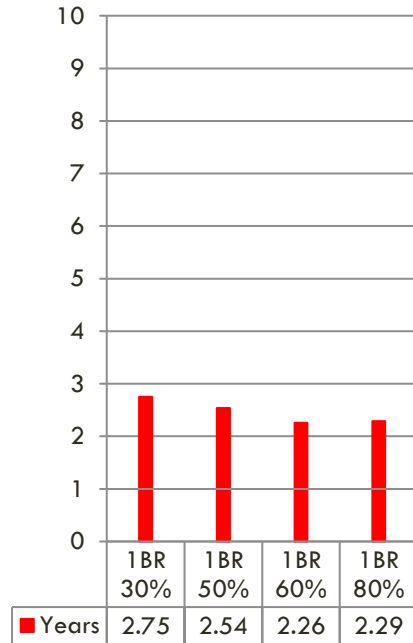
2016:	75
2017:	60
2018:	90
2019:	100
2020:	101

# 1BR AVERAGE Waitlist Times in YEARS

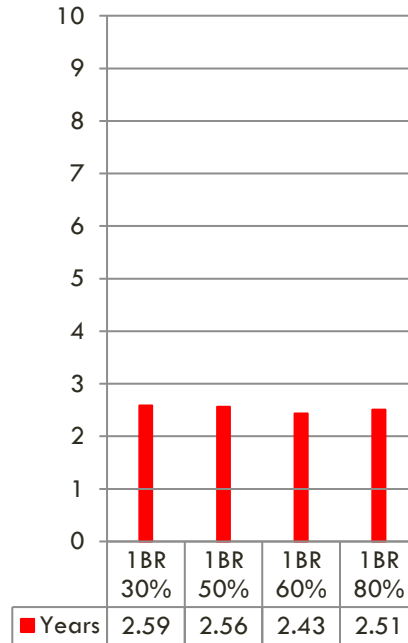
2016 September



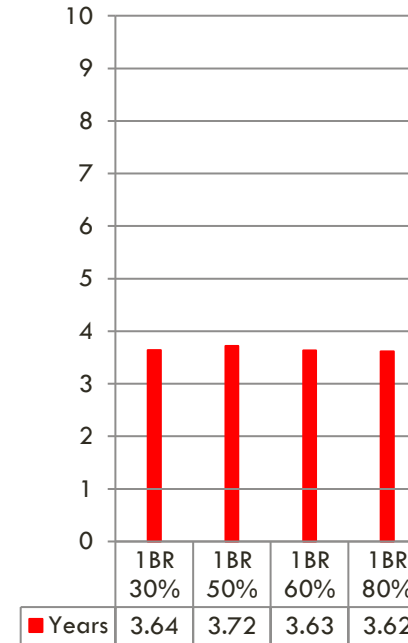
2017 September



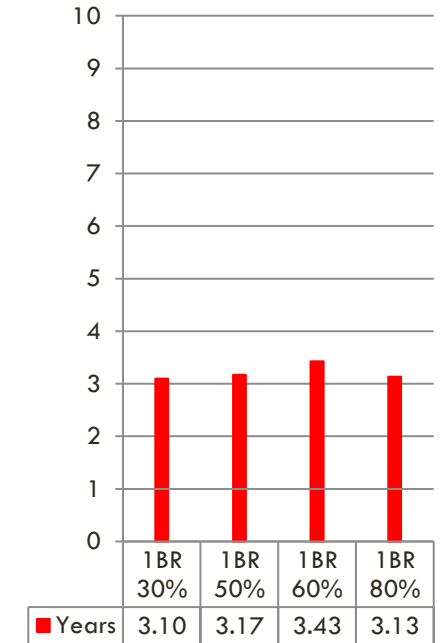
2018 September



2019 September



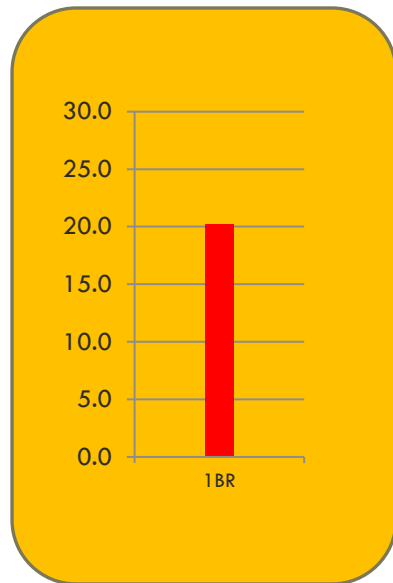
2020 September



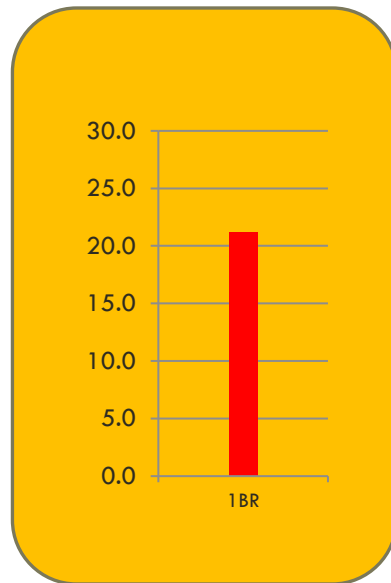
**NARRATIVE:** Even in pre-pandemic years, no appreciable decrease is seen, indicating that some fundamental issue of affordability has not been successfully addressed.

