HOUSINGWORKS
For Everyone.

META REPORT

2025

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ABOUT HOUSINGWORKS

Our Mission

Our mission with these Meta Reports is to offer the public real-time affordable housing data.

We envsion:

- Property owners building units that better meet the needs of citizens.
- Policy adjustments that rewrite the definition of "affordable" housing.
- The development of a data dashboard that offers users the ability to create countless and diverse data sets.

HousingWorks was founded on the premise of improvng the processes of finding, providing, and planning affordable housing through comprehensive data management and support services.

Our purpose

Our Meta Reports aim to support people in asking the right questions and making informed policy decisions.

"The enormous HousingWorks database of individuals and families seeking affordable housing in Greater Boston was a treasure trove. And HousingWorks creative responses to our requests to manipulate, extract, sort their data helped us to present a detailed and nuanced policy recommendation to the entire Fenway CDC Board of Directors."

-Mat Thall, Vice President Fenway CDC

GET INVOLVED

Our data can be configured in countless ways and we welcome collaboration in the fight to improve affordable housing! If you are interested in learning more, please do not hesitate to contact us at support@housingworks.net

ACKNOWLEDGEMENTS

We are so grateful and proud of our team here at HousingWorks! It is with the help and unique skill sets of each person that we are able to offer a free housing search tool, successfully manage waitlists for property managers, and create these powerful Meta Reports.

We thank and value all of the Housing Advocates across New England fighting for and supporting their clients daily.

We thank our property management companies for their trust, collaboration, and commitment to serving their residents.

We'd like to thank Diti Kohli at The Boston Globe and Todd Wallack at WBUR for their investigative journalism, collaboration, and commitment to providing the public with the true state of affordable housing.

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DEFINITIONS

Affordable Housing, Subsidized Housing, Low-Income Housing - There are many different kinds of low-income housing, with over 40 distinct types identified in Massachusetts alone. These various forms of housing get their funding from diverse federal, state, and city agencies, and each type of housing uses a different income thresholds to determine eligibility. There is no uniform income threshold qualifying applicants for all types of "Affordable," "Subsidized," or "Low-Income" housing within a given area. For instance, within the same town, one may find affordable housing requiring the applicant's income to be below $14,000 for eligibility, while a neighboring affordable building may require the applicant have a MINIMUM income of $55,000.

To further confuse matters, these words have a different meaning depending on whether you are a housing applicant or a developer or landlord, and this often creates conflict between the two groups; applicants may apply to "low income housing" without realizing they can't afford it, and the landlord ends up with a long waitlist of non-eligible applicants, making it hard to fill units.

A**MI -** The Area Median Income (AMI) process, also referred to as Median Family Income (MFI), is the federal government's method of categorizing levels of household income within a specific geographical region. Essentially, AMI represents the income of the median or 'middle' household income in that area. Imagine arranging all households in the region from the poorest to the wealthiest; the household right in the middle would define the median income.

To determine these figures, the government divides the country into designated areas, and then calculates the income levels within those regions to establish a median. However, the delineation of these areas can be arbitrary. For instance, in the case of the Boston area, numerous neighboring towns with a high concentration of millionaires skew the calculated median income, creating a false picture of the actual income levels in the actual city limits of Boston. Since developers use the Federal Guidelines in building 'affordable housing' new buildings end up being unaffordable to the current residents of that part of town.

CDC - Community Development Corporations (CDCs) are generally non-profits dedicated to local community growth and development. Operating on a national scale, multiple CDCs often coexist within the same locality, sharing a common objective of building affordable housing within their neighborhoods. However, economic challenges often hinder CDCs from building housing that matches the needs of their communities; High construction costs compel CDCs to allocate a significant portion of units to higher income brackets, simply to allow the project to sustain itself. This makes much of the new housing inaccessible to the locals who need it.

Lottery - Because there isn't enough affordable housing, governing agencies set up housing lotteries. It is not uncommon for as many as 5,000 households to apply for a lottery associated with a 50-unit housing development. Typically, as many as 90% of those applicants are eligible solely for the three lowest income units, creating intense competition. As a consequence, the lottery process can unfold as a emotionally charged event for participants.

Mixed Income Housing/Social Housing - The concept of social housing entails constructing buildings that offer units at multiple income levels, ideally 4-5 such levels in one building. For instance, the Fensgate Cooperative in Boston incorporates five income tiers within its structure. In this model, tenants experiencing changes in income levels rarely risk displacement; instead, they transition to units corresponding to their new income within the same building. Social housing is also used to refer to buildings with only two income levels, but this often proves unsatisfactory, as an unofficial poor-door culture can develop, and the chances of displacement increase significant for lower income applicants as their income rises just past welfare eligibility levels. But overall, such buildings increase social capital by providing long term stability alongside neighborly interactions across diverse income levels, theoretically leading to vibrant neighborhoods with progressively increasing social capital.

