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BUILD MORE OR MANAGE BETTER?

Public Housing in Boston and Massachusetts

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public housing

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—H.H. and D.B.

EXECUTIVE SUMMARY

Increases in the price of rental housing in Massachusetts during the economic boom of the 1990s have spurred a push to construct additional subsidized housing.¹ This report presents alternatives to construction that could significantly increase the available supply of subsidized housing. The study compares public and subsidized housing in Boston and the Commonwealth to other cities and states in terms of subsidized units per capita, vacancy rates, overhousing rates, and average tenancy tenure. The data indicate opportunities for both state and city housing authorities to manage more effectively the existing stock of public and subsidized housing.

This report presents alternatives to construction that could significantly increase the available supply of subsidized housing.

Study Findings

1. **Massachusetts has one of the nation’s highest per-capita inventories of subsidized housing.** Massachusetts ranks fourth among the 50 states in the number of federally subsidized units, and third among industrialized states.² This number does not include units subsidized strictly through state funding mechanisms.³ Massachusetts is one of only two states with exclusively state-funded subsidized units. California, with almost 33 million people, would have to build or fund an additional 432,765 subsidized housing units to have as many units per capita as Massachusetts.
2. **Boston has relatively high vacancy rates.** The most current internal Boston Housing Authority (BHA) reports classify more than 600 units as vacant “long-term.”⁴ Many public housing authorities in Massachusetts have demonstrated that high vacancy rates need not be tolerated. Increased use of performance measures has decreased the time it takes the BHA to rent habitable units. It is important that these recent improvements be sustained. Given the still high number of uninhabitable units, increased attention should be paid to the rehabilitation and maintenance of existing units.

California, with almost 33 million people, would have to build or fund an additional 432,765 subsidized housing units to have as many units per capita as Massachusetts.

The vacancy problem is not confined to Boston. In 1998, 9 percent of the approximately 35,000 units funded by the federal Department of Housing and Urban Development (HUD) were not occupied.⁵ If these vacancies were reduced, thousands of households currently on waiting lists could be accommodated. State and local housing authorities should make it a priority to ensure that all subsidized and publicly owned units are on line and long-term vacancies eliminated before undertaking new construction.

In 1998, 9 percent of the approximately 35,000 federally funded units statewide were not occupied. If these vacancies were reduced, thousands of households currently on waiting lists could be accommodated.

3. **Existing units are underutilized.** Hundreds of currently subsidized households in Massachusetts are classified by the federal government as “overhoused”—their apartments have more bedrooms than residents. For the state as a whole, approximately 9 percent of the units fall into this category, compared to the national rate of 7.8 percent.⁶ The BHA reports that almost 1,800 of its tenant households are overhoused. Improving the match between tenant needs and the units in which they live could free up units for many who are currently mired on long waiting lists.

For notes to the Executive Summary, see page viii.

Tenant “tenure”—the time a household remains in a subsidized unit—averages almost 84 months in Boston; the national average is a full year less.

Eliminating long-term vacancies could bring Boston’s overall vacancy rate down to the level achieved by New York City, making available more than 600 public housing units.

If the overhousing rate were cut to the average for the top 12 national housing authorities, 889 bedrooms would be freed up.

4. **Entry into public or subsidized housing brings with it virtually unlimited tenancy.** No jurisdiction in Massachusetts has a system to encourage limited lengths of tenancy in subsidized or publicly owned units. According to the best available federal data, tenant “tenure”—the time a household remains in a subsidized unit—for public and Section 8 housing averages almost 84 months in Boston;⁷ the national average for tenant tenure in public and Section 8 subsidized housing is 72 months—a full year less.⁸
5. **The populations served by public and subsidized housing present special challenges.** The vast majority of those living in publicly subsidized housing units fall into three categories: elderly, disabled, or single-parent (usually female-headed) households. It is important to consider whether current policy encourages the formation of single-parent households by serving as a ready source of housing for them.
6. **Duplicative waiting lists inflate estimates of demand and ill serve prospective tenants.** The Commonwealth has no organized system by which public housing authorities or the managers of non-profit or privately owned subsidized housing share waiting list information. The absence of such a system encourages applicants to register for more than one waiting list, which makes it difficult to determine the actual level of demand statewide.⁹

Recommendations

Before state and city officials consider the construction of additional subsidized units, efforts should be made to improve the management of existing public and otherwise subsidized housing stock. If the vacancy rates, overhousing rates, and tenancy tenure rates in Boston improved to levels consistent with comparable cities, the results would be dramatic. Toward this end, the paper makes the following recommendations:

1. **Reduce persistent vacancies** among existing public and subsidized housing units in Massachusetts and Boston. The vacancy rate for public housing in New York City is 2 percent.¹⁰ Eliminating long-term vacancies could bring Boston’s overall vacancy rate down to that level and make available more than 600 public housing units.¹¹
2. **Reduce overhousing** to ensure the most efficient use of existing units. The BHA reports that there are currently 1,778 units in Boston public housing in which the number of bedrooms exceeds the number of residents, a rate of 11.2 percent.¹² If this rate were cut in half, or reduced to the average public overhousing rate of the top 12 national housing authorities (5.6 percent), 889 bedrooms would be freed up for use.
3. **Develop a single statewide waiting list** for all public and otherwise subsidized housing. This would provide a more accurate picture of demand and allow for quicker occupancy.
4. **Include tenancy tenure as a performance measure** for housing agencies and private managers of subsidized housing. Since 1996, federal and state welfare reforms have endeavored to reduce long-term dependence on public assistance. To ensure the best coordination of programs, assisted housing should be aligned with welfare reform. This report proposes a five-year time limit on tenancy, consistent with limits adopted

in the welfare system. Reducing the tenancy tenure of Boston's public and Section 8 housing would create a higher turnover rate, freeing up more existing units. Such a reform should come in tandem with stepped-up efforts to provide support and the tools of self-sufficiency through counseling, training, and oversight, to tenants of public and subsidized housing. Housing is ultimately about people, not structures, and wise investments in tenants, together with the right incentives, is money well spent.

This report proposes a five-year time limit on tenancy, consistent with limits adopted in the welfare system.

Executive Summary Notes

¹ A report by the Center for Urban and Regional Policy recommended that Massachusetts support the construction of no less than 36,000 new subsidized housing units in order to meet the demand of those in need. Barry Bluestone, Charles C. Euchner, and Gretchen Weismann, "A New Paradigm for Housing in Greater Boston," The Center for Urban and Regional Policy, Northeastern University, (Boston: September 2000): iv. The City of Boston has called for the construction of 2,100 new units over the next three years. Mayor's Housing Advisory Committee, "Leading the Way: A Report on Boston's Housing Strategy, FY 2001-2001," (Boston: October 2000): 23 (www.cityofboston.gov/dnd/W2_Housing_Strategy_Report.pdf).

² Paul Burke, *A Picture of Subsidized Households in 1998: United States Summaries*, U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Office of Economic Affairs, Division of Housing and Demographic Analysis (Washington, D.C.: August 28, 1998). The database is also available at www.huduser.org/datasets/assthsq/statedata98/index.html and is hereafter referred to as HUD *Picture* 1998. The number of federally subsidized units by state are as follows: RI-3.63, SD-2.83, NY-2.71, MA-2.58 subsidized units per 100 people; Washington, D.C., has 6.56 units per 100 people. Federally subsidized units includes Indian housing, public housing, Section 8, Federal Housing Administration and Low Income Housing tax credit. Population statistics, here and throughout the report, are based upon the Census Bureau's 1998 estimates (www.census.gov/population/www/estimates/placest.html).

³ A recent report published by the Commonwealth of Massachusetts notes just how significant this number is: "Massachusetts is one of the few states that ever built state-aided public housing, has the largest such portfolio on a per capita basis in the country, and has the second largest program in absolute terms behind New York—a state three times Massachusetts' size whose portfolio is 20% larger." The Commonwealth of Massachusetts Executive Office for Administration and Finance, "Bringing Down the Barriers: Changing Housing Supply Dynamics in Massachusetts," Policy Report Series No. 4 (Boston: October 2000): 62 (www.state.ma.us/eoaf/PolicyReports/housing/).

⁴ According to data provided directly to Pioneer Institute by the BHA, there are a total of 624 units that are classified as vacant "long-term," i.e., vacancies other than those encountered because of normal tenant turnover. Please see Section II for the complete vacancy data provided by the BHA.

⁵ HUD *Picture* 1998, p. 46.

⁶ HUD *Picture* 1998, Massachusetts, p. 47; U.S. figure, p. 41.

