

# FAIR HOUSING AND EQUITY ASSESSMENT FOR GREATER BOSTON OVERVIEW AND FINDINGS

NATIONAL COMMUNITY DEVELOPMENT ASSOCIATION  
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# About MAPC

- Regional planning agency created by an act of the Legislature in 1963
- Region contains 22 cities and 79 towns with a combined population of over 3 million
- The agency's professional staff regularly undertakes planning, mapping, and data analysis projects for municipalities

# MetroFuture: The Regional Plan for Metro Boston



**A vision for the region** we want, building on the region's strengths and investing in our residents

**65 goals**, supported by hundreds of objectives, for Greater Boston in the year 2030



**13 implementation strategies**, with hundreds of specific recommendations, designed to help the region achieve its goals



**A constituency of 5,000 “plan builders”** who will work to accomplish the MetroFuture goals

# Sustainable Communities RPG

Regional Housing/ Regional AI + Fair Housing + Equity - Plan Elements

- The RHP describes the nature and extent of the region's:
  - unmet housing needs and evolving challenges
  - constraints and opportunities that will enable, or prevent, the region from accommodating MAPC's projected 2035 housing requirements consistent with the MetroFuture vision
- The RHP will also discuss the types of regulations, incentives, sanctions, financial resources, and other policies to encourage housing development in the amount, type, and placement required to meet the region's existing and projected needs in an equitable and sustainable manner.

# Sustainable Communities RPG

Regional Housing/ Regional AI + Fair Housing + Equity - Plan Elements

- HUD has incorporated numerous provisions—regulations that establish standards for project siting, marketing and advertising, tenant selection and assignment, reasonable accommodation, etc.
- New policies and actions are needed to supplement existing and achieve the fundamental goal of the obligation to affirmatively further fair housing: to end housing discrimination and segregation.
- The Sustainable Communities Program is viewed as an opportunity to build support for actions that will build a more equitable region.

# Fair Housing and Equity Assessment

- The FHEA includes five assessment components:
  - Segregated Areas and Areas of Increasing Diversity and/or Racial/Ethnic Integration
  - Racially/Ethnically Concentrated Areas of Poverty
  - Access to Existing Areas of High Opportunity
  - Major Public Investments
  - Fair Housing Issues, Services, and Activities

# Fair Housing and Equity Assessment

- The objective of the FHEA is twofold:
  - ▣ to ensure that the regional plan links fair housing considerations with issues of transportation, employment, education, land use planning, and environmental justice, and
  - ▣ to ensure that affordable housing is located in areas that offer access to opportunity and that such housing is available to all people regardless of race, family status, disability, source of income or other personal characteristics protected under federal and state civil rights statutes.

# FHEA versus an Analysis of Impediments to Fair Housing

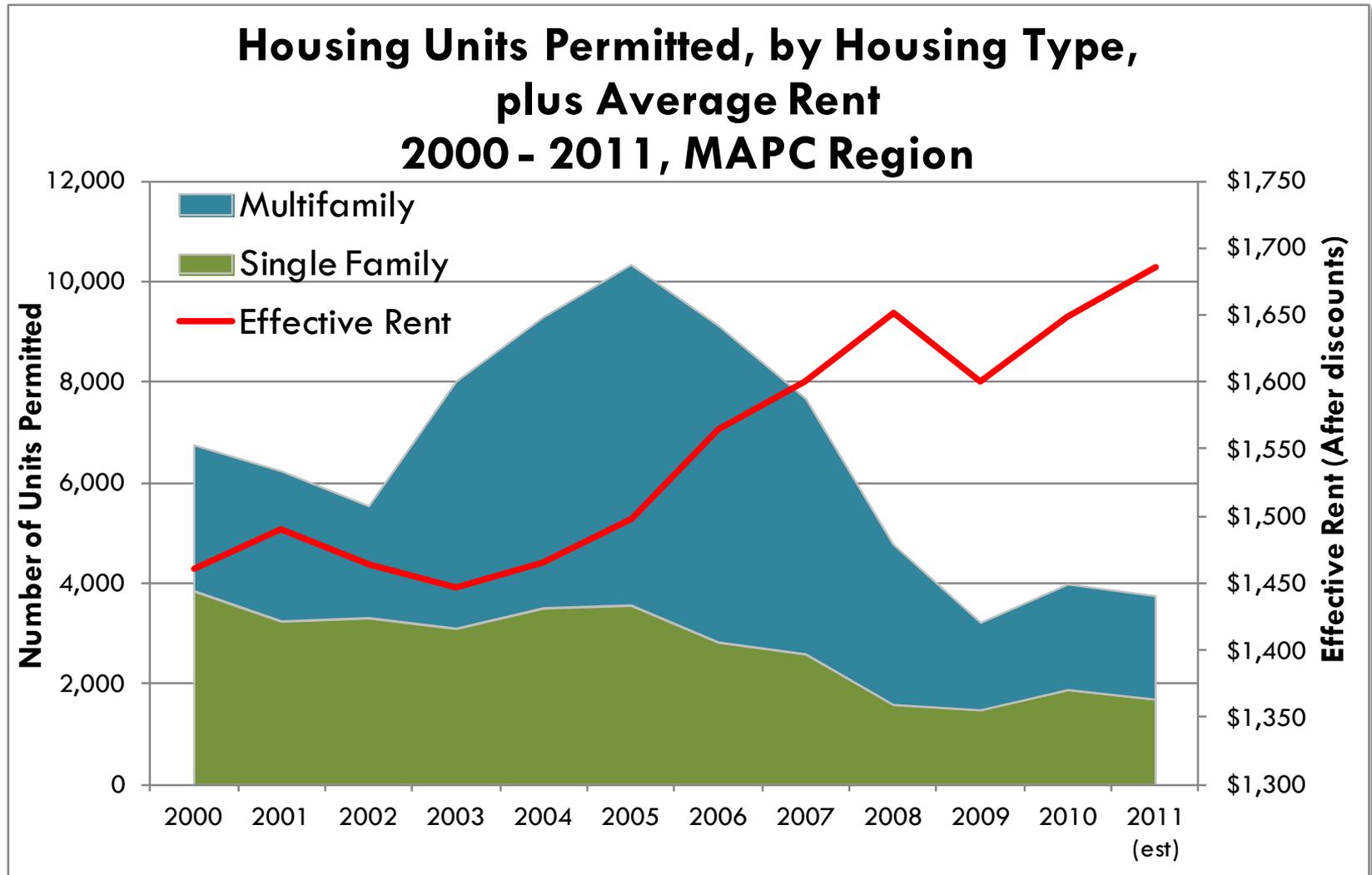
**Table 1-1: Comparison of Requirements for Regional FHEA and AI**