# 1 BR WORST Waitlist Times in YEARS

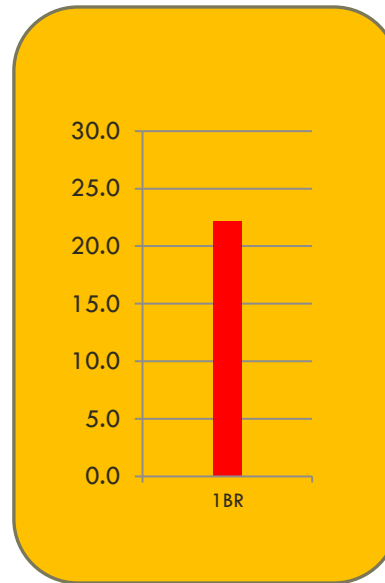
2016 September



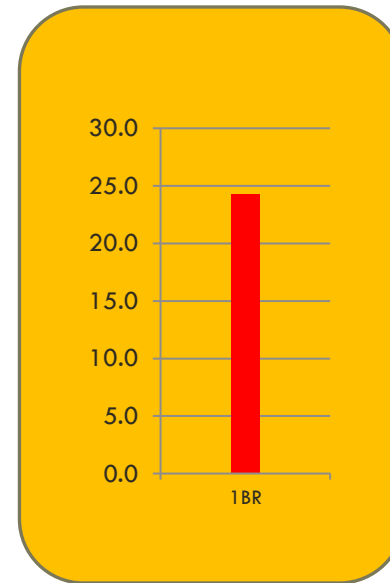
2017 September



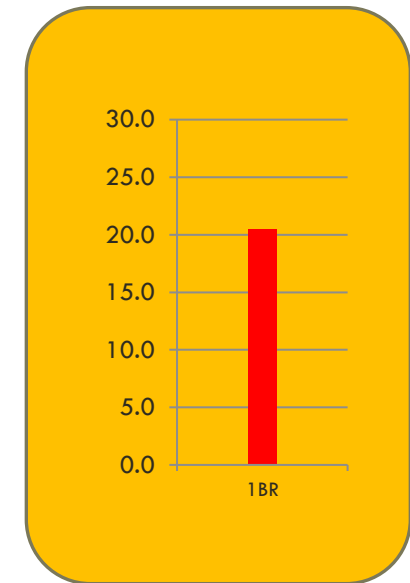
2018 September



2019 September



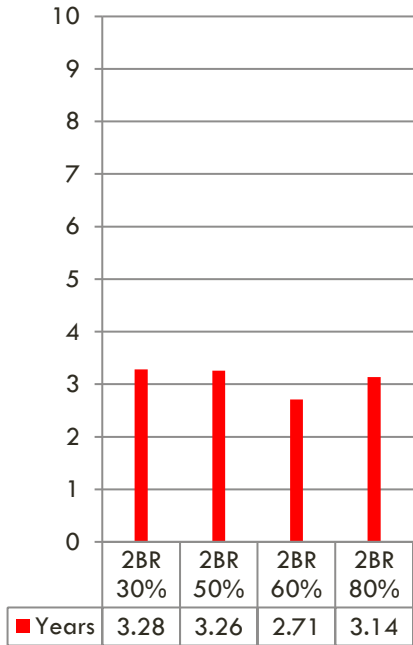
2020 September



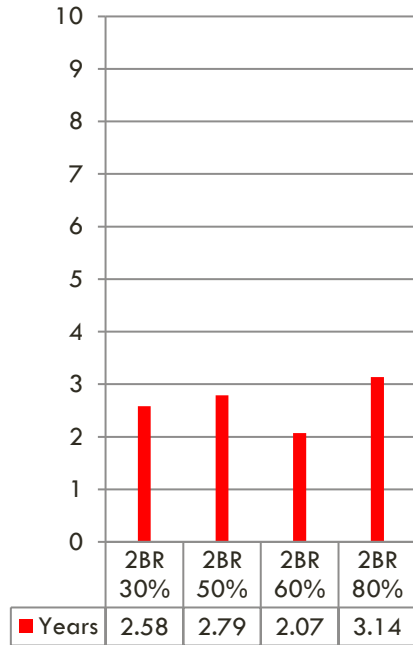
**NARRATIVE:** Worst waitlist times tell an entirely different story than average waitlist times: perhaps it is the story of displaced persons attempting and failing to return?

