The Greater Boston Housing Report Card 2013

What Follows the Housing Recovery?
The 11th Annual Greater Boston Housing Report Card set out to answer six key questions
Three Questions about the Present

• What has happened to home sales, housing production, and foreclosures during the past two years?

• What has happened to home prices and rents?

• What roles are the federal government, the Commonwealth, and the City of Boston playing in the housing market today?
Three Questions about the Future

• Given current economic conditions, are we on the verge of another housing bubble?

• Given the changing demographics and economic health of Greater Boston, have we begun to build appropriate new housing stock to meet expected demand and moderate future price and rent hikes?

• What kinds of changes in zoning regulations at the local level could encourage the production of an appropriate housing stock for Greater Boston?
The Economic Context

The Great Recession and Economic Recovery
Annual U.S. Real GDP Growth Rate
1994-2013:II

The “Great Recession”
Components of U.S. Real GDP Growth
2007:IV - 2009:II

-5.2% GDP
-3.9% Personal Consumption Expenditures
-20.7% Non-Residential Fixed Investment
-36.4% Residential Fixed Investment
11.1% Federal Consumption Expenditures
1.4% State & Local Consumption Expenditures
42.8% Net Exports
Annual U.S. Real GDP Growth Rate
1994-2013:II

“The Not So Great Recovery”
Average U.S. GDP 4-Year Growth Rates following Recessions
1974/75 - 2008/09

Recession Years

- 1974-75: 5.1%
- 1980-81: 5.1%
- 1990-91: 3.3%
- 2001: 3.1%
- 2008-09: 2.2%
Components of U.S. Real GDP Growth
2009:III - 2012:IV

- Personal Consumption Expenditures: 6.9%
- Non-Residential Fixed Investment: 22.2%
- Residential Fixed Investment: 11.2%
- Net Exports: -11.8%
- Federal Consumption Expenditures: -3.7%
- State & Local Consumption Expenditures: -7.3%
Leaving us with high unemployment
And stagnant income: Despite the "recovery", personal income lower today than in 2008.
National Housing Market Recovery
Nonetheless, the national housing market is recovering … with sales sharply higher to above average levels.
U.S. New Housing Permits
2004 - 2013 (through June) (in Thousands)

With construction permits up 60% over the 2009-2011 level
Monthly 30 Year Fixed Rate U.S. Home Mortgage Rates
2008 (August) - 2013 (August)

Mortgage rates have spiked, but still low by historical standards
The Massachusetts Economy
Since 2009, Massachusetts economic growth rate has outpaced the nation.
Solid job growth ... until this year
Civilian Unemployment Rate
Massachusetts 2003-2013 (July)

Leading to a spike in the unemployment rate
… and narrowing the Commonwealth’s advantage over the nation
Greater Boston Demographics and Economics

What drives the local housing market: Demographics and Economics
### Demographic Profile of the Five-County Greater Boston Region

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<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td>3,783,817</td>
<td>4,001,752</td>
<td>4,134,036</td>
<td>4,140,307</td>
<td>5.8%</td>
<td>3.5%</td>
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<tr>
<td><strong>Households</strong></td>
<td>1,410,238</td>
<td>1,533,041</td>
<td>1,598,451</td>
<td>1,588,820</td>
<td>8.7%</td>
<td>3.6%</td>
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</tbody>
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**Between 2000 and 2011, nearly 140,000 more residents and 55,000 more households**

### Age

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<tbody>
<tr>
<td>Percent 0-24</td>
<td>33.7%</td>
<td>32.5%</td>
<td>32.0%</td>
<td>30.5%</td>
<td>-3.8%</td>
<td>-5.8%</td>
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<tr>
<td>Percent 25-44</td>
<td>34.7%</td>
<td>32.6%</td>
<td>27.7%</td>
<td>27.3%</td>
<td>-6.1%</td>
<td>-16.3%</td>
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<tr>
<td>Percent 45-64</td>
<td>18.7%</td>
<td>22.1%</td>
<td>27.1%</td>
<td>27.3%</td>
<td>17.9%</td>
<td>23.6%</td>
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<tr>
<td>Percent 65 and Older</td>
<td>12.8%</td>
<td>12.8%</td>
<td>13.2%</td>
<td>13.2%</td>
<td>-0.1%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Median Age²</td>
<td>33.4</td>
<td>36.1</td>
<td>38.3</td>
<td>38.4</td>
<td>8.1%</td>
<td>6.3%</td>
</tr>
</tbody>
</table>

