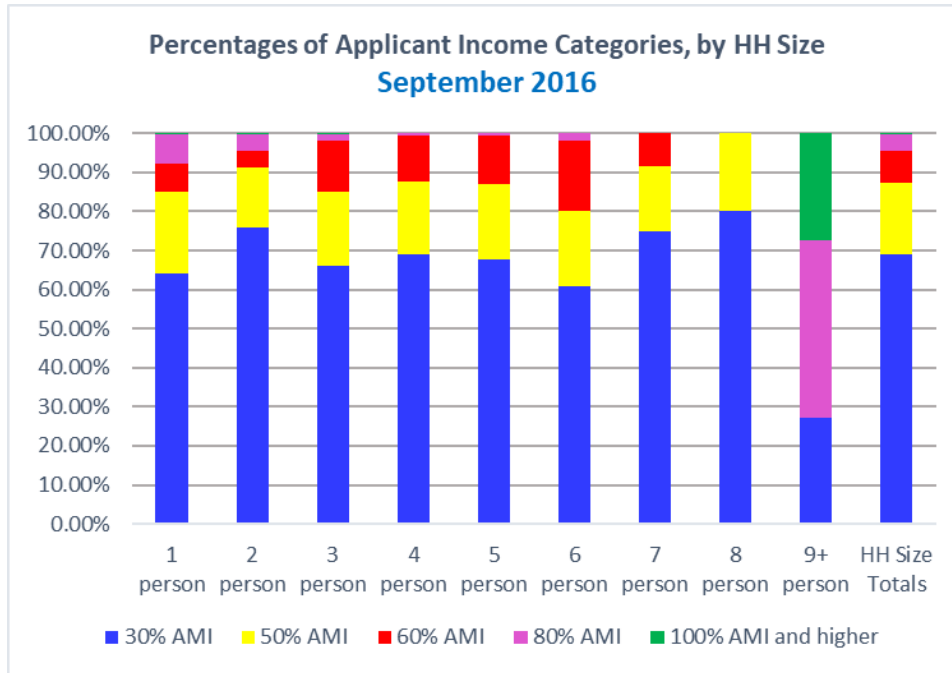
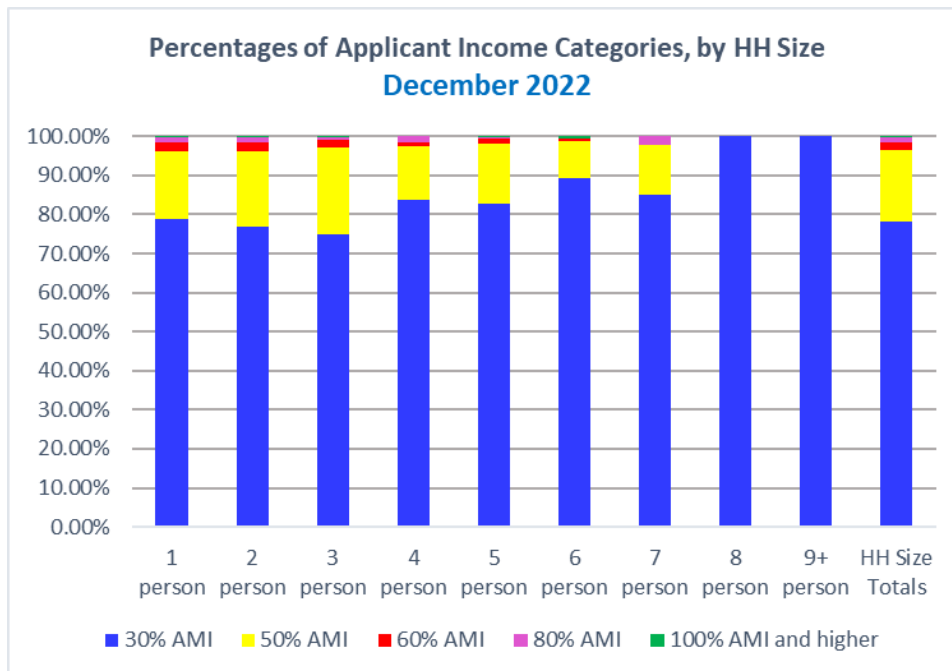


The Housing Crisis in MA: Income Levels Show That Crises Rapidly Change Applicant Eligibility and the Meaning of “Affordable”

Over the last thirty years, what can be legitimately termed as “affordable housing” has quickly changed. Compare the percentages of households seeking low-income housing between September 2019 and December 2022



For 19,000+ Households applying to 125 properties in the Boston/Cambridge area



For 20,000+ Households applying to the same 125 properties in the Boston/Cambridge area

Findings

1. *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” - perhaps equivalent to two service industry jobs.
2. *During the Pandemic, the 60% AMI population almost entirely disappeared (In 2020 and 2021, these 60% AMI income population moved down one or two categories, first into the 50% and then the 30% category).*
3. *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 30/60 properties are in crisis because the 60% units, meant to help fund the building, lack funds because the 60% units are empty for longer periods and are primarily looking to voucher holders to fill them – but voucher holders are in short supply.*
4. *The collapse of the 60% AMI population also means that landlords with 60% units are having trouble finding eligible applicants.* This means empty units, which then means that buildings with a 30%/60% mix are producing less income to help sustain the property.
5. *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?*
6. *The states's Affordable Housing Plan and 40B solutions may help the middle class, but have not addressed the thousands already sitting on low-income waitlists in any meaningful way.*

Credits:

Data Conceptualization, Data Conclusions, Editing, Chart and Report Design

Liz Hauck, John Kraft, Daniel J. Curley, Mat Thall, Michael Kane, Thuan Nguyen, and Dan Derman

The Data Set Explained: What is the data? Where do the numbers come from? How are they Real-Time?

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