# 2BR AVERAGE Waitlist Times in YEARS

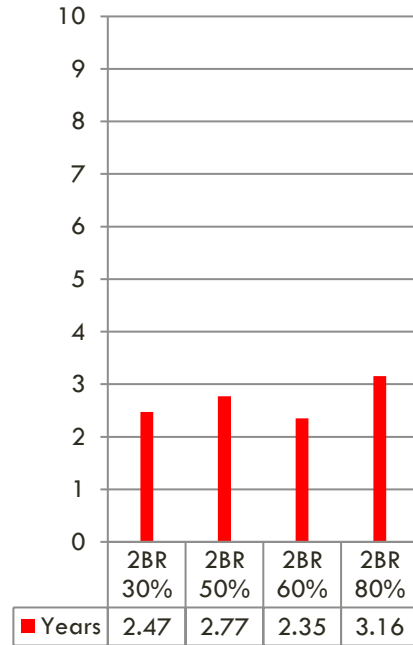
2016 September



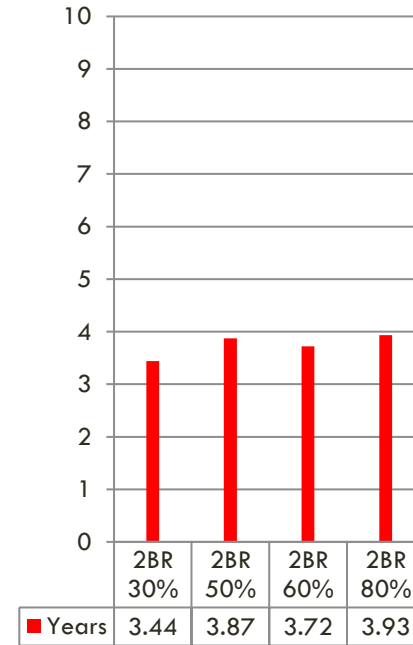
2017 September



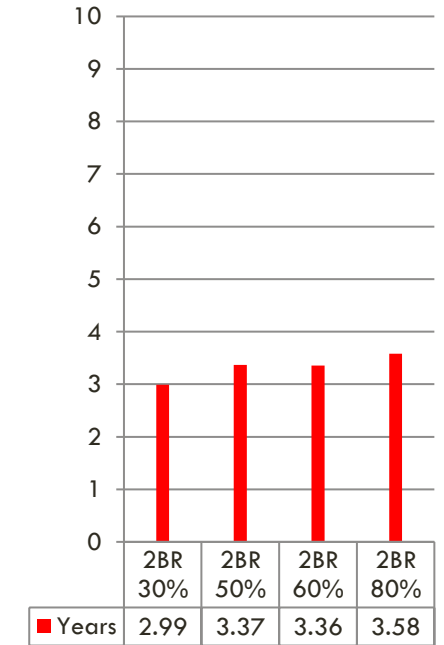
2018 September



2019 September



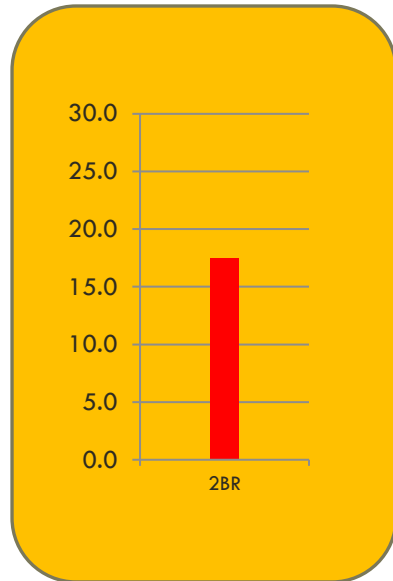
2020 September



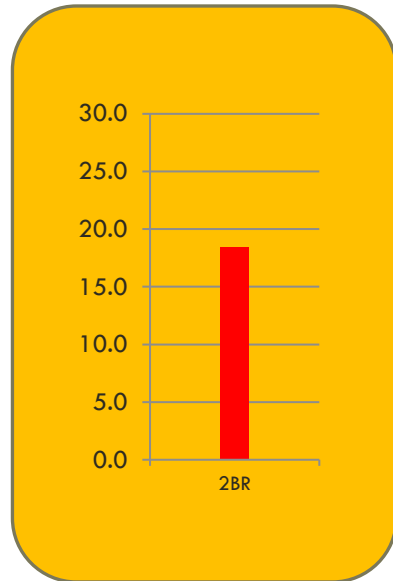
**NARRATIVE:** Even in pre-pandemic years, no appreciable decrease is seen, indicating that some fundamental issue of affordability has not been successfully addressed.

# 2BR WORST Waitlist Times in YEARS

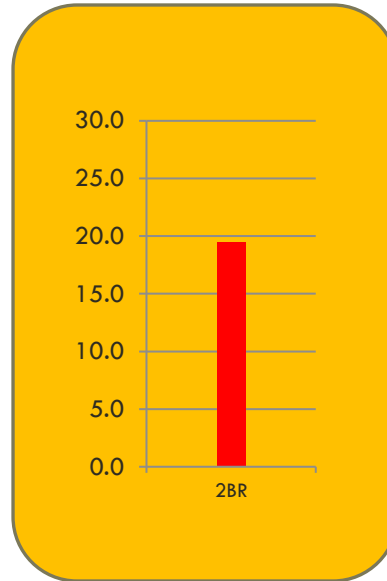
2016 September



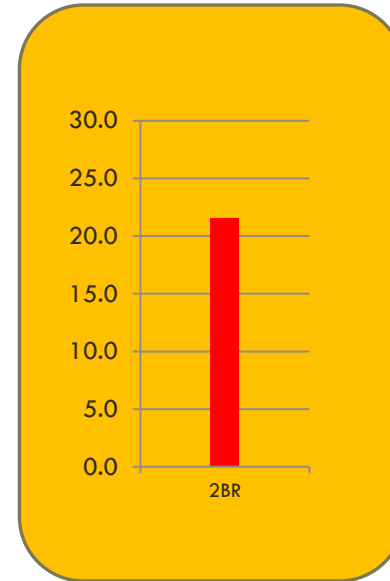
2017 September



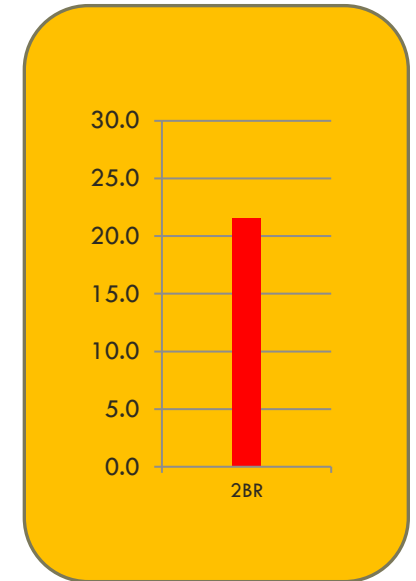
2018 September



2019 September



2020 September

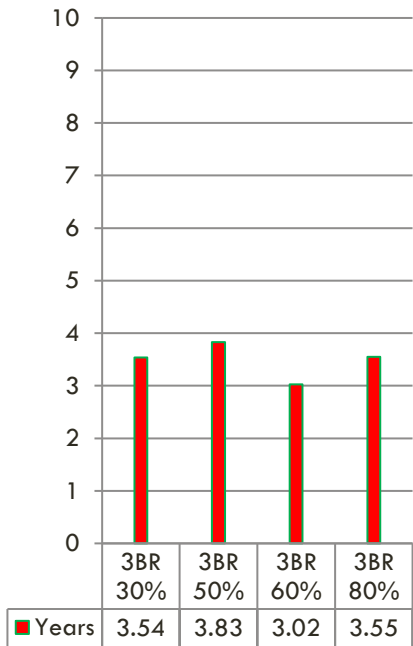


NARRATIVE: Worst waitlist times tell an entirely different story than average waitlist times: perhaps it is the story of displaced persons attempting and failing to return?