Element	FHEA	Regional AI
Protected Class Scope	Race/ethnicity	All protected classes
Background	Yes	Yes
Includes consideration of disparities in housing need by protected class		
Segregation/Integration	Yes	Yes
Includes consideration of how land use and zoning have contributed/been a barrier or impediment		
RCAP/ECAP or Areas of Minority Concentration	Yes	Yes
Includes consideration of how land use and zoning have contributed/been a barrier or impediment		
Disparities in Access to Opportunity	Yes	Yes
Includes consideration of how land use and zoning have contributed/been a barrier or impediment affecting Fair Housing Choice		
Fair Housing Enforcement Infrastructure	Yes	Yes
Includes enforcement actions, summary of FHIP/FHAP		
Physical Infrastructure	Yes	Recommended
Includes consideration of housing-employment-transportation linkage and how provision of municipal services have contributed/been a barrier or impediment		
Identification of barriers or impediments to fair housing choice not identified above	Optional	Yes
Fair Housing Strategies & Action Plan	Optional	Required for Certification
Conclusions	Yes	Yes

# Regional Housing Market

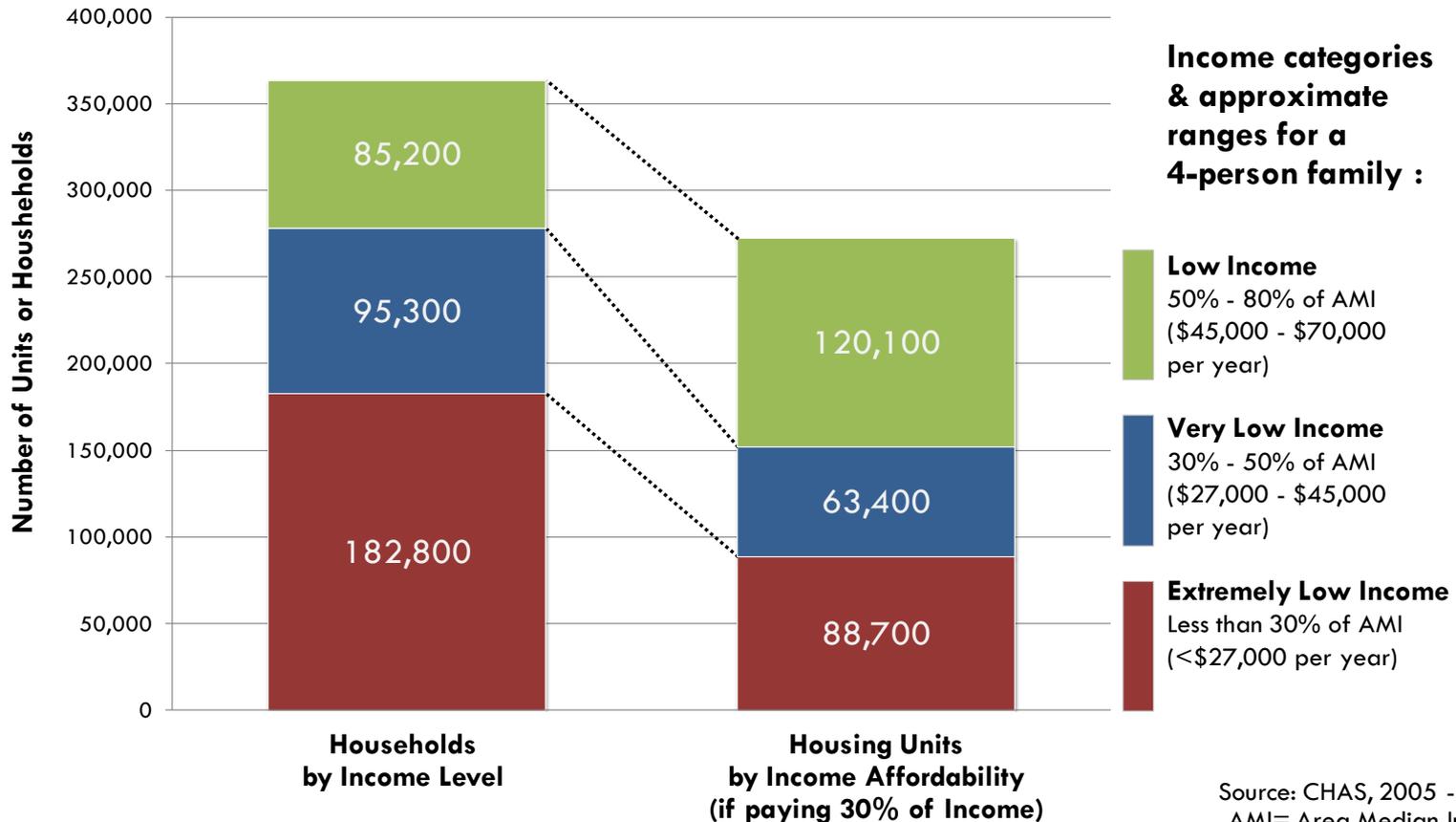
- Multifamily housing growth has collapsed since 2005
- Rents at all-time high; \$1,900 for a 2-BR unit
- For-sale market is weak: 10,000 vacant for-sale units in 2010; up from 3,700 units in 2000
- 2,200 bank-owned properties in MAPC region as of August 2011