**Rapidly aging population**
**Greater Boston Household Income Trend**

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</thead>
<tbody>
<tr>
<td><strong>Median Household Income (2010 $)</strong>&lt;sup&gt;a&lt;/sup&gt;</td>
<td>$67,010</td>
<td>$69,784</td>
<td>$68,802</td>
<td>$67,670</td>
<td>4.1%</td>
<td>-3.0%</td>
</tr>
<tr>
<td><strong>Median Homeowner Income (2010 $)</strong>&lt;sup&gt;a&lt;/sup&gt;</td>
<td>$86,225</td>
<td>$90,460</td>
<td>$93,484</td>
<td>$91,297</td>
<td>4.9%</td>
<td>0.9%</td>
</tr>
<tr>
<td><strong>Median Renter Income (2010 $)</strong>&lt;sup&gt;a&lt;/sup&gt;</td>
<td>$43,787</td>
<td>$43,312</td>
<td>$39,208</td>
<td>$37,609</td>
<td>-1.1%</td>
<td>-13.2%</td>
</tr>
</tbody>
</table>

Over the past decade, the median income of homeowners has stagnated. The median income of renters has plummeted by 13%.
<table>
<thead>
<tr>
<th>Monthly Category</th>
<th>New York City, NY</th>
<th>Washington, D.C.</th>
<th>Boston, MA</th>
<th>San Francisco, CA</th>
<th>Minneapolis, MN</th>
<th>Denver, CO</th>
<th>Chicago, IL</th>
<th>Austin, TX</th>
<th>Miami, FL</th>
<th>Raleigh-Cary, NC</th>
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<tbody>
<tr>
<td>Housing</td>
<td>$1,474</td>
<td>$1,412</td>
<td>$1,444</td>
<td>$1,795</td>
<td>$920</td>
<td>$940</td>
<td>$785</td>
<td>$1,050</td>
<td>$1,122</td>
<td>$878</td>
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<tr>
<td>Food</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
<td>$754</td>
</tr>
<tr>
<td>Child care</td>
<td>$2,006</td>
<td>$1,716</td>
<td>$1,505</td>
<td>$953</td>
<td>$1,526</td>
<td>$1,233</td>
<td>$1,285</td>
<td>$961</td>
<td>$864</td>
<td>$1,062</td>
</tr>
<tr>
<td>Transportation</td>
<td>$577</td>
<td>$607</td>
<td>$607</td>
<td>$607</td>
<td>$603</td>
<td>$607</td>
<td>$607</td>
<td>$607</td>
<td>$607</td>
<td>$607</td>
</tr>
<tr>
<td>Health care</td>
<td>$1,629</td>
<td>$1,577</td>
<td>$1,585</td>
<td>$1,574</td>
<td>$1,524</td>
<td>$1,453</td>
<td>$1,466</td>
<td>$1,448</td>
<td>$1,431</td>
<td>$1,379</td>
</tr>
<tr>
<td>Other Necessities</td>
<td>$570</td>
<td>$554</td>
<td>$563</td>
<td>$652</td>
<td>$428</td>
<td>$434</td>
<td>$394</td>
<td>$462</td>
<td>$480</td>
<td>$418</td>
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<tr>
<td>Taxes</td>
<td>$781</td>
<td>$764</td>
<td>$680</td>
<td>$676</td>
<td>$538</td>
<td>$406</td>
<td>$466</td>
<td>$286</td>
<td>$284</td>
<td>$388</td>
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<tr>
<td>Total Monthly</td>
<td>$7,792</td>
<td>$7,385</td>
<td>$7,137</td>
<td>$7,011</td>
<td>$6,294</td>
<td>$5,827</td>
<td>$5,752</td>
<td>$5,568</td>
<td>$5,542</td>
<td>$5,485</td>
</tr>
</tbody>
</table>

| Total Annual          | $93,502          | $88,615          | $85,641   | $84,133          | $75,527        | $69,924   | $69,028     | $66,812   | $66,501   | $65,816          |

| Ratio of Metro Areas to Boston 2011 | 109.2% | 103.5% | 100.0% | 98.2% | 88.2% | 81.6% | 80.6% | 78.0% | 77.7% | 76.9% |
| Ratio of Metro Areas to Boston 2005 | 90.7% | 95.0% | 100.0% | 89.1% | 85.0% | 73.5% | 67.6% | 67.4% | 67.2% | 68.2% |

**Boston 3rd highest cost of living**

Source: Economic Policy Institute
As a result of stagnating or declining income, since 2005 Greater Boston’s cost of living has increased 1/3 faster than median homeowner income and more than 3X faster than median renter household income.