Mobile and Project-Based Vouchers - The federal government (and some state and municipal governments), have instituted a rental assistance program to distribute mobile vouchers. Eligible households receive a voucher that can be utilized at any rental property that is not already deeply subsidized. Participants typically contribute around one-third of their income towards rent, while the government commits to covering the remaining portion. Recipients of mobile vouchers theoretically have the flexibility to reside anywhere.

A similar program distributes project-based vouchers, tying rental assistance to specific housing units rather than to a household. Under this program, applicants can allocate one-third of their income towards rent as long as they live in a unit tied to a project-based voucher. Unlike the mobile voucher program, landlords participating in project-based voucher initiatives have their rents regulated by the same agency that administers the vouchers, and of course there is less flexibility for the applicant to choose where they wish to live.

Silos - As mentioned above, within the realm of low-income housing there exist multiple types of low income housing, each constituting a "silo." Silos present a challenge as they impede the sharing of crucial information necessary for the efficient functioning of the housing system. For instance, if one type of low-income housing in a particular area reports 30,000 households on its waitlists, while another type reports 20,000 households on its own waitlists, the data from these waitlists cannot be effectively shared or deduplicated. Consequently, it becomes impossible to ascertain the total population in that town that needs of low-income housing—in the two examples above, is the total housing search population equal to 30,000 or 50,000 or a number somewhere in between?

Social Capital - a term applied to persons and communities with all the following resources—time, money, and energy or motivation—that then enables them to enhance their own lives and contribute positively to their community. It stands as one of the most potent tools in eradicating poverty and fostering upward mobility. For instance, when an individual's housing stability is guaranteed over the long term, they are more likely to engage in community-building activities such as establishing a community garden, participating in neighborhood clean-up efforts, or initiating a savings plan

Even an individual residing in a shelter can gain, or lose, social capital: since waitlists for alternative housing options stretch for 3 to 5 years, the individual who is guaranteed shelter for that entire wait time can immediately begin to plan for their future, pursuing employment or education while residing in the shelter. However, if the maximum duration of stay in the shelter is limited to 9 months, the individual will lack the social capital to try anything that requires a long-term commitment, such as starting a job or enrolling in school, as they face relocation to another shelter in the near future.

40-B Law - a Massachusetts statute empowering local Zoning Boards to greenlight affordable housing developments that include 20-25% of the units as "long-term affordable". However, two notable concerns arise from this law. Firstly, the state's reliance on the flawed HUD definition of affordability for these developments raises issues. Secondly, the utilization of "flexible rules" poses environmental risks, particularly in floodplains and preservation areas.

It's essential to recognize that much of the housing constructed under Chapter 40B may not truly be affordable, except for higher-income individuals—an apparent contradiction. This situation can lead to community displacement by inflating housing rates in the vicinity and failing to accommodate households experiencing transitions, such as families with children transitioning into adulthood.

Regarding the flexible rules provision, the law permits housing construction in flood-prone and ecologically sensitive areas as long as it meets affordability criteria. However, this approach carries long-term consequences, as future taxpayers may bear the financial burden when these developments face flood-related damages.

OUR METHODOLOGY

HousingWorks.net is comprised of three modules of service and data collection:

THE FIRST MODULE lets applicants and housing advocates locate and apply to all low-income housing across the 40+ different independent housing inventories. The first component allows applicants to anonymously search for and download applications free of cost. The second component is a subscription-based program for advocates to enter applicant information and download applications that are prepopulated with the entered information. This second component records and stores applicant information the moment they start applying, and updates information every time an applicant applies for any other housing property. This makes HousingWorks.net the only system that can quantify and unduplicate applicant information across private and public housing properties.

THE SECOND MODULE is the only a comprehensive inventory listing of truly low-income housing in Massachusetts tied with a subscription-based waitlist software and service for low-income housing administrators. This service product lets us build and update waitlists for more than 125 properties, mostly on the Eastern side of the state. This module allows HousingWorks.net to quantify and unduplicate applicant information up to the moment they are housed or rejected for housing. This module is connected to the first module so that HousingWorks.net also has comprehensive data on applicants from the moment they first apply to the moment their housing search ends across numerous, independent housing properties.

THE THIRD MODULE is a real-time data reporting system. Since applicants sit on waitlists for years, it's necessary to pull data from the first two modules to achieve a clear picture of the relationship between the applicant population and the housing inventory. Our datasets pull from the two service modules and the data sets are a byproduct of the increased service, which is a crucial feature. Further, by combining these two unique sets of data, these interactive modules allow HousingWorks.net to run real-time, supply-demand data comparisons that have never before been available; data that identifies gaps and can help suggest more efficient policy and planning.