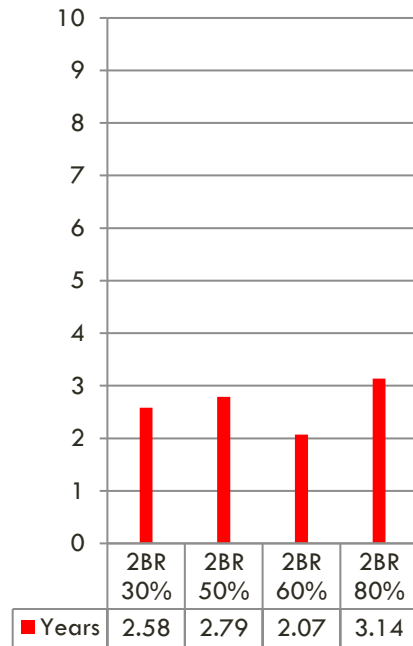


# 3BR AVERAGE Waitlist Times in YEARS

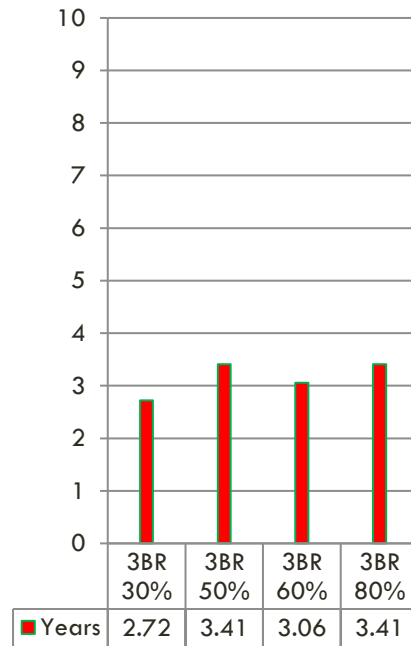
2016 September 1



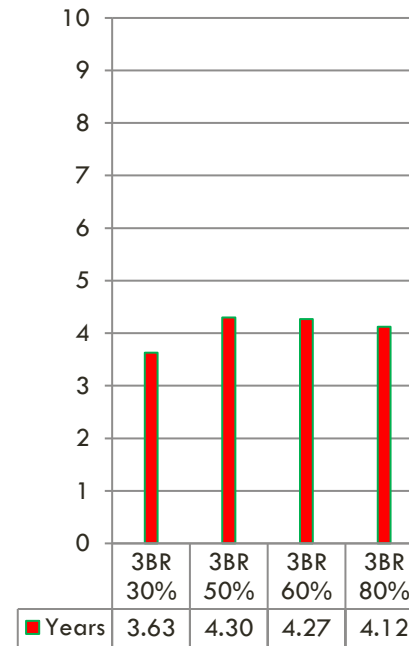
2017 September 1



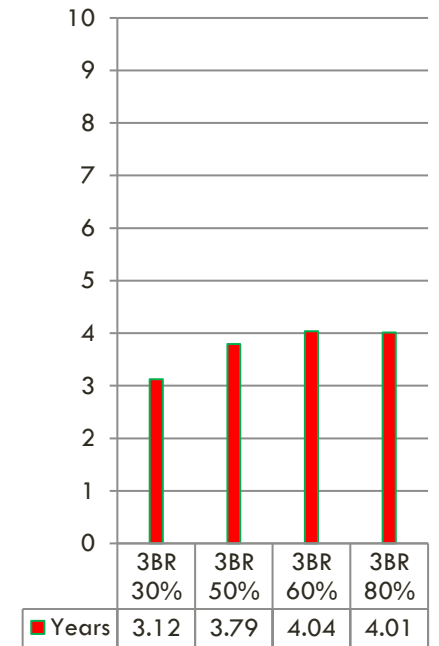
2018 September 1



2019 September 1



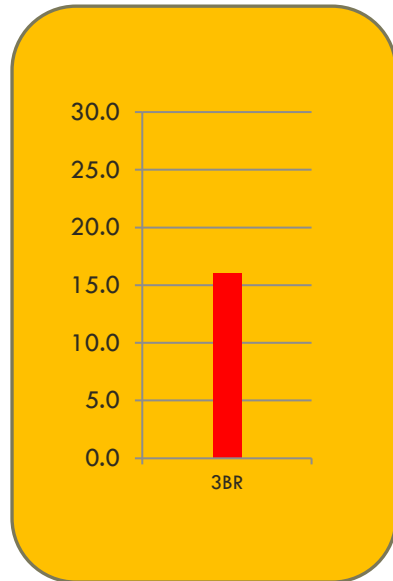
2020 September 1



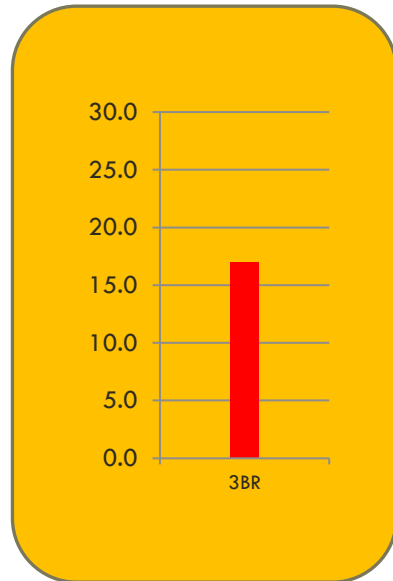
**NARRATIVE:** Even in pre-pandemic years, no appreciable decrease is seen, indicating that some fundamental issue of affordability has not been successfully addressed.

# 3BR WORST Waitlist Times in YEARS

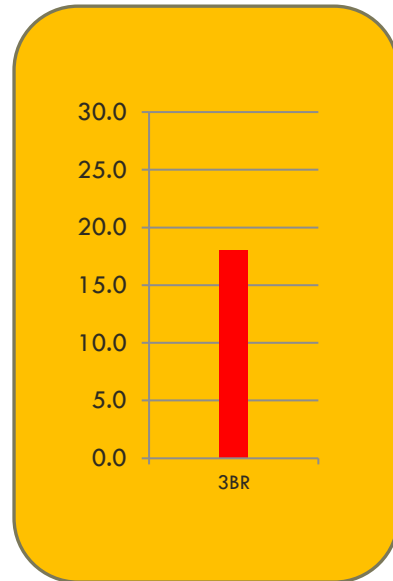
2016 September



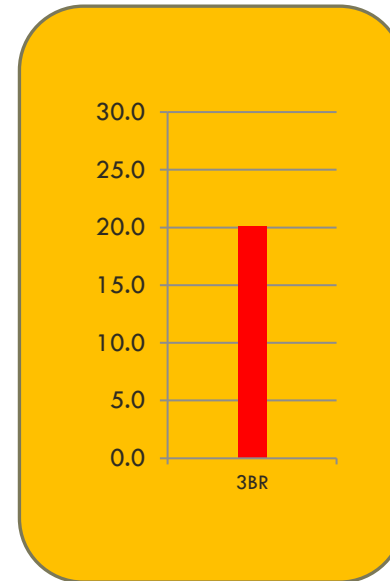
2017 September



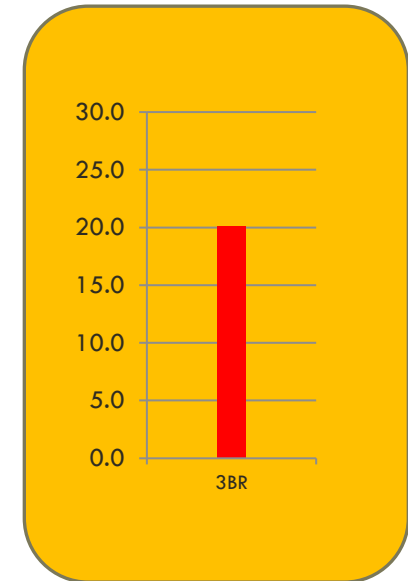
2018 September



2019 September



2020 September



**NARRATIVE:** Worst waitlist times tell an entirely different story than average waitlist times: perhaps it is the story of displaced persons attempting and failing to return?