⁷ HUD "Project, Agency, and State Summaries" 1998. The average tenure in Boston public housing is almost 78 months, and 88 months in Section 8 housing. Together, the weighted average is 83.64 months, or almost 7 years. In addition to the published version of HUD's *Picture* 1998, this report relies upon data derived from HUD's "Project, Agency, and State Summaries," which for the Commonwealth of Massachusetts, including Boston, are found at www.huduser.org/datasets/assthsq/statedata98/HUD4MA3.TXT. The tenure figures cited here are drawn from this data set. This HUD data set, which is part of the 1998 data, *A Picture of Subsidized*

Households, includes individual project data for public housing, as well as Section 8 certificates and vouchers, Section 8 moderate rehabilitation, Section 8 new and substantial rehabilitation, Section 236 project, Low Income Housing Tax Credit units, and a few other minor categories (other Federal Housing Administration projects, including Section 8 Loan Management, Rental Assistance Program, Rent Supplement, and Property Disposition. For a full description of the data set, see www.huduser.org/datasets/assthsq/statedata98/explan.html. The downloaded version of the "Project, Agency, and State Summaries" includes data on at least 35 different categories, including racial and economic characteristics of subsidized housing residents. Of these categories, five were considered most salient for this study: total available units, percent of total units occupied, percent of total units overhoused, average stay, and the percent of units occupied by a person with at least one dependent child whose spouse is not present. Because the HUD downloaded "Project, Agency, and State Summaries" do not include aggregate figures by city, aggregate totals and averages in the six categories was calculated in a modified data set by Pioneer Institute. Cities in the Commonwealth for which data are available are the following: Boston, Brookline, Cambridge, Chelsea, Everett, Fall River, Lowell, New Bedford, Newton, Quincy, Revere, Somerville, Springfield, and Worcester. The overhousing figure for Boston is derived from the total number of units included in the HUD "Project, Agency, and State Summaries" data for Boston, a total of 37,311 units. This figure includes 17,273 units of public housing, and 20,438 units of primarily Section 8 units, but also including the categories other than public housing cited above in this note. Reporting on overhousing in public housing is limited, as just over a third of the projects in Boston reported this statistic to HUD. The Section 8 and other program data are much more complete, with only a small percentage of the developments not reporting. Hereafter the downloaded version of the HUD "Project, Agency, and State Summaries" data sets, as aggregated by Pioneer Institute, will be referred to as HUD "Project, Agency, and State Summaries" 1998.

⁸ The national figure is from HUD *Picture* 1998, p. 13.

⁹ Evidence indicates the presence of both prospective households on multiple waiting lists and current recipients of housing subsidies on waiting lists. Please note that the BHA does not record the reason people leave the waiting lists. According to Lydia Agro, Communications Director for the BHA, approximately 9,000 new applications for public housing in Boston were received in 1999 and 2000; approximately 8,000 left the waiting list in each of those years. Data are unavailable regarding whether those 8,000 were housed within the system (E-mail communication with Lydia Agro, May 2001).

¹⁰ HUD *Picture* 1998, p. 120.

¹¹ According to data provided directly to Pioneer Institute by the BHA, there are a total of 624 units that are classified as vacant "long-term," i.e., vacancies other than those encountered because of normal tenant turnover. Please see Section II for the complete data provided by the BHA.

¹² Data provided directly to Pioneer Institute by the BHA.

Build More or Manage Better? Subsidized Housing in Massachusetts

Howard Husock and David J. Bobb

INTRODUCTION

Increases in the price of rental housing in Massachusetts during the economic boom of the 1990s have spurred a push to construct additional subsidized housing.¹ This report presents alternatives to construction that could significantly increase the available supply of subsidized housing.

The study compares public and subsidized housing in Boston and the Commonwealth to other cities and states in terms of subsidized units per capita, vacancy rates, “over-housing” rates, and average tenancy tenure. The data indicate opportunities for both state and city housing authorities to manage more effectively the existing stock of public and subsidized housing.

Definitions

Housing assistance takes many forms. There are two main programs:

- **Public Housing:** The nation’s public housing projects—the first of which were built during the Roosevelt Administration—were federally financed but set up to be administered by local housing authorities. As originally envisioned, project capital costs were paid by the federal government (through the purchase of locally issued project bonds) and were to be self-sustaining through rent collections. The increasing poverty of tenants, however, as well as legislated limits on the percentage of income public housing tenants may pay in rent, have made it difficult for local authorities to pay their operating costs and to maintain their premises in good condition. As a result, the United States Department of Housing and Urban Development (HUD) today provides both “operating assistance” to local public housing authorities and “modernization” funds, to pay for capital improvements.
- **Rental Assistance (Section 8 housing):** Named for Section 8 of the amendments to the National Housing Act passed in 1974, this program provides rent payments to private or non-profit property owners. The payments are the difference between 30 percent of tenant income and fair market rent.