Since its inception in 2000, the HousingWorks team has understood that it was essential to offer all three modules simultaneously, and that the data module needed to be an automatic side-effect of improved service delivery because data quality is inevitably better when there is an immediate benefit to the applicant – getting housed - and the landlord – filling vacancies.

**HousingWorks is alone in being able to provide real-time affordable housing data.**
For More Information Contact HousingWorks, 617-504-0577 (or 617-304-9961) admin@housingworks.net

Waitlist Times

Key Data Findings: Average waitlist times have continued to get longer over the last seven years; The worst waitlist times are now over 20 years.

Since we began tracking Household data in 2016, average waitlist times continued to hover around 3 years until 2020, in contrast with average waitlist times in the 1990s which were closer to 6 months. From 2020 onward, those averages began to rise, and now hover at around 4 years.

1 Bedroom Averages in Years

Legend: 30 % AMI — 50% AMI — 60% AMI
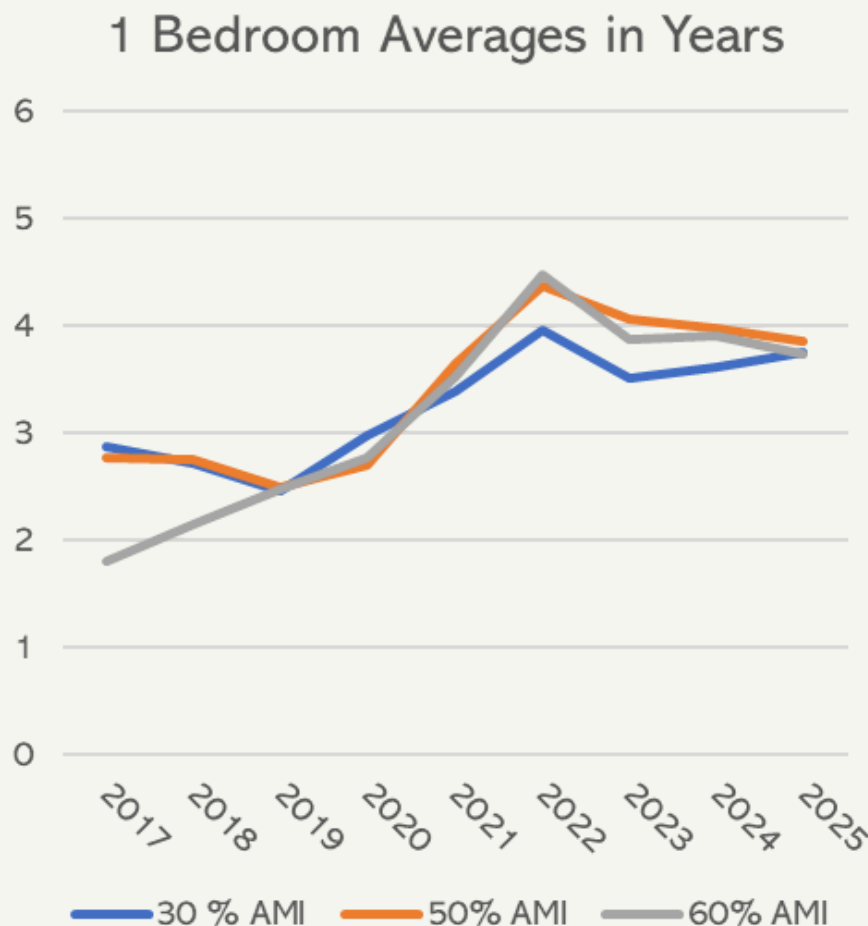
22.4 Years for worst 1BR waitlist period

**23.7** Years for worst 2BR waitlist period

25.7 Years for worst 3BR waitlist period

At the same time, the worst waitlist times for some applicatns have now reached the 25-year mark. Current housing policies have not been successful in addressing applicants on truly low-income waitlists.

Reporting waitlist times via trend is more helpful than reporting only a single year, because simply opening a waitlist at a large property radically changes the reported waiting time for that property or neighborhood, while not actually shortening the actual waiting time.
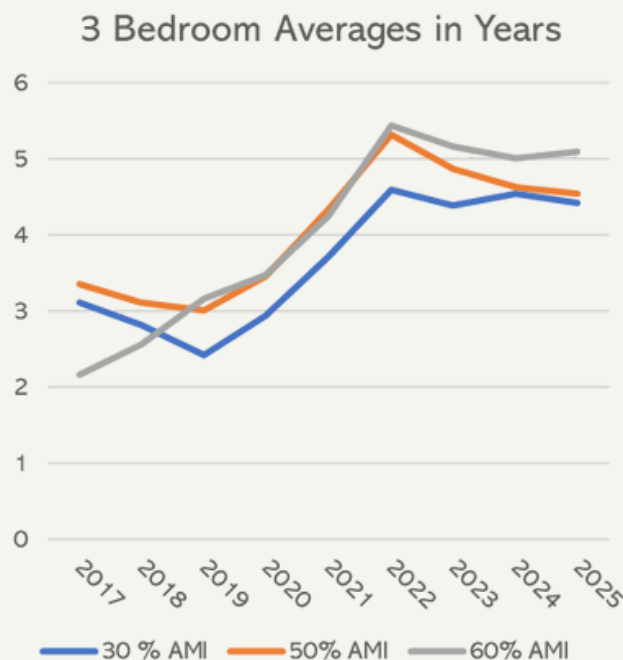
Waitlist Times Data