Increase in Family Budget Needs vs. Increase in Median Household Income - Renters vs. Homeowners

Five-County Greater Boston Region

2005-2011

Median Renter Household Income: 9.6%
Median All Household Income: 11.3%
Median Owner Household Income: 23.9%
Family Budget - 4 Person Family: 32.5%
... and income inequality has increased across Greater Boston
City of Boston - Percent Change in Population by Income Class 2000-2009

... with the fastest growth in population among those with lowest and highest incomes
**Housing Cost Burden – Greater Boston**

The result is a sharp decline in housing affordability in the region

<table>
<thead>
<tr>
<th></th>
<th>1990</th>
<th>2000</th>
<th>2010</th>
<th>2011</th>
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</thead>
<tbody>
<tr>
<td>Renter-Occupied Households Paying More Than 30% of Income on Rent</td>
<td>41.7%</td>
<td>39.2%</td>
<td>50.1%</td>
<td>51.3%</td>
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<tr>
<td>Renter-Occupied Households Paying More Than 50% of Income on Rent</td>
<td>19.6%</td>
<td>18.4%</td>
<td>25.4%</td>
<td>26.4%</td>
</tr>
<tr>
<td>Owner-Occupied Households w/ Mortgage Paying More than 30% of Income on HH Costs</td>
<td>28.3%</td>
<td>26.7%</td>
<td>39.5%</td>
<td>40.4%</td>
</tr>
</tbody>
</table>
Greater Boston’s Housing Market Recovery

Still, there is some very good news to report in the Greater Boston housing market
Annual Number of Sales of Single-Family Homes in Five-County Greater Boston Region, 2000-2013

Home Sales Rebounding
Highest Sales since 2005
Figure 2.4 Number of Housing Permits Issued in Greater Boston, 2000-2013

Huge Increase in Permits
Up 114% since 2011
### Proportion of Housing Permits by Type of Structure

Greater Boston

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Single Family</td>
<td>64.7%</td>
<td>41.0%</td>
<td>34.0%</td>
</tr>
<tr>
<td>2-4 unit</td>
<td>7.4%</td>
<td>4.2%</td>
<td>3.9%</td>
</tr>
<tr>
<td>5+ Unit</td>
<td>27.8%</td>
<td>54.7%</td>
<td>62.2%</td>
</tr>
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**Major Shift to the Production of the Multi-Unit Housing we need for aging boomers and young Millennials**
### Housing Units Constructed in Chapter 40R Smart Growth Districts in Massachusetts

<table>
<thead>
<tr>
<th>Municipality</th>
<th>District Name</th>
<th>Single-Family Units</th>
<th>Units in 2- to 3-Units Structures</th>
<th>Units in Multiunit Structures</th>
<th>Total Units Constructed</th>
<th>Building Permits Issued, Under Construction</th>
<th>Pending Building Permits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belmont</td>
<td>Our Lady of Mercy</td>
<td>2</td>
<td>11</td>
<td>4</td>
<td>17</td>
<td>2</td>
<td>25</td>
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<tr>
<td>Brockton</td>
<td>Downtown</td>
<td>2</td>
<td>120</td>
<td>2</td>
<td>120</td>
<td>25</td>
<td>98</td>
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<tr>
<td>Chelsea</td>
<td>Gerrish Ave</td>
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<td>Easton</td>
<td>Queset</td>
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<td>Easthampton</td>
<td>Smart Growth Overlay</td>
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<td>Haverhill</td>
<td>Downtown</td>
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<tr>
<td>Holyoke</td>
<td>Smart Growth Overlay</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>98</td>
<td>55</td>
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<tr>
<td>Lakeville</td>
<td>Res. At Lakeville Station</td>
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<tr>
<td>Lawrence</td>
<td>Arlington Mills</td>
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<td>Lowell</td>
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<tr>
<td>Lunenburg</td>
<td>Tri-Town</td>
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<tr>
<td>Lynnfield</td>
<td>Planned Village Development</td>
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<td>Natick</td>
<td>SGOD</td>
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<tr>
<td>North Reading</td>
<td>Berry Center</td>
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<td>Northampton</td>
<td>Sustainable Growth</td>
<td>11</td>
<td>3</td>
<td>48</td>
<td>62</td>
<td>138</td>
<td>138</td>
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<tr>
<td>Norwood</td>
<td>St. George Ave</td>
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<tr>
<td>Pittsfield</td>
<td>Smart Growth Overlay</td>
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<tr>
<td>Reading</td>
<td>Gateway</td>
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<tr>
<td>Reading</td>
<td>Downtown</td>
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<tr>
<td><strong>Totals</strong></td>
<td></td>
<td><strong>14</strong></td>
<td><strong>24</strong></td>
<td><strong>1,478</strong></td>
<td><strong>1,516</strong></td>
<td><strong>409</strong></td>
<td><strong>464</strong></td>
</tr>
</tbody>
</table>