Public Housing, federally-funded - usually Housing Authorities  
 Public Housing, state-funded - Chapter 667 housing  
 Public Housing, state-funded - Chapter 200 housing  
 Public Housing, state-funded - Chapter 705 housing  
 Public Housing, state-funded - Chapter 689 housing (special needs)  
 Public Housing, Congregate housing systems – various populations  
 Public Housing, state-funded - MRVP project-based vouchers  
 Public Housing, state-funded - AHVP project-based vouchers  
 Private Housing - MRVP project-based vouchers  
 Private Housing Congregate housing systems – various populations  
 1. Affordable Homeownership  
 2. Affordable Homeownership (via voucher)  
 3. Non-Profit Subsidized and Affordable Assisted Living Facilities  
 4. Privately managed Subsidized and Affordable Assisted Living Facilities  
 5. Privately Managed Subsidized Non-Profit Nursing Home Elderly / Nursing Home Non-Elderly  
 6. Non-Profit Subsidized Non-Profit Nursing Home Elderly / Nursing Home Non-Elderly  
 7. Cooperatives - affordable home ownership and rental  
 8. Deaf or Blind Modified apartment units (across Public and Privately managed housing)  
 9. Environmental Sensitivities ESU (across Public and Privately managed housing)  
 10. "Disabled/Handicapped" Housing: "wheelchair only" or "units for person with any disability"  
 11. Domestic Violence Transitional Housing and Safe Houses  
 12. Privately managed Subsidized Elderly - a minimum age of 55, 60, or 62!  
 13. Ex-Offender Housing options - "Halfway Houses" or private landlords who work with *Corrections Departments*  
 14. Federal subsidized Private Managed Developments (1300+)  
 15. State Subsidized - Private Managed 1300+ Developments  
 16. State For-Profit affordable housing (generally private landlords)  
 17. HIV specific housing – can be transitional or permanent  
 18. Homeownership options for First-Time or Local Residents  
 19. Private Housing, federally-funded non-profits  
 20. Private Housing, state-funded non-profits - (some overlap with Federally funded)  
 21. Inventory in bordering states  
 22. Mobile Home Parks (an affordable option)  
 23. Non-Profit Housing, MRVP mobile vouchers  
 24. Non-Profit Housing, AHVP mobile vouchers  
 25. Non-Profit subsidized housing programs  
 26. Permanent sober housing (Oxford House and other models)  
 27. Rural Housing - USDA funds many subsidized apartments in 'rural' areas.  
 28. Private small landlords with less than market rate units  
 29. Section 8 Designated Housing Programs (individual with disability, under 62)  
 30. Section 8 Mainstream Housing Programs (family with disability)  
 31. Section 8 mobile voucher  
 32. Temporary Assistance Programs - "HomeBase, RAFT" etc.  
 33. VASH vouchers (Veterans and families of veterans)  
 34. Federal and State Funded Privately Managed Veterans Housing  
 35. Federal and State Funded Non-Profit Managed Veterans Housing  
 36. Shelters and Transitional Programs State/Federal, City, Non-Profit)

## SUMMATION

- With 44-plus types of 'low income housing' in Massachusetts, the same applicant can be on many waitlists but only unduplicated if the HousingWorks model (one centralized way to apply to all 44 + types of housing) is employed everywhere in the state. Since this is a free.
- We need to use data-proven income levels whenever we discuss 'affordability.'
- "Affordable Housing" is a term that can evolve quickly or slowly, but unless real-time numbers are always consulted, housing policy isn't likely to be valid enough to be successful. The public, media, and government need a more complex, complete, and version of the facts in order to better plan.
- As all the previous slides show, the housing situation was difficult enough without an epidemic; can a state and country as rich as ours be better prepared for catastrophic events (such as hurricanes, economic downturns, and pandemics) by being better prepared during healthy economic times?
- Only the HousingWorks model successfully allows landlords to avoid upheaval while providing applicants, housing advocates, and policy makes the real-time data that is needed.



# APPENDIX I: HOUSEHOLDS WITH DISABILITIES

## - AMI (INCOME CATEGORIES)

### METRO-BOSTON AREA\* FOR THE YEARS 2016-2020

HousingWorks.net  
P.O. Box 231104  
Boston, MA 02123-1104

Tel: 617-504-0577

Fax: 617-536-8561

Email:

[support@housingworks.net](mailto:support@housingworks.net)

**Important: HHs reporting a disability = 1.7 % of the total shown on slide 2.**

**However, the numbers in these “households with disabilities” reports are**

**significantly under-reported, because  
a number of HHs do not report disabilities**

**unless the disability is specifically  
wheelchair access, vision, or hearing.**



## CONTEXT SLIDE A1.

# WHAT DATA IS BEING REPORTED AS OF 2020-09-01?

## HOUSING and WAITLIST DATA

1. Report was run five consecutive years on September 1
  - **Reports include: Worst Actual Wait-list Times**
  - **Average Waitlist Times**
  - **Aggregate Unduplicated Data on Households**
2. Report is based on unduplicated counts of waitlists across
  - **19 Offices**
  - **101 Different Properties**
  - **600 Wait-lists at those properties**
3. Report covers the **Metro-Boston Region**
4. Report counts only those applicants whose status is current **Open** (currently seeking housing)

# TRENDS REVEALED BY THE HOUSINGWORKS SYSTEM

## AMI CATEGORIES OF HOUSEHOLDS WITH A REPORTED DISABILITY ON WAITLISTS MANAGED BY HWS

(SEE NEXT SLIDE)

### APPLICANT DATA, including SUBPOPULATIONS

- There are currently **299** unduplicated households included in this report.
- There are currently **569** persons in those households.
- There are currently **77** unduplicated households listed as **Employed**.
- There are currently **67** unduplicated households listed as **Retired**.
- There are currently **154** unduplicated households listed as **Unemployed**.
- There are currently **1** households listed as **Full-Time Student Heads**.
- On average, applicants sit on waitlists at six different properties