2 Bedroom Averages in Years

Legend: 30 % AMI, 50% AMI, 60% AMI
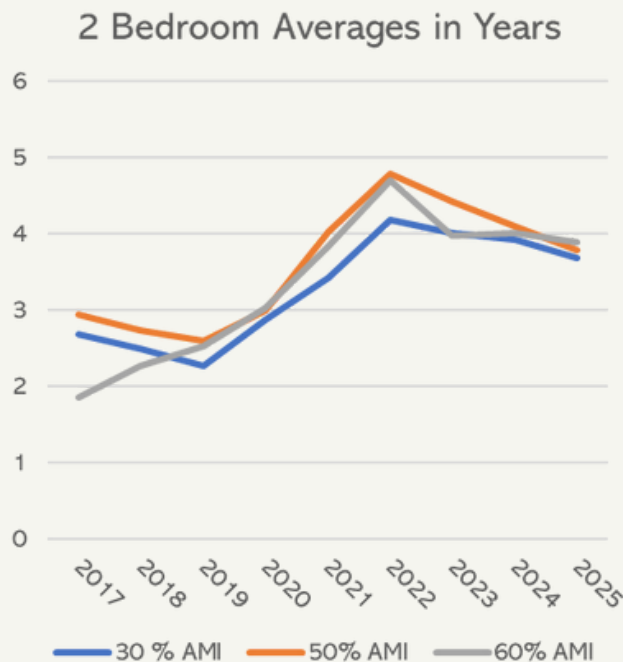
The meaning of "Affordable" changes when the data shows that waitlist times are connected to income: Households with income above the 60% AMI level generally do not have to wait a long time for housing; they find it elsewhere quickly. Households below the 60% AMI level are forced to wait years for a housing opportunity. This suggests that current definitions of "affordable housing" in policy may be missing an important variable: unreasonable waitlist times.

The connection between worst waitlist times and those displaced needs further exploration. Our data on self-cited reasons for displacement may help explain why some households choose to wait two decades or more for a housing opportunity.

Do the worst waitlist times belong to those applicants desperate to return to a neighborhood that contains family, employment, and community?

3 Bedroom Averages in Years

Legend: 30 % AMI, 50% AMI, 60% AMI

CURRENT DEFINITIONS OF "AFFORDABLE HOUSING" IN POLICY MAY BE MISSING AN IMPORTANT VARIABLE: UNREASONABLE WAITLIST TIMES.

Full-Time Employed but Homeless

Key Data Findings: The number of people who are employed full-time but homeless continues to grow.

Households are self-reporting their housing status, so are likely using real-world definitions for "homeless" rather than accepting the government definition – For instance: someone sleeping on a couch in a subsidized unit, who is at risk of being asked to leave/evicted at any time, might consider themselves homeless even though the government would not.*