# Regional Housing Market



# A Shortage of Affordable Units

**Affordable Housing Needs and Existing Stock,  
by Income Category,  
Metro Boston 2005 - 2009**



**Income categories  
& approximate  
ranges for a  
4-person family :**

**Low Income**  
50% - 80% of AMI  
(\$45,000 - \$70,000  
per year)

**Very Low Income**  
30% - 50% of AMI  
(\$27,000 - \$45,000  
per year)

**Extremely Low Income**  
Less than 30% of AMI  
(<\$27,000 per year)

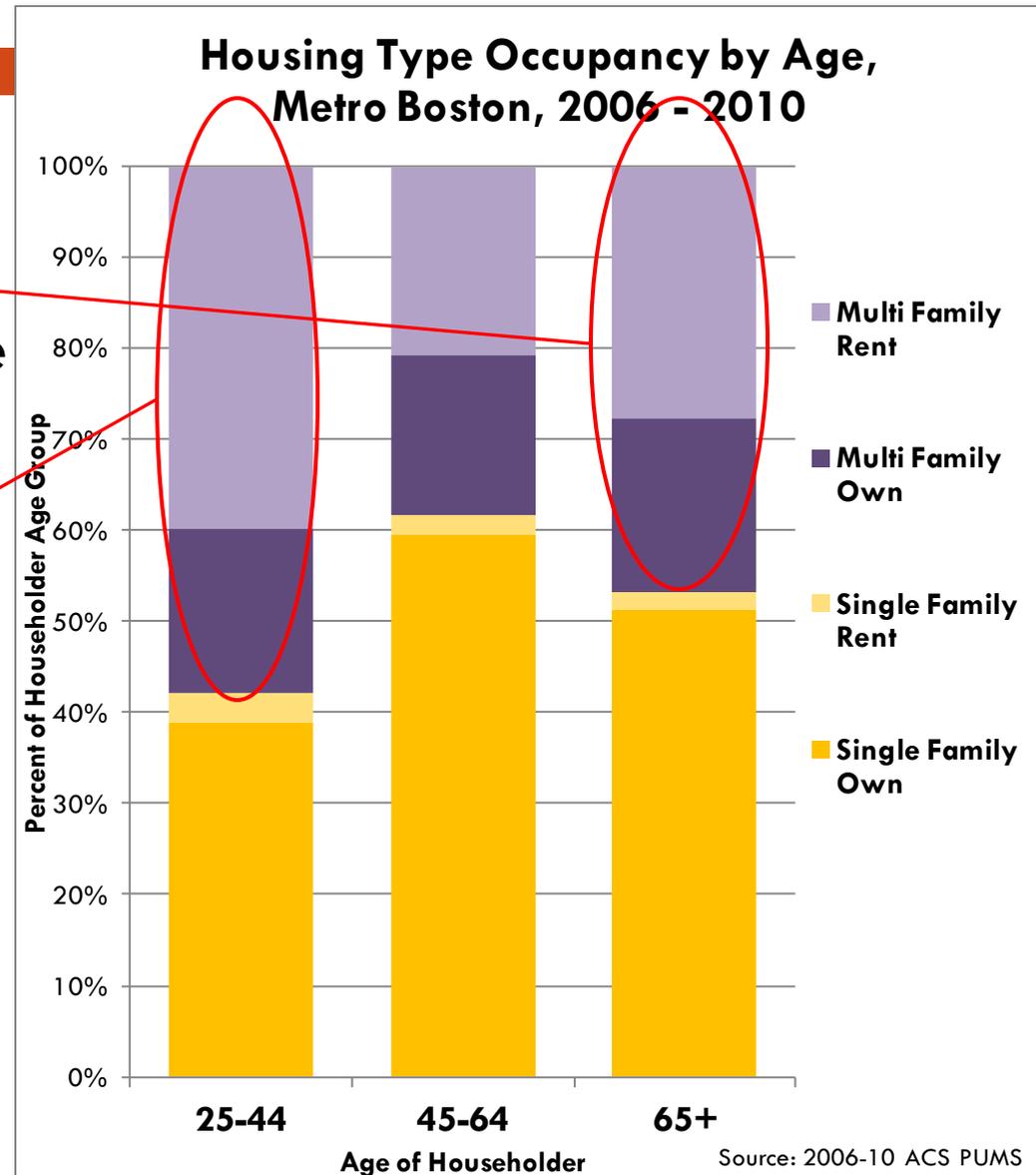
Source: CHAS, 2005 - 2009

AMI= Area Median Income