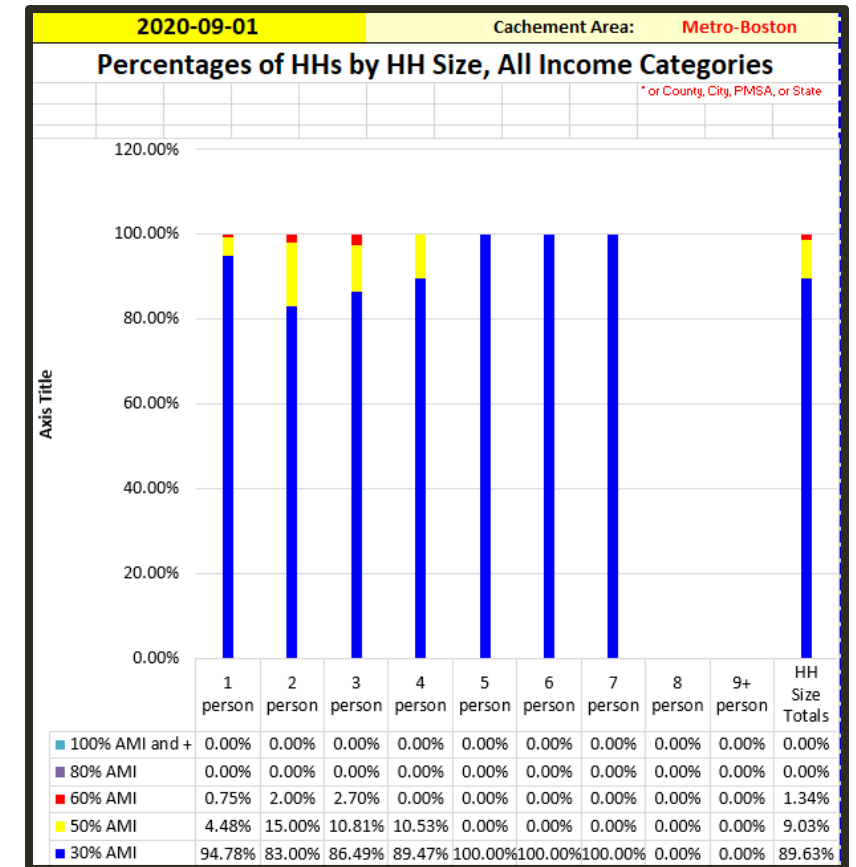
# HOUSEHOLDS WITH DISABILITIES, BY AMI CATEGORY - METRO-BOSTON AREA 2020

- **100% AMI = Moderate Income**
- **80% AMI = Low or Moderate Income**
- **60% AMI = Tax Credit or Low Income**
- **50% AMI = Very Low Income**
- **30% AMI = Extremely Low Income**

The importance of the 60% AMI as a 'cut-off'

- Applicants making more than 60% AMI don't generally have to wait for housing.
- Applicants making less than 60% AMI generally wait years for housing.

2020 September



**Narrative:**

**Almost all applicants claiming disability are in the Extremely Low and Very Low Income AMI Categories**

**Percentage of Total HHs reporting a Disability in 2020 = 1.7%**

**This is most certainly underrepresentation, for several reasons:**

1. Most landlords using HWs do not offer a priority for Disability of any sort
2. Applicants do not generally report disabilities on Housing Applications unless the disability is wheelchair access, vision, or hearing.

# DATA SHOWING

**-HOUSING STATUS  
-CAREER STAGE**

**FOR HOUSEHOLDS WITH DISABILITIES  
METRO-BOSTON AREA\*  
FOR THE YEARS 2016-2020**

HousingWorks.net  
P.O. Box 231104  
Boston, MA 02123-1104

Tel: 617-504-0577

Fax: 617-536-8561

Email:

[support@housingworks.net](mailto:support@housingworks.net)



HOUSINGWORKS  
For Everyone.



# HOUSING STATUS FOR 30% AMI HOUSEHOLDS THREE SELECTED YEARS

**2016 Sept 1**

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	9+ person
7: Status unknown	28	30	27	18	4	1	0	0	0
6: Stably Housed	43	40	26	17	4	6	0	1	2
5: At-Risk of Homelessness	305	217	0	0	54	16	2	2	0
2: Housing Loss in 14 Days	1	2	0	0	0	0	0	0	0
1: Homeless	117	88	80	47	10	4	2	0	0
4: Fleeing domestic violence	8	5	4	0	0	0	0	0	0
3: Homeless-other federal statutes	0	0	3	0	0	0	0	0	0

**2019 Sept 1**

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	9+ person
7: Status unknown	56	64	40	30	6	5	1	0	0
6: Stably Housed	74	66	84	40	21	14	2	0	0
5: At-Risk of Homelessness	552	638	0	7	94	30	5	1	2
2: Housing Loss in 14 Days	5	6	2	1	0	0	0	0	0
1: Homeless	237	414	283	126	57	14	0	1	0
4: Fleeing domestic violence	7	25	13	7	4	1	0	1	0
3: Homeless-other federal statutes	0	0	3	2	1	0	0	0	0

**2020 Sept 1**

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	9 person
7: Status unknown	60	76	37	24	2	4	0	0	0
6: Stably Housed	190	186	148	101	21	23	8	0	1
5: At-Risk of Homelessness	7	697	433	218	105	25	5	1	0
2: Housing Loss in 14 Days	6	10	8	6	1	0	0	0	0
1: Homeless	639	589	308	150	55	14	4	2	0
4: Fleeing domestic violence	32	13	18	18	2	1	0	0	0
3: Homeless-other federal statutes	0	0	4	1	0	1	0	0	0

**NARRATIVE:** Select any category, for example, 1. Homeless” and see how the numbers in that category have risen over the last five years. The numbers shown are for **households**, for 88 2BR households = 196 people. . Historically, these data points are NOT collected in waitlist softwares, which are more concerned with reachability, preliminary eligibility, and documentation of credit/CORI, etc. But over time, HWs has gained the permission of more landlords to institute more detailed data collection on active housing seekers, and the numbers shown here increase as a larger percentage of households supply what was previous un-asked for information. Also, when a new more property embraces our system, numbers of homeless FT-employed increase instantly; this second point tell us that the actual Metro-Boston numbers must be significantly HIGHER than what is shown in this report.