NUMBER OF HOUSEHOLDS THAT ARE EMPLOYED BUT HOMELESS

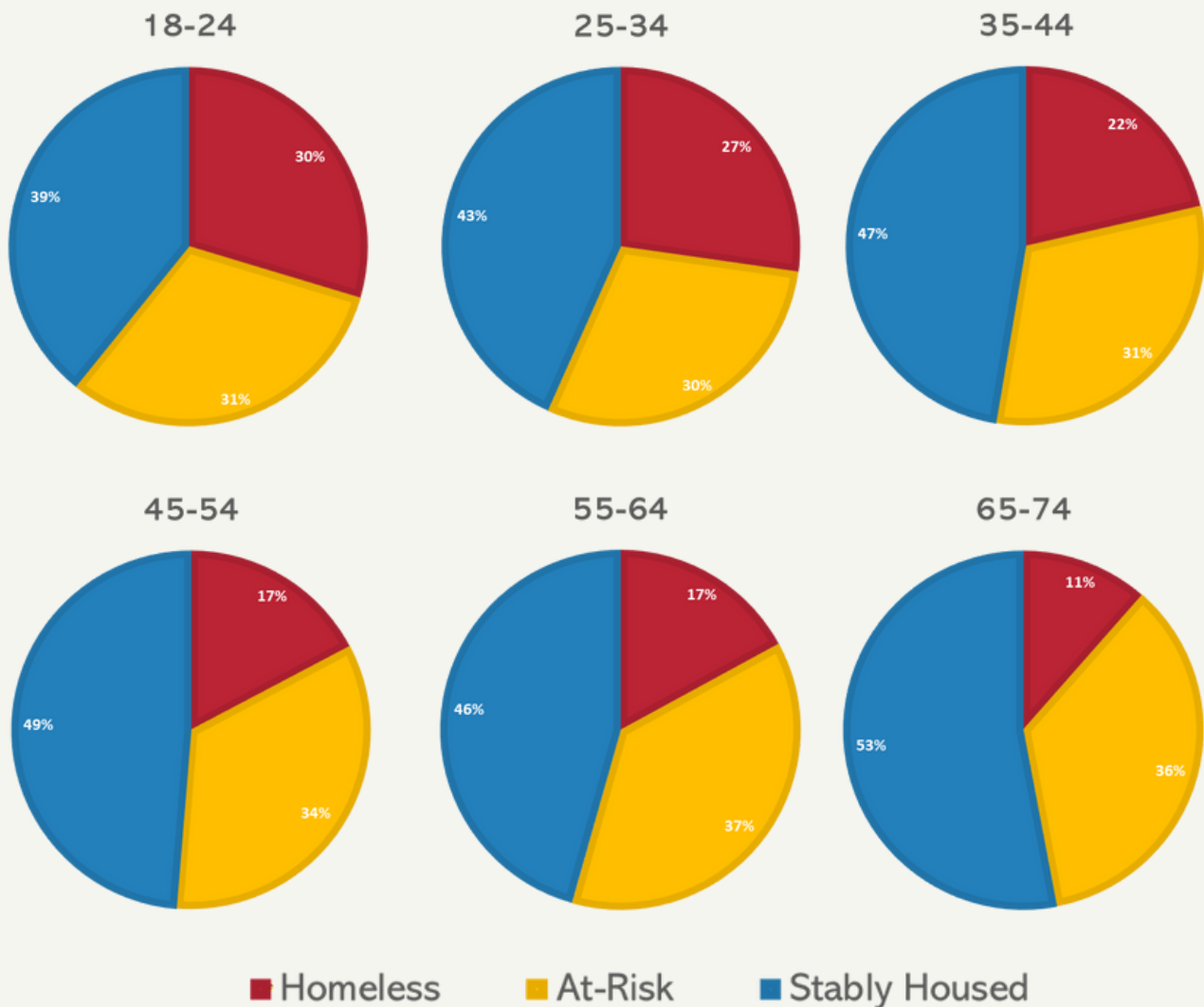Legend: ■ # of Households ■ # People in Households
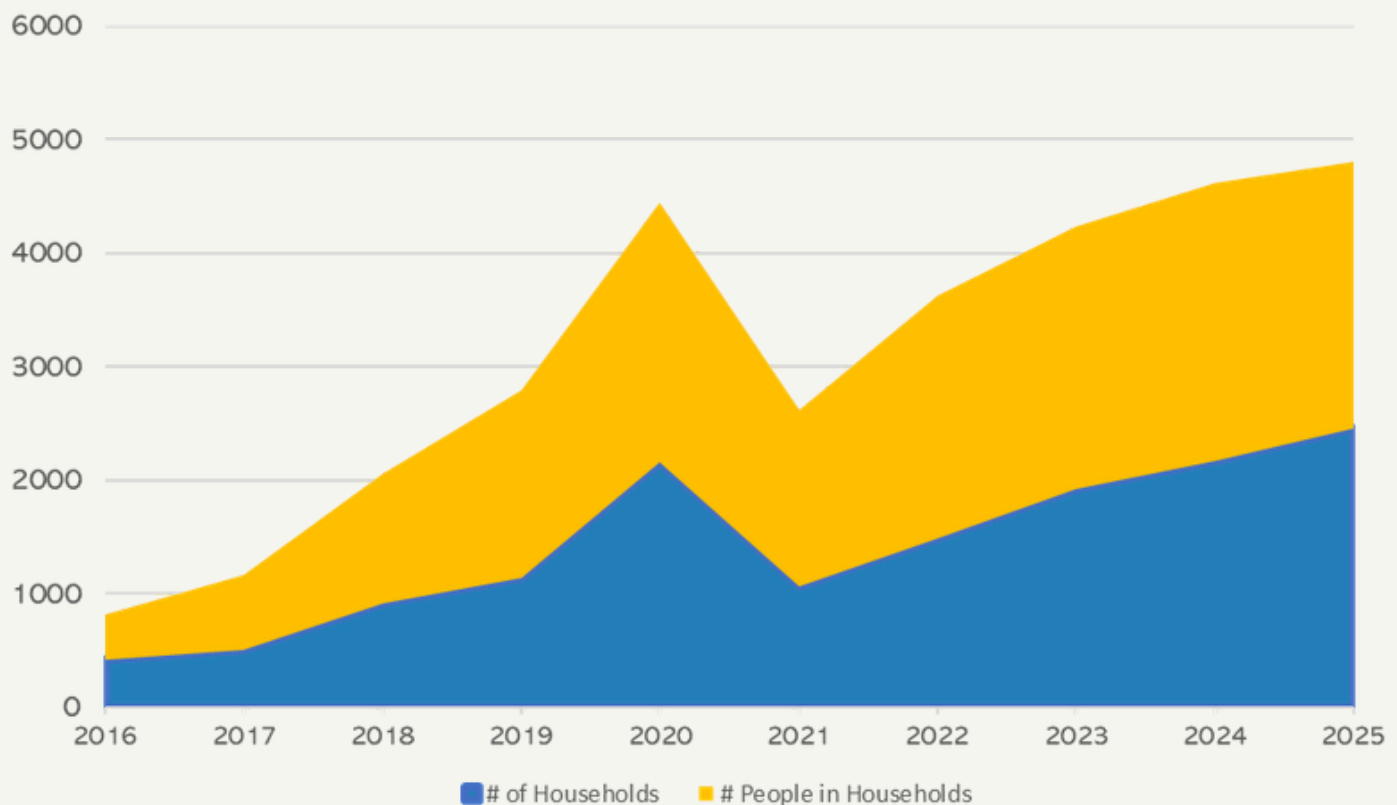
Numbers were clearly increasing in the years before the pandemic, which suggests that housing policies, in the Boston area at least, were not successfully reversing the trend.