Includes subsidized and market-rate units

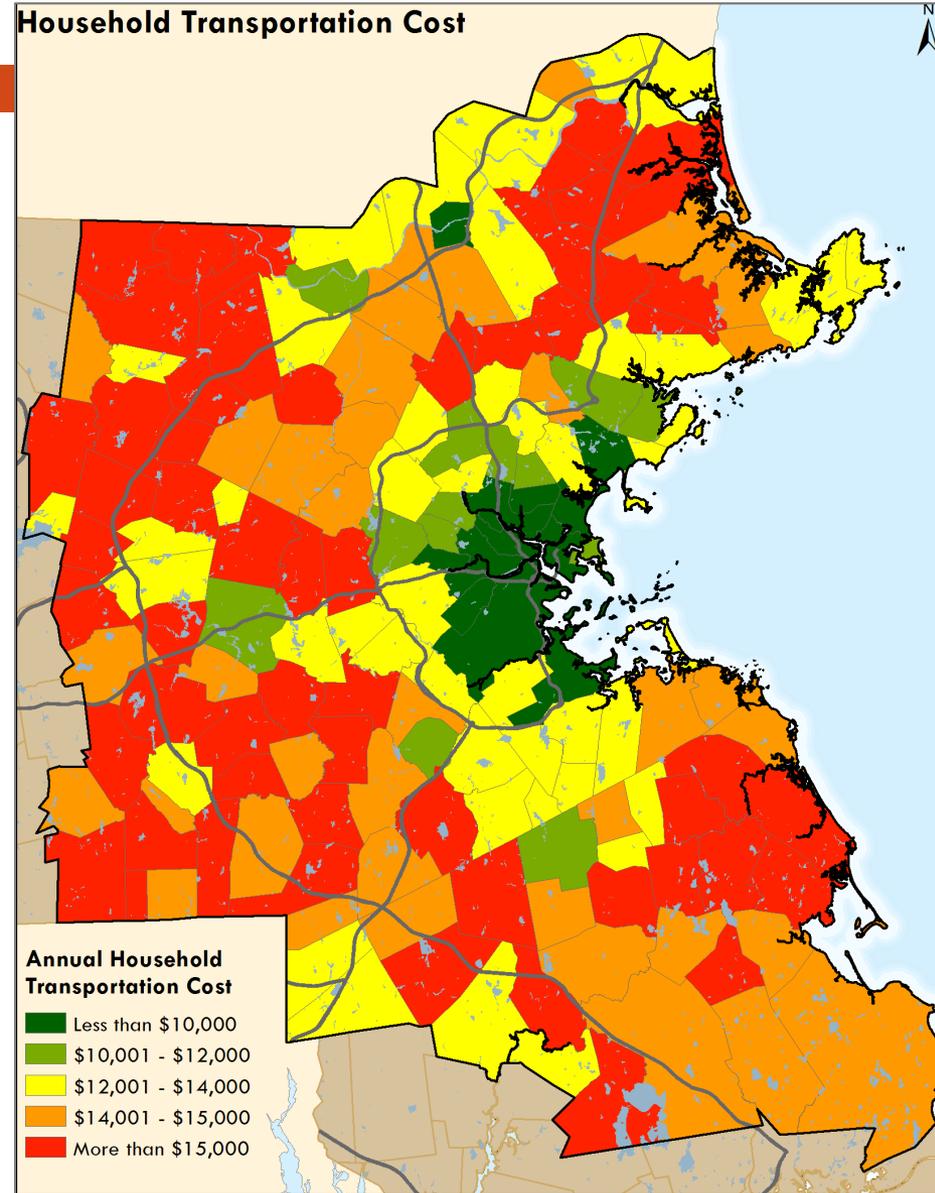
# Changing Housing Needs

- Seniors are fastest-growing population group; more likely to live in multifamily & rental housing
- Attracting & retaining young workers is critical to region's economy
- Need to focus on multifamily housing development



# Housing + Transportation Costs

- Transportation costs add to the affordability problem in suburbs
- Greater distance to work, shopping, school; less transit service
- In some locations, a Very Low Income household might spend 30% on transportation