**TOTAL UNITS CONSTRUCTED, UNDER CONSTRUCTION, OR PENDING**: 2,389
Annual Number of Foreclosure Deeds in Single-Family Homes in Five-County Greater Boston Region, 2000-2013

Major Reduction in Foreclosure Deeds
75% Decline since 2010
Annual Number of Foreclosure Petitions in Single-Family Homes in Five-County Greater Boston Region, 2000-2013

Major Reduction in Foreclosure Petitions
88% Decline since 2007 … foreshadowing fewer deed foreclosures in the future
Home Prices, Rents, and Housing Affordability
Homeowner Vacancy Rate
Greater Boston, 1990 - 2013

Homeowner Vacancy Rate lowest since 2004, but still above rates that cause explosive price increases
Annual Percentage Change in Case-Shiller Single Family Home Price Index
Greater Boston Metropolitan Area
1987-2013 (May)

Modest Price Increases for past two years
Case-Shiller Data
Figure 3.3 Annual Median Price of Single-Family Homes in Five-County Greater Boston Region, 2000-2013

Warren Group Data
Single-Family Housing Prices returning to previous peak, but at slower rate than last housing cycle
Percent Change in Seasonally-Adjusted Case-Shiller Home Price Index for 20 Metro Areas, February 2012 - May 2013

Relative to other Major Metro Areas, single-family home prices rising at moderate rate
Annual Median Price of Condominiums in Five-County Greater Boston Region, 2000-2013

$176,686
$199,576
$242,520
$261,357
$287,938
$300,458
$301,619
$304,436
$306,523
$279,852
$293,755
$302,093
$277,250
$290,533

Rising Demand for Condominiums is closing the price gap between single-family homes and condos, again reflecting the region’s demographics and economic conditions.
Annual Median Price of Homes in Two-Unit and Three-Unit Structures in Five-County Greater Boston Region, 2000-2013

<table>
<thead>
<tr>
<th>Year</th>
<th>Two-Unit</th>
<th>Three-Unit</th>
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</thead>
<tbody>
<tr>
<td>2000</td>
<td>$225,460</td>
<td>$273,328</td>
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<tr>
<td>2001</td>
<td>$273,328</td>
<td>$347,050</td>
</tr>
<tr>
<td>2002</td>
<td>$347,050</td>
<td>$412,859</td>
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<tr>
<td>2003</td>
<td>$412,859</td>
<td>$492,182</td>
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<tr>
<td>2004</td>
<td>$492,182</td>
<td>$483,192</td>
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<tr>
<td>2005</td>
<td>$483,192</td>
<td>$458,565</td>
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<tr>
<td>2006</td>
<td>$458,565</td>
<td>$492,182</td>
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<tr>
<td>2007</td>
<td>$492,182</td>
<td>$454,028</td>
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<tr>
<td>2008</td>
<td>$454,028</td>
<td>$483,192</td>
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<td>2009</td>
<td>$483,192</td>
<td>$458,565</td>
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<td>2010</td>
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<td>$483,192</td>
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<tr>
<td>2012</td>
<td>$483,192</td>
<td>$458,565</td>
</tr>
<tr>
<td>2013</td>
<td>$458,565</td>
<td>$492,182</td>
</tr>
</tbody>
</table>