Numbers lowered briefly during the pandemic, likely in response to assistance money provided to both tenants and properties. The rate of full-time employed but homeless quickly rose again once temporary pandemic policies slowed down. Should policies like these be continued?

*Government Definition of Homelessness: https://soarworks.samhsa.gov/article/definitions-of-homelessness

Full-Time Employed but Homeless

18-24

30%
31%
39%

25-34

27%
30%
43%

35-44

22%
31%
47%

45-54

17%
34%
49%

55-64

17%
37%
46%

65-74

11%
36%
53%

■ Homeless   ■ At-Risk   ■ Stably Housed

Breakdowns by age show that people age 18-34 experience homelessness while employed full-time at a far greater rate than those older. This may have to do with the types of jobs people are working full-time and the pay rates they experience. For example, a full-time service job at $15 an hour equals less than $30,000 a year, which is a common amount to see on an applications in which people are also claiming homelessness.

Questions that need to be raised and evaluated by the voting public: What happens to a town when the service population is forced to live outside the town due to income made by their service jobs? What happens to the commuting service populations in terms of lost social capital?

Reasons for Displacement

Key Data Findings: The cost of living continues to be the biggest reason for displacement among applicants who choose to answer.

Our displacement numbers are based off non-mandatory, self-reported questions on our applications. Other waitlist silos not a part of our system, like the Boston Housing Authority, have a greater number of households on lists, the actual displacement numbers in the Metro Boston region can reasonably be estimated to be much higher than what we are reporting.

NUMBER OF HOUSEHOLDS CITING DISPLACEMENT
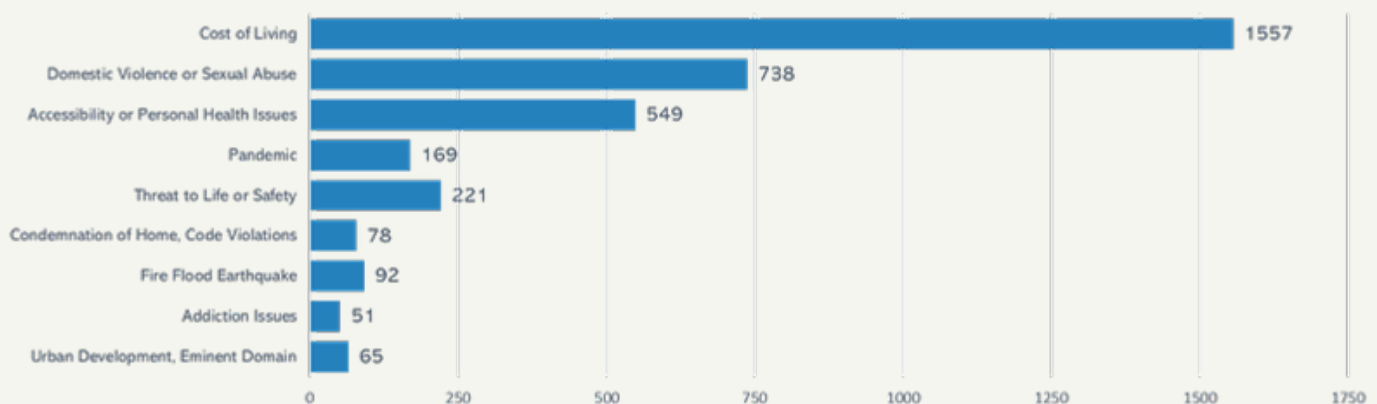
It is important to distinguish between homelessness and displacement. Self-reported cases of displacement may not be homeless, and merely just citing displacement from what they call their home or community. Applicants are not necessarily being pushed out of the Metro Region, but are being pushed out of the neighborhood where they are mostly likely to increase their social capital.