# Housing the Region

## Fair Housing Equity Assessment Overview and Findings

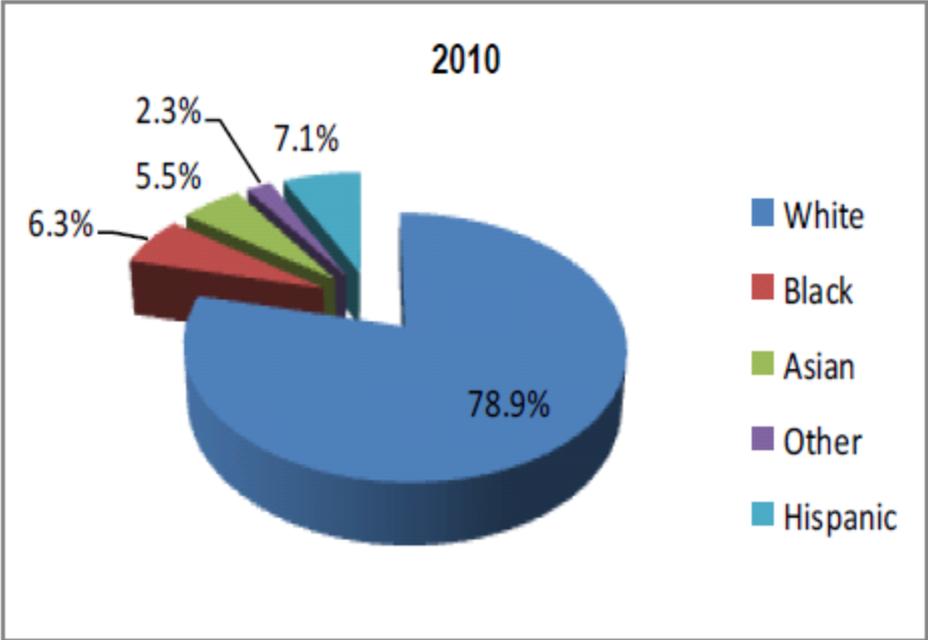
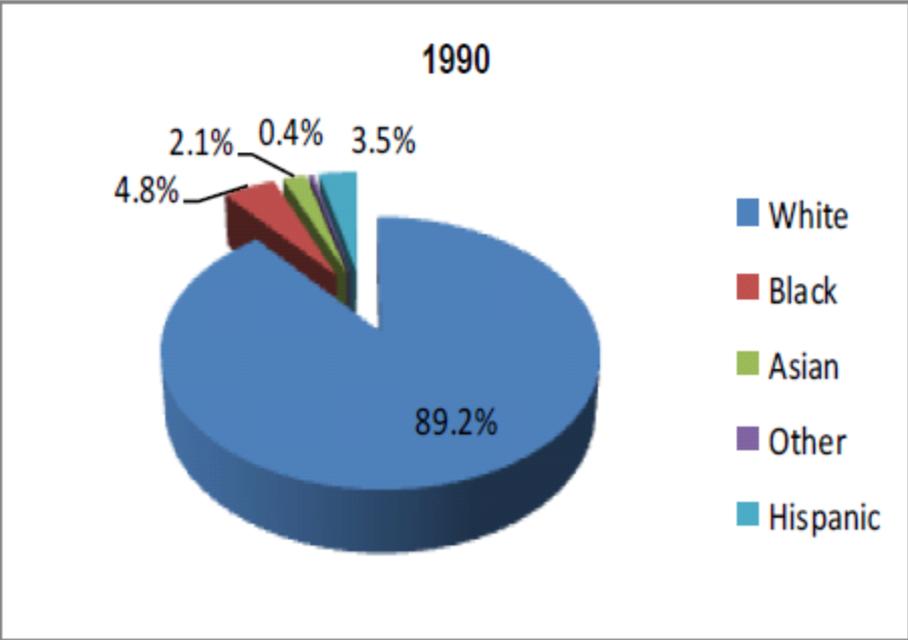


# Race/ Ethnicity

- The increase in the region's racial and ethnic groups over the past two decades has been fueled by immigration.
- Since 1990, some 500,000 foreign born residents have settled in the 5-county region and three-quarters of them live outside city of Boston.
- While the most dramatic increase has been among Asians and Latinos, by 2010, more Blacks also lived outside Boston than lived in the city.