Sharp Rise in Demand for 2-Unit/3-Unit Housing raising prices

47% Price Increase since 2009
Greater Boston Rental Vacancy Rate
2000-2013:II

Rent Stable Vacancy Rate: 5.5%

Rental Vacancy Rate well below 5.5%
Average Monthly Asking Rent in Greater Boston
2000 - 2013 (Q2)

Continuous Increase in Rents, regardless of economy or relatively stable home prices
Average Monthly **Effective Rent** in Greater Boston
2000-2013:II

... even after rent discounts
Average Monthly Effective Rents in Selected U.S. Metro Areas, 2013:II

$3,017
$1,999
$1,772
$1,499
$1,435
$1,389
$1,096
$1,058
$995
$885
$866
$842
$836
$820
$818
$814
$798
$741
$725

3rd Highest Effective Rents among Largest Metro Areas
Zoning for Multi-Unit Housing

A New Study revealing which Zoning Regulations are most conducive to the production of Multifamily Housing

Studied 37 zoning regulations identified by the Pioneer Institute
Multi-family Housing Production

• Between 2005 and 2012, across 159 Greater Boston communities, the average number of multi-family housing units produced was equal to 2.03% of the existing housing stock in each community.

• The percentage ranged from 25 percent in one community (North Reading) to zero percent in 33 communities.

The top 20 Greater Boston municipalities increased multifamily production by 4.91 percent or more.

An additional 27 municipalities increased multifamily production above the 2.03 percent all municipality average.

79 municipalities increased multifamily production by up to the 2.03 percent all municipality average.

33 municipalities produced no multifamily housing at all.
Greater Boston
Multifamily Housing Growth
2005 - 2012

Multifamily Housing Growth
- 4.90% - 25.01%
- 2.03% - 4.89%
- 0.01% - 2.02%
- 0%
- Excluded Municipalities
- Other MA Municipalities

Source: U.S. Census Bureau Building Permits Survey
Multifamily Housing Growth in Greater Boston, 2005 - 2012

What Promotes Multifamily Housing Production?

40 R District: 56% More Multi-Family Housing Permitted
Inclusionary Zoning: 74% More Multi-Family Housing Permitted
Cluster Development: 3X More Multi-Family Housing Permitted

Source: U.S. Census Bureau, Building Permits Survey
Zoning Reform

What this research suggests is that if we can encourage more Greater Boston communities to adopt:

- **40R**
- **Cluster Developments**
- **Inclusionary Zoning**

Then, we have a chance to make available the land required for the additional multifamily housing we need for a growing population … particularly one comprised of a great number of aging baby boomers and young Millennials.
Public Policy for Housing

Now a much higher emphasis on Housing at the Local, State, and Federal Level
City of Boston Housing Blueprint – Mayor Menino

• Goal: 30,000 units of new housing by 2020

• $16.5 billion in public and private investment in housing, using a variety of tools to encourage the development of both market rate and affordable homes

• Housing for 10,000 full-time students

• More flexibility in the city’s regulations on housing unit size and parking

• The new plan calls for even greater flexibility to meet the needs of elderly residents, families with children, and young professionals
New Commonwealth Policies – Gov. Patrick

• Goal: 10,000 units of multi-unit housing per year through 2020

• New *Compact Neighborhoods* program provides additional financial incentives to municipalities that permit the construction of denser developments

• New *Housing Development Incentive Program* facilitating the development of market rate housing in older industrial cities

• New *Residential Assistance for Families in Transition Program* (RAFT) to improve housing outcomes for the homeless

• Under *Chapter 40T*, the state has helped keep affordable housing built with state and federal subsidies from imminent risk of conversion to market rate housing

• *$1.4 billion in capital spending* over the next five years for various housing projects
New Federal Policies – President Obama

• Support for legislative action to allow and encourage more U.S. families to refinance their homes at low interest rates

• A promise to issue an executive order to expand the pool of borrowers eligible for loans from federally-backed programs so that many borrowers without the very highest-quality credit scores could now receive loans

• Continued support for 30-year mortgage

• A call for “an end to the federally owned mortgage giants Fannie Mae and Freddie Mac … placing the vast majority of financial risk on private-sector lenders”

• Assessment of a fee on mortgage-backed security transactions to provide a funding source for affordable housing for low- and moderate-income households
Public Funding for Housing

But less public money to devote to housing in the Commonwealth
Total Real Federal Spending (FY2013 $), FY1989 - FY2014

*Note: FY2014 Federal spending subject to change.