Development agencies such as the BPDA in Boston should implement a reliable methodology to determine the potential displacement that might be caused by new developm implement a reliable methodology to determine the potential displacement that might be caused by new development – ent – or use the real-time numbers provided by HousingWorks – before allowing new building or rehab in a given neighborhood. The HousingWorks.net model is unique in its ability to provide real-time, verifiable, un-duplicated displacement numbers for a zip code or town. Data reporting in real-time will allow more responsible planning and help strengthen the social capital of neighborhoods.

Area Median Income (AMI)

Key Data Findings: The percent of people who are income eligible for 30% units continues to grow, while the people eligible for 60% units has nearly disappeared.

Since the company's inception in 2000, between 85% and 98% of the applicants applying via HousingWorks.net fall under the 60% AMI income category. And for those 20+ years, households already within the 30% and 50% category have mostly sat at the bottom of these two levels. These two levels, also referred to as "Extremely Low Income" and "Very Low Income," include some unemployed households but also a large percentage of retirees, and a high number of full-time employed. The 60% AMI category represents a narrow range of income and represents employed persons making a "Low Income" - equivalent to around two service industry jobs.

September 2016 | **September 2025**

Legend: ■ 30% AMI ■ 50% AMI ■ 60% AMI ■ 80% AMI ■ 100% AMI +
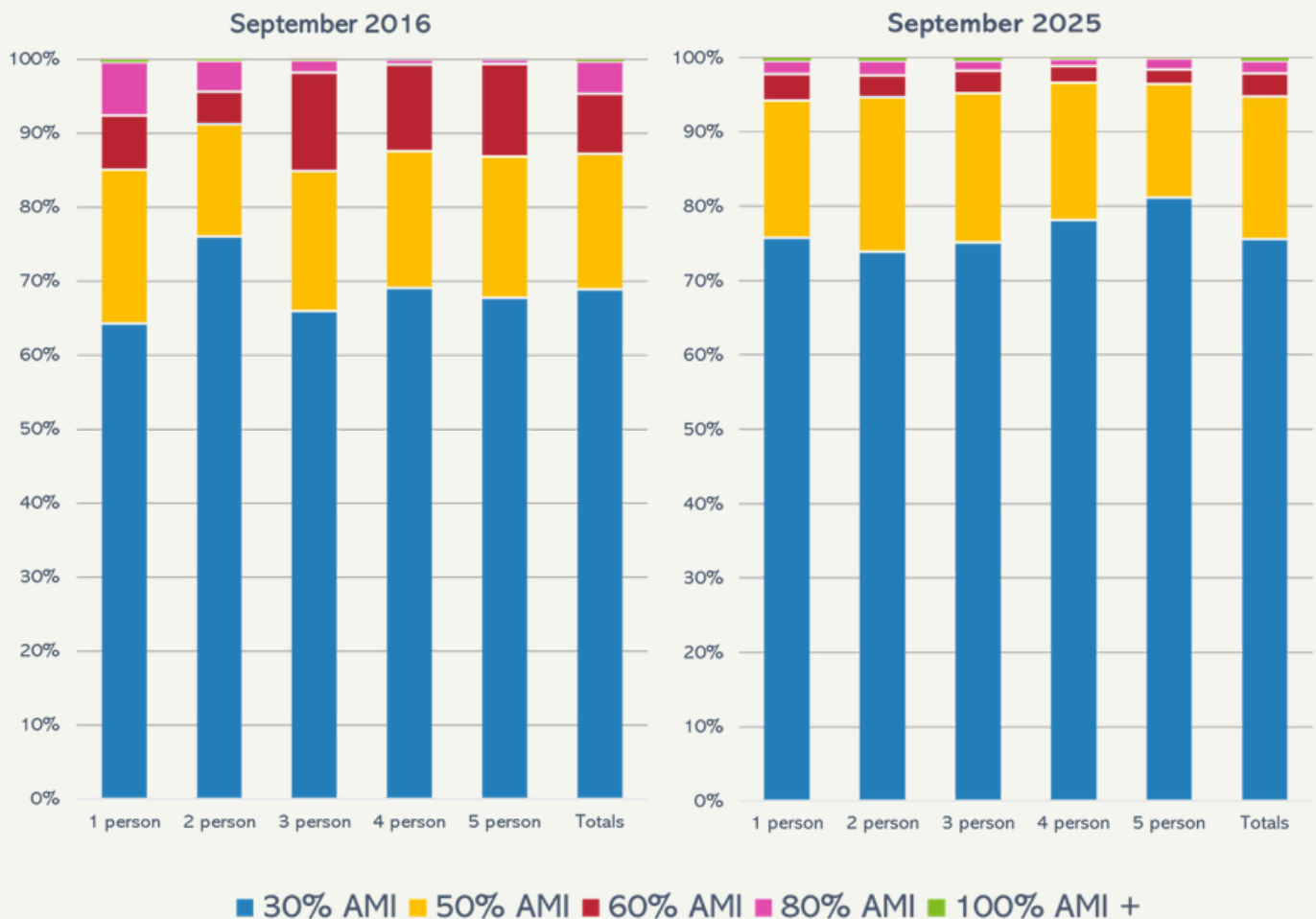
Area Median Income (AMI)