# Race/ Ethnicity

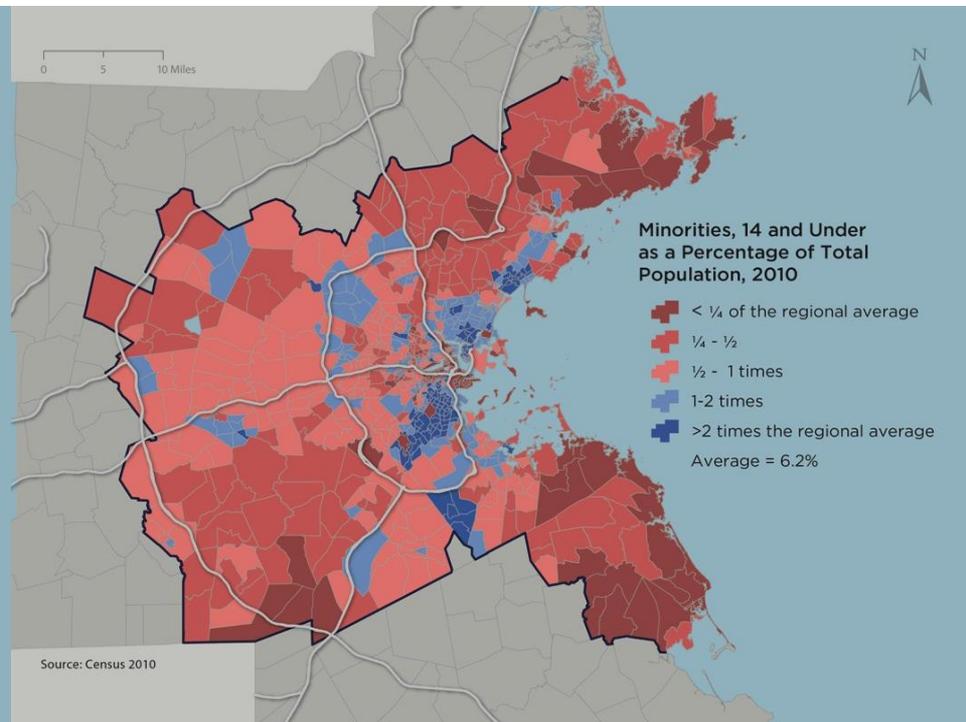
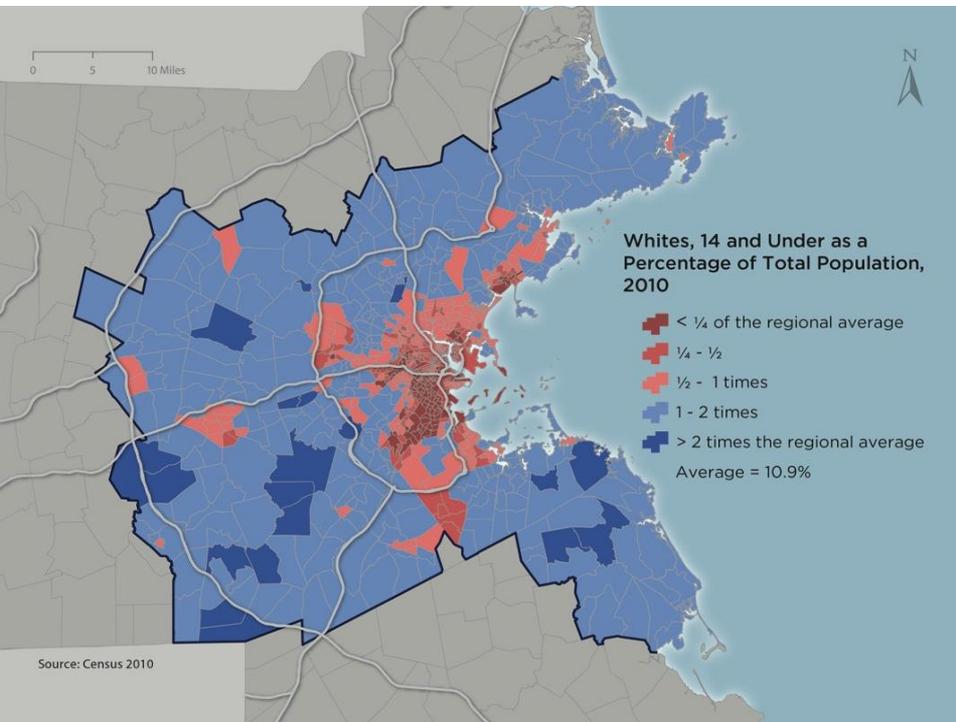
Figure X – MetroFuture Region’s Household Distribution by Race/Ethnicity, 1990 and 2010



# Municipalities with the Highest and Lowest Share of Households in Major Race/Ethnicity Categories

Subregion	White		Black		Hispanic		Asian	
	High	Low	High	Low	High	Low	High	Low
ICC	Nahant	Chelsea	Randolph	Nahant	Chelsea	Nahant	Quincy	Winthrop
	96.5%	37.6%	33.3%	0.4%	49.6%	1.2%	17.2%	0.8%
MAGIC	Bolton	Lexington	Lincoln*	Carlisle	Lincoln*	Littleton	Lexington	Hudson
	95.3%	79.9%	2.7%	0.1%	3.2%	0.7%	16.2%	1.9%
MW	Sudbury	Framingham	Framingham	Wayland	Framingham	Weston	Weston	Marlborough
	92.0%	70.3%	4.7%	0.8%	10.4%	1.5%	8.2%	4.7%
NSPC	Lynnfield	Burlington	Woburn	Lynnfield	Woburn	Wilmington	Burlington	Wakefield
	95.3%	82.4%	3.7%	0.3%	3.4%	1.2%	11.4%	2.2%
NSTF	Essex	Salem	Salem	Manchester	Salem	Wenham	Hamilton	Rockport
	97.6%	82.6%	2.8%	0.0%	11.1%	0.8%	4.1%	0.3%
SCC	Cohasset	Weymouth	Weymouth	Cohasset	Weymouth	Hanover	Weymouth	Scituate
	97.5%	90.5%	2.7%	0.3%	1.9%	0.6%	2.4%	0.5%
SWAP	Wrentham	Milford	Milford	Sherborn	Milford	Wrentham	Hopkinton	Wrentham
	97.6%	86.7%	1.8%	0.3%	5.7%	0.6%	3.6%	0.8%
TRIC	Medfield	Stoughton	Stoughton	Dover	Dedham	Westwood	Sharon	Medfield
	95.6%	83.2%	9.3%	0.4%	3.8%	1.0%	8.6%	2.1%
X-Cent	Mendon	Westborough	Ayer	Mendon	Clinton	Berlin	Westborough	Blackstone
	97.6%	79.7%	4.8%	0.2%	9.8%	0.4%	15.1%	0.5%
X-NE	Newbury	Lawrence	Lowell	West Newbury	Lawrence	Rowley	Lowell	Newbury
	98.3%	29.2%	5.7%	0.1%	65.3%	0.4%	13.6%	0.3%
X-SE	Plympton	Brockton	Brockton	Halifax	Brockton	Hanson	Attleboro	Plympton
	97.5%	51.8%	34.7%	0.6%	8.0%	0.5%	3.2%	0.2%

# Youth Housing Segregation



# Long Term Trends in Segregation

- HUD prepared a dissimilarity index for the MAPC planning region. An index greater than 50 indicates high levels of segregation while indices between 40 and 50 are generally thought to be moderate and an index below 40 is usually viewed as representing low levels of segregation.
- Using this classification system, the Boston metro area shows a high degree of segregation between Whites and Blacks and Whites and Hispanics, and a moderate level of segregation between Whites and Asians.