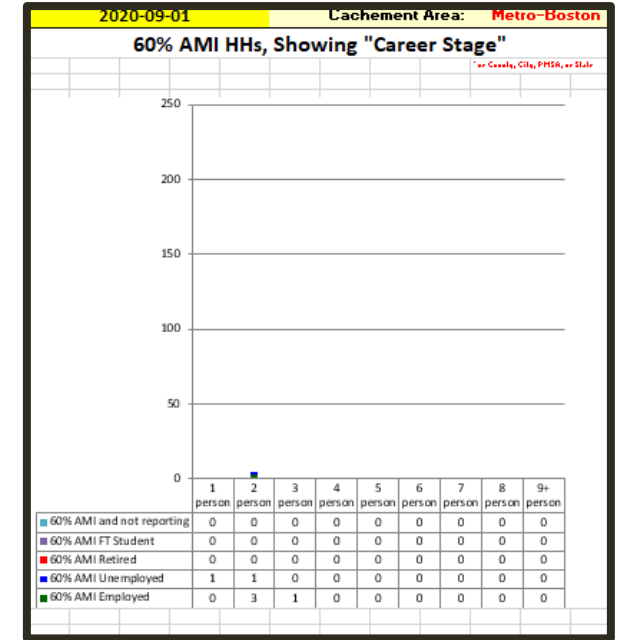
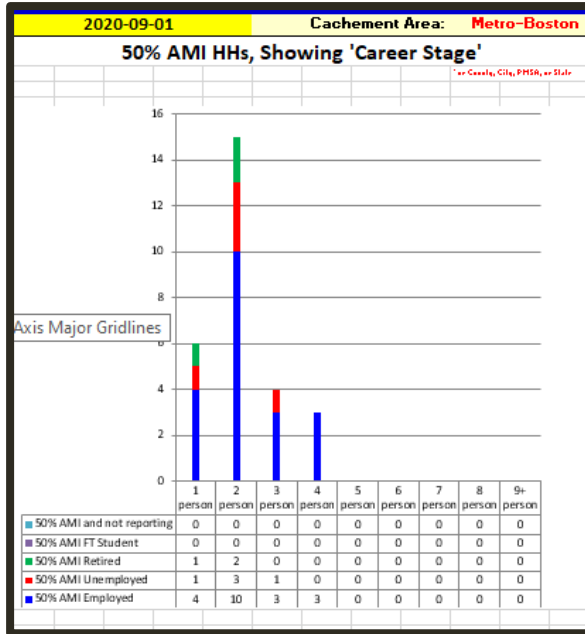
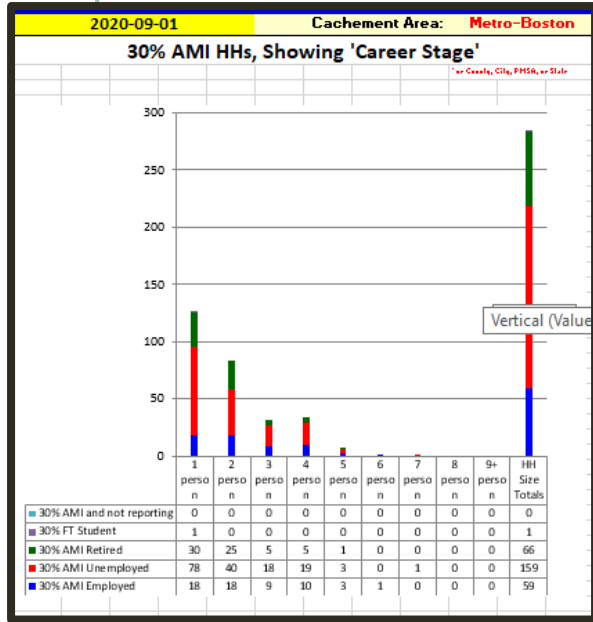


# 2020 HOUSEHOLDS

## 30% AMI

## 50% AMI

## 60% AMI



### NARRATIVE:

For a HH to be counted, it must have claimed Disability Status and also provided its income, employment status, AND current housing statuses. Historically, these four data points are NOT all collected in waitlist softwares, which are more concerned with reachability, preliminary eligibility, and documentation of credit/CORI, etc. But over time, HWs has gained the permission of more landlords to institute more detailed data collection on active housing seekers, and the numbers shown here increase as a larger percentage of households supply what was previous un-asked for information. Also, when a new more property embraces our system, numbers of homeless FT-employed increase instantly; this second point tell us that the actual Metro-Boston numbers must be significantly HIGHER than what is shown in this report.

**TRENDS REVEALED BY  
THE HOUSINGWORKS  
SYSTEM**

**FULL-TIME EMPLOYED  
BUT HOMELESS  
FOR**

**HOUSEHOLDS  
WITH A  
REPORTED DISABILITY**

**LAST FIVE YEARS**

**(SEE NEXT SLIDE)**

# FIVE YEAR TREND:

## HOUSHOLDS THAT ARE

### FULL-TIME EMPLOYED

## AND

### MAKING LESS THAN 50% OF AMI

## AND

### HOMELESS | AT RISK

2020

32

82

To an extent, the numbers have increased because each year, more landlords purchased the HousingWorks Waitlist service. Another factor that can skew these numbers is that many applications do not capture these three elements, so over time, we used Waitlist Updates to capture the missing detail. Still, the fact that numbers are not decreasing even prior to the pandemic suggests that policies were not meeting the need. The City of Boston's new pilot project to create and permanently fund new project-based vouchers from the City budget may help to reverse this trend.

**2020**

**HOUSHOLDS REPORTING  
A DISABILITY  
THAT ARE ALSO**

**FULL-TIME EMPLOYED**

**&**

**MAKING LESS THAN 50% OF AMI**

**&**

**HOMELESS OR AT RISK**

**Homeless and At Risk 30% AMI**

<b>Year</b>	<b>HHs</b>	<b># People in those HHs</b>
2020	34	87

**Homeless or At Risk 50% AMI**

<b>Year</b>	<b>HHs</b>	<b># People in those HHs</b>
2020	12	21

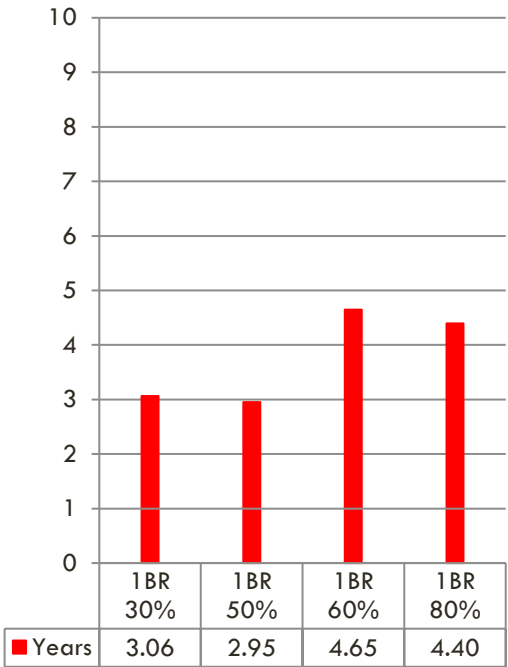
**TRENDS REVEALED BY  
THE HOUSINGWORKS  
SYSTEM**