During the Pandemic, the 60% AMI population almost entirely disappeared from many housing waitlists. In 2020 and 2021, these 60% AMI disappeared from waitlists, but why? Some of this 60% AMI population might have moved down one or two categories, first into the 50% and then the 30% category. Alternatively, this population might just be getting housed elsewhere, in market rate units. This again brings into question the meaning of the term "affordable." If the population that our policies target when building "affordable" units get by on market rate prices, who are the units then affordable for?

The collapse of the 60% AMI population into the lower AMI levels means more competition for the 30% and 50% units (subsidized units) and longer wait times for everyone in that now larger population. But it also means that landlords who build both 30% and 60% properties are in crisis because the 60% units, meant to help fund the building, are empty for longer periods, leaving landlords hoping for voucher holders to fill these units – but finding that voucher holders are in short supply.

THE REAL MEANING OF "AFFORDABLE" IS CHANGING MUCH FASTER THAN THE POLICIES THAT USE THE TERM.

That 60% AMI populations are frequently choosing not to apply to affordable housing units means empty units, which then means that buildings with a 30/60 mix are producing less income to help sustain the property.

Developments which house applicants at the 70% AMI, 80% AMI, and higher levels are sometimes referred to as "income restricted housing" but too often are included in discussions of "Affordable Housing." But can housing be termed "affordable" if it automatically excludes entire working populations?

Current Affordable Housing Plans, including 40-B, may help the middle class, but are not addressing the thousands already sitting on low-income waitlists, because what was affordable is no longer so. The real meaning of "affordable" is changing much faster than the policies that use the term.

The key to new and rehabbed affordable housing is to have at least five different income levels in each building, with the bottom three always being 30%, 50%, and 60%. This will stabilize people's homes when their income rapidly changes.

Housing Lottery Outcomes

Key Data Findings: Over 90% of lottery applicants end up competing for the few lowest income level units made available in the lottery.

LOTTERY A

◼ = 10 people   **◼** = Not elligible for the lottery   **◼** = Elligible for the lottery   **◼** = Housed as a result of the lottery

Only the smallest percentage of eligible applicants who need the housing will find a solution in a lottery; the housing doesn't address the needs of who is applying.

Developers can't afford to build properties that do address the need without additional government assistance or innovation. Developers can't afford to build a property where even the proportion of available units by AMI level matches the proportions of households who can afford them (i.e., 96 to 99% of the units at each property would have to be at the 30% AMI level to match what is needed).
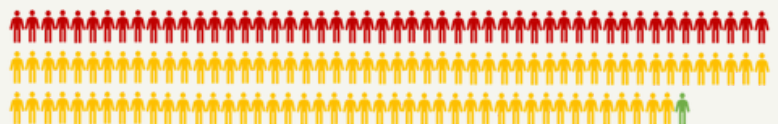
Current Affordable Housing Plans, including 40-B, may help the middle class, but have not, and do not, address the thousands already sitting on low-income waitlists.

LOTTERY B

The data raises important questions about how affordable housing is being underwritten: whether mobile vouchers can be better integrated into new affordable housing (for instance in Inclusionary Development Policy (IDP)

LOTTERY C

units) and how new programs (such as the Boston's new rent subsidy program) can address this serious shortcoming of the affordable housing sector.

CONTEXT: HousingWorks.net assists in running multiple lotteries a year in the Boston area. All these buildings contained units designed for applicants at two or more AMI levels. Samples above are from 2022 and are representative of all previous lotteries.

GET INVOLVED

The possibilities with our data reports are endless! If you are interested in learning more or collaborating, do not hesitate to contact us through any of the channels listed below!

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