# Long Term Trends in Segregation

<b>Black-White Dissimilarity Indices, Boston, MA-NH PMSA</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>
Census Bureau	0.76	0.69	0.66	
William Frey		0.69	0.68	0.64
John Logan	0.80	0.74	0.72	0.68
HUD Sustainable Communities (101 MAPC communities)				0.65
<b>Hispanic-White Dissimilarity Indices, Boston, MA-NH PMSA</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>
U.S. Census Bureau	0.55	0.55	0.59	
William Frey		0.59	0.63	0.60
John Logan	0.62	0.62	0.65	0.62
HUD Sustainable Communities (101 MAPC communities)				0.57
<b>Asian-White Dissimilarity Indices, Boston, MA-NH PMSA</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>
U.S. Census Bureau	0.48	0.44	0.45	
William Frey		0.46	0.48	0.45
John Logan	0.59	0.52	0.52	0.47
HUD Sustainable Communities (101 MAPC communities)				0.43

Sources: Iceland et al., John R. Logan and Brian Stults. 2011. "The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census" Census Brief prepared for Project, and Source: William H. Frey, Brookings Institution and University of Michigan Social Science Data Analysis Network's analysis of 1990, 2000, and 2010 Census Decennial Census tract data

# Discrimination

- Between January 2007 and April 2012, 1,272 complaints were filed with HUD, the Massachusetts Commission Against Discrimination, the Cambridge Human Rights Commission or the Boston Fair Housing Commission, involving allegations of 1,692 acts of discrimination in the 164 MetroFuture communities. Claims included:
  - Disability discrimination (27.5%)
  - Race discrimination (19.6%)
  - Discrimination against children (11.4%) - The combination of these complaints plus those based on family status (3.1%) and lead paint (5.8%) – often indicators of unwillingness to rent to families with young children – totaled 20.3 percent.
  - Public assistance (8.7%)
  - National origin (8.2%)

# Housing for (non-Elderly) Populations with Special Needs

- MetroFuture residents with disabilities continue to live in segregated institutional and quasi-institutional places.
- More than half of these individuals live in nursing homes, while 22.5 percent living in long term chronic care or hospital settings.
- Another 25 percent of people in disability segregated situations live in halfway houses and group homes.
- In addition to these institutionalized populations, there are some 437,000 residents of the Boston-Cambridge-Quincy metro who reported having one or more disabling conditions in the ACS.

# Housing for (non-Elderly) Populations with Special Needs

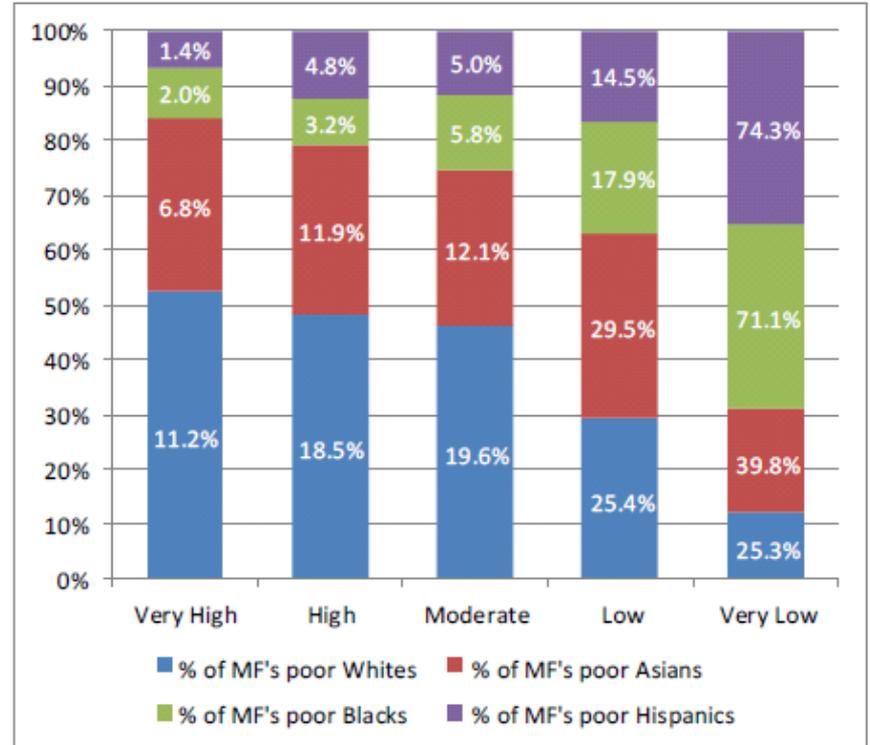
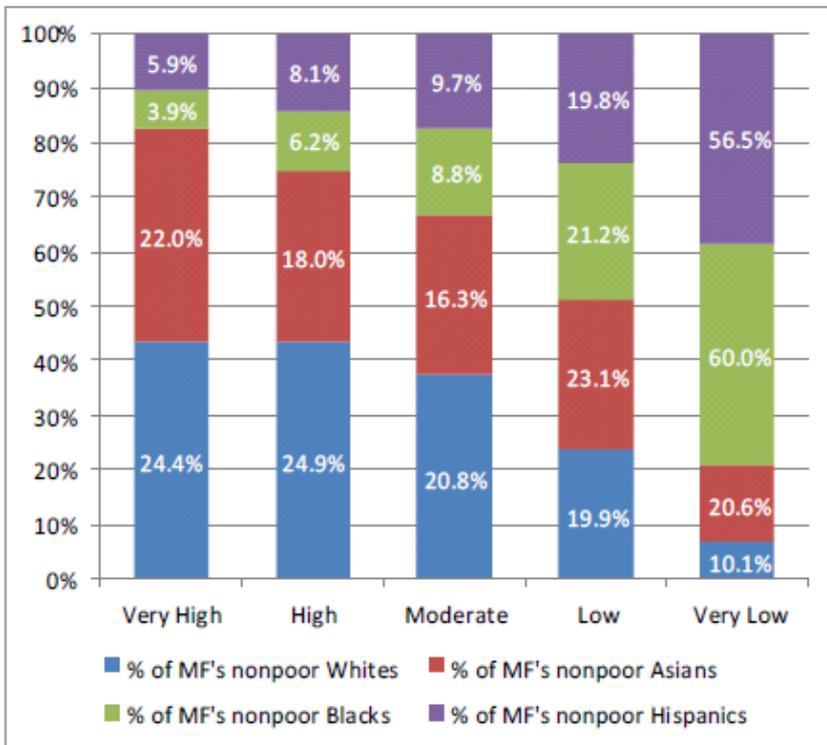
**Table X: Housing for (non-Elderly) Populations with Special Needs**