**AVERAGE (AND WORST)  
WAITLIST TIMES  
FOR  
HOUSEHOLDS  
WITH A  
REPORTED DISABILITY**

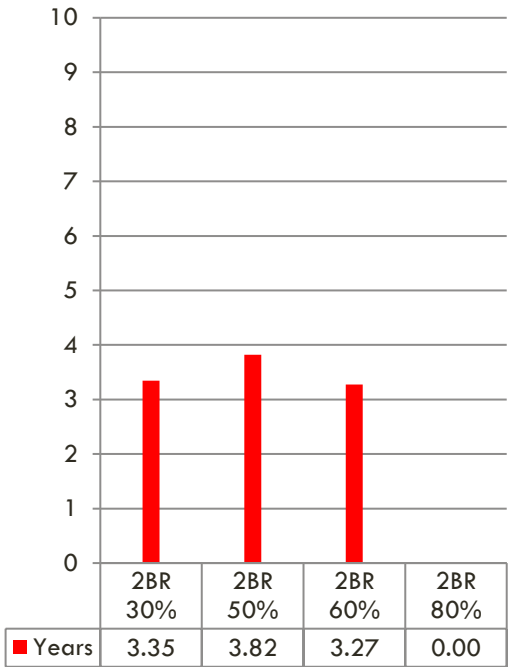
**(SEE NEXT TWO SLIDES)**

# AVERAGE Waitlist Times in YEARS 2020 September

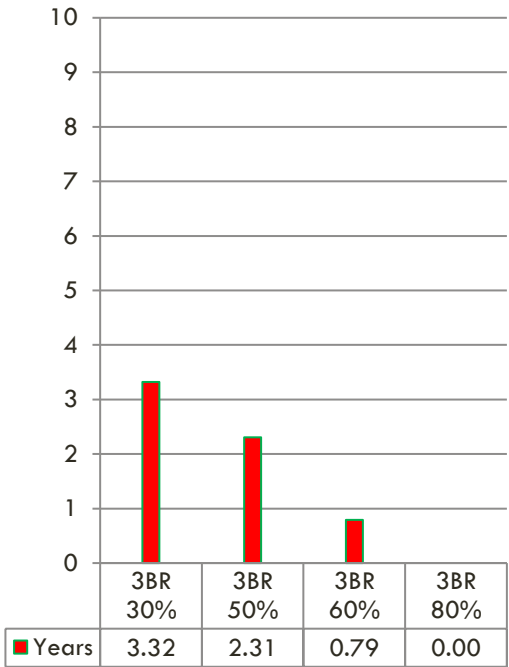
## 1 BR HHs



## 2BR HHs



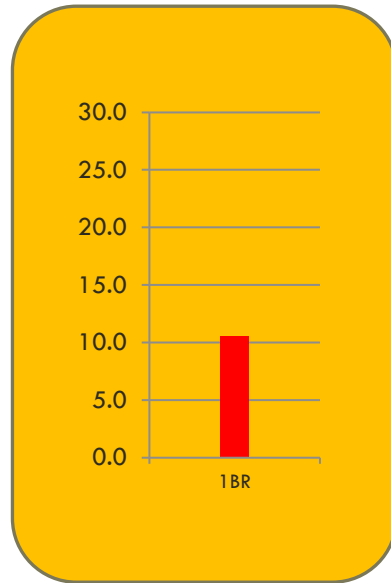
## 3BR HHs



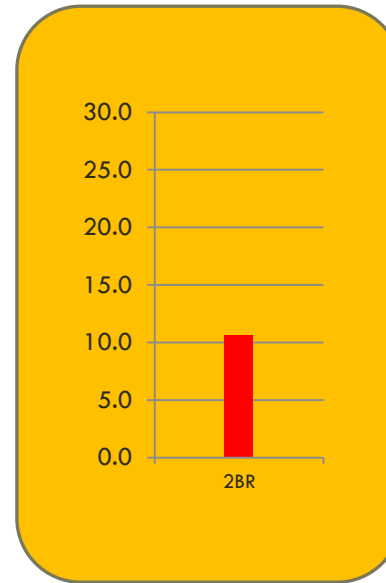
Narrative: These waits are not significantly different than waits for households with no disability.

# WORST Waitlist Times in YEARS

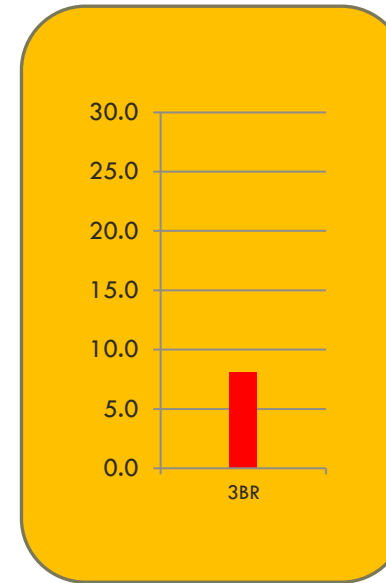
## 1 Bedroom HHs



## 2 Bedroom HHs



## 3 Bedroom HHs



NARRATIVE: What little data we have suggests that households claiming a disability experience less awful 'worst waitlist times' than other households.



**CREDITS:**

**IMPOSSIBLE TO  
GATHER THIS  
INFORMATION  
WITHOUT THE  
ASSISTANCE OF  
MANY,  
INCLUDING:**

**Housing Advocates:** 400+ housing advocates from agencies entering data on large numbers of housing seekers, including:

Catholic Social Services

City of Boston's *Office of Housing Stability*

City of Boston's *Age Strong Commission*

Eliot Community Human Services

Justice Resource Institute

**Housing Providers** that heavily utilize our centralized waitlist software:

Winn Residential

2Life Communities

**Programmers** who helped envision and shape the HousingWorks system:

David Kokorowski

Daniel Feder

Dave Onion-Fischer

Valerie Haven

**A highly active Board**, most staying throughout our 20-year existence:

Daniel Curley

Patrick Kyazze

Joseph Timilty

Austin Spencer

Liza Roman

Cynthia Wilkerson

**Financial Supporters** including:

Ken Silber

Daniel Curley

David Kokorowski

Daniel Rafferty

Jim Sloan

Erik von Hahn

**For more information, contact:**

**HousingWorks.net**

**P.O. Box 231104**

**Boston, MA 02123-1104**

**Tel: 617-504-0577**

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