With the end of Recovery Act dollars, a return to federal spending levels of last decade.
Total Real DHCD Spending (FY2013 $), Including Federal Share and ARRA, FY1989 - FY2014

*Note: FY2014 Federal spending subject to change.

Public Spending back to lower levels

Fiscal Year
Major Conclusions
Another Housing Bubble?

- Single-Family home prices may continue to increase, but the probability of another housing price bubble is low due to:
  - **Demographic Shift**
    - Empty-Nesters, many of whom are looking to downsize -- adding to the supply of single-family homes
    - Younger generation’s demand for single-family homes constrained by depressed income and high debt
    - Younger generation’s desire for living in denser city and village-centered environment
  - **Rising mortgage rates** increasing the cost of homeownership
  - **Tighter mortgage regulations**
  - **Increased supply of new housing**
Housing Affordability?

• Combination of renewed increases in home and condo prices and continued increases in rents increases the cost of housing in Greater Boston

• Stagnating income for homeowners and declining income for renters reduces affordability even more

• Increased income inequality leads to even greater difficulty for working households in the region
Housing Production?

- With
  - rising home sales
  - increasing population
  - low mortgage rates

Developers are moving into high gear

- And

They are producing multi-unit housing at near-record levels
Housing’s Future in Greater Boston

• IF … zoning reform and regulatory relief on such matters as parking and unit size allow more multifamily housing construction
• IF … developers continue to take advantage of state policies to build more housing
• IF … we find a way to house more of our graduate students and young professionals in new housing, freeing up the older but sturdy existing stock for working families
• IF … we continue to implement public policies aimed at meeting Governor Patrick’s and Mayor Menino’s goals for housing production ….
• THEN … we finally have a real shot at moderating home prices and rent increases so that more Greater Boston households can find decent affordable housing in the region’s 161 cities and towns.
• This will take real vigilance.
And Finally …

If we do all of this, we will finally be fulfilling the “moral obligation” to house all our people in decent, affordable housing and, at the same time, fulfill the “economic necessity” of providing affordable housing that can help maintain our economic prosperity.
Thank You
The Kitty and Michael Dukakis Center for Urban & Regional Policy conducts interdisciplinary research, in collaboration with civic leaders and scholars both within and beyond Northeastern University, to identify and implement real solutions to the critical challenges facing urban areas throughout Greater Boston, the Commonwealth, and the nation.

Founded in 1999 as a “think and do” tank, the Dukakis Center’s collaborative research and problem-solving model applies powerful data analysis, multidisciplinary research and evaluation techniques, and a policy-driven perspective to address a wide range of issues facing cities, towns, and suburbs, with a particular emphasis on the greater Boston region. The Dukakis Center works to catalyze broad-based efforts to solve urban problems, acting as both a convener and a trusted and committed partner to local, state, and national agencies and organizations.

In November 2008 the Center was renamed in honor of Kitty and Michael Dukakis for the extraordinary work that both of them have done to make the City of Boston, the Commonwealth, and the nation a better place to live and work.

Policy Focus Areas:

- Economic Development
- Housing
- Labor/Management Relations
- Program Evaluation
- State and Local Public Finance
- Transportation
- Workforce Development

A “Think and Do” Tank
GRADUATE PROGRAMS

MS in Urban & Regional Policy

Master of Public Administration
*Online option available.*

MS in Law & Public Policy
*Focus areas in Sustainability, Climate Change and Environmental Policy; Health Policy; Crime and Justice and Urban Policy.*

PhD in Law & Public Policy

All courses are offered in the evenings in order to accommodate students who are working full-time during the day.

The masters programs have admissions cycles for starting in either the Fall or Spring Semester.

School of Public Policy and Urban Affairs:

- Fosters interdisciplinary social science research on critical public policy issues
- Provides professional training for tomorrow’s leaders
- Energizes sustained community involvement through collaborations with local and regional institutions