	Type of Housing	# Projects/ Programs	Total Units	Low income units
<b>Metro Future Total</b>	Total resources (units and beds)	<b>862</b>	<b>12,469</b>	<b>12,307</b>
	Housing specifically for special (non-elderly) populations	<b>109</b>	<b>1,965</b>	<b>1,847</b>
	Group home beds for special (non-elderly) populations	<b>753</b>	<b>10,504</b>	<b>10,460</b>
	FCF + DDS/DMH	501	8,394	8,369
	SPH 689/167	131	1,113	1,113
	S811 + 202/162	77	674	660
	Other State/Fed Spec Nds Gp Hms	44	323	318
<b>City of Boston</b>	Total resources (units and beds)	56	2,088	2,025
	Housing specifically for special (non-elderly) populations	31	714	654
	Group home beds for special (non-elderly) populations	25	1,374	1,371
	FCF + DDS/DMH	1	1,100	1,100
	SPH 689/167	5	40	40
	S811 + 202/162	9	121	120
	Other State/Fed Spec Nds Gp Hms	10	113	111
<b>Balance of Metro Future region</b>	Total resources (units and beds)	806	10,381	10,282
	Housing specifically for special (non-elderly) populations	78	1,251	1,193
	Group home beds for special (non-elderly) populations	728	9,130	9,089
	FCF + DDS/DMH	500	7,294	7,269
	SPH 689/167	126	1,073	1,073
	S811 + 202/162	68	553	540
	Other State/Fed Spec Nds Gp Hms	34	210	207

# Rental Housing Mismatch

Distribution of *Non-poor* Residents by Race/Ethnicity Relative to Neighborhoods of Opportunity

Distribution of *Poor* Residents by Race/Ethnicity Relative to Neighborhoods of Opportunity



# Spatial Segregation

- ❑ Spatial segregation is both a reflection of the existing social structure and a mechanism to enforce that structure.
- ❑ The forces that contribute to spatial segregation by race and ethnicity are complex and varied.
- ❑ A number of studies have concluded that low density only zoning that reduces the number of rental units, also limits the number of black and Latino residents.
- ❑ By contrast, new production in general, new multifamily production, and new affordable rental production have been shown to be market conditions that promote inclusion of blacks and Latinos.

# Limited Multifamily Zoning Across the MetroFuture Region

SUB-REGION	Multifamily by right		Multifamily by special permit		Townhouses (3+ units) by right or special permit	
	Yes	No	Yes	No	Yes	No
ICC	16	6	21	1	18	4
MAGIC	6	6	10	2	7	5
MW	4	5	9	0	7	2
NSPC	4	5	9	0	8	1
NSTF	6	9	15	0	11	4
SSC	6	5	10	1	8	3
SWAP	3	7	9	1	9	1
TRIC	6	5	11	0	9	2
X-Cent	4	12	14	2	10	6
X-NE	8	16	24	0	18	6
X-SE	10	12	18	4	14	8
<b>Metro-Future Total*</b>	<b>73</b>	<b>88</b>	<b>150</b>	<b>11</b>	<b>119</b>	<b>42</b>

Source: Pioneer Institute Housing Regulation Database

<http://www.masshousingregulations.com>

# Action Agenda

## Creating the Action Agenda:

- ❑ Addressing discrimination and discriminatory practices.
- ❑ Overcome spatial separation and segregation.
- ❑ Affirmatively further fair housing throughout the metropolitan area by broadening the housing choices available to all those eligible for assisted housing, and encouraging applicants to consider racially non-impacted locations (HUD defines as an area where the racial or ethnic group is less than 30%).
- ❑ Secure the cooperation of important actors whose impact upon fair housing is substantial, including jobs, schools, transportation, and social services.

# Housing the Region

To learn more about MAPC's local and regional housing planning and policy work visit:



<http://www.mapc.org/smart-growth/housing>

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