Subsidized housing comprises two main programs: public housing and rental assistance (Section 8 housing).

Endnotes to the *White Paper* begin on page 18.

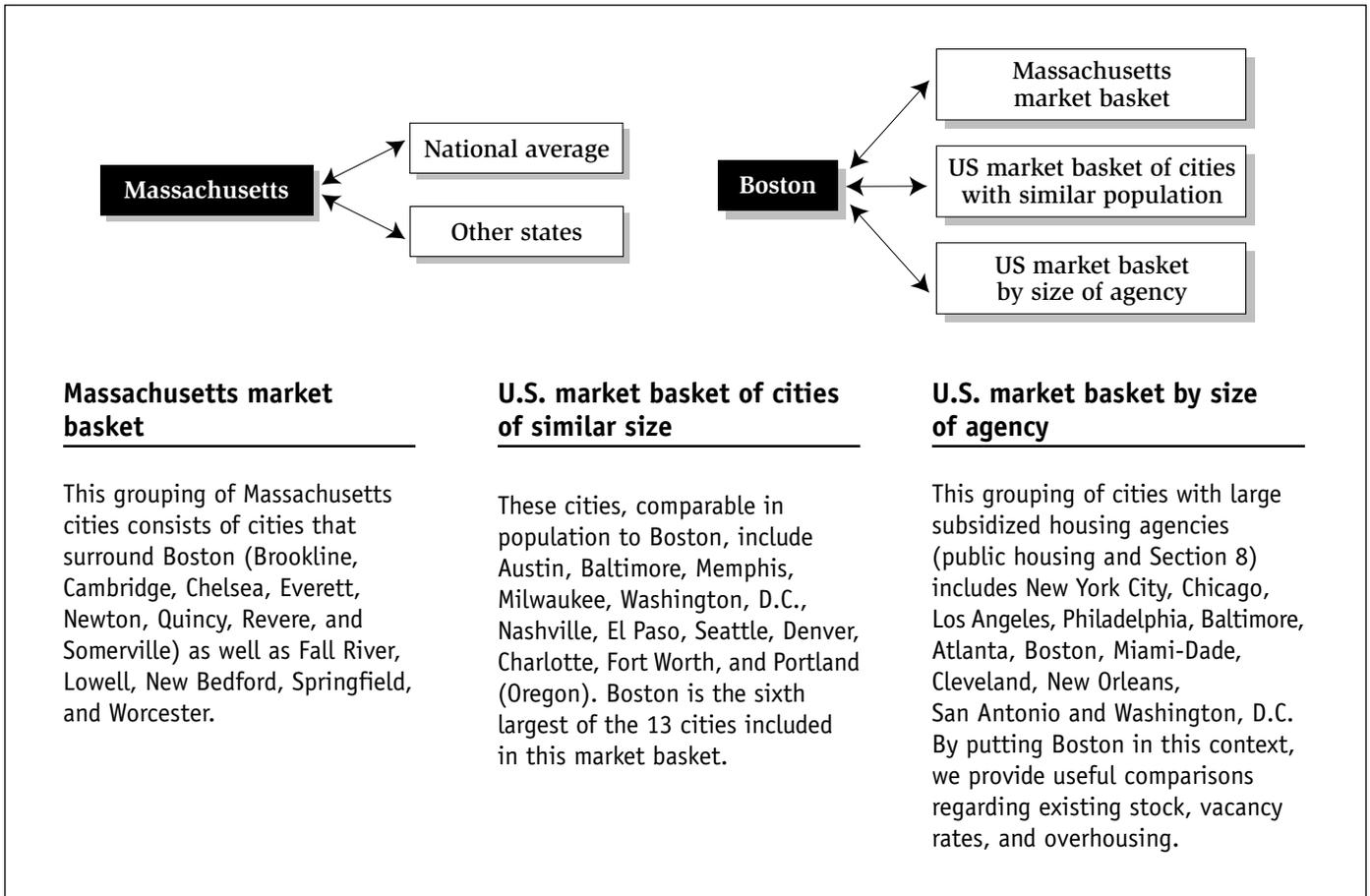
It is common today for Section 8 payments to take the form of vouchers, a guarantee issued to a specific tenant that public monies (often federal funds administered by a local housing authority) will be available for that tenant to rent a privately owned apartment. Section 8 payments have also taken the form of “project-based assistance,” wherein a property owner obtains a contract with HUD that guarantees a specific number of Section 8 units. Developers counted on such Section 8 subsidies, whether for new or renovated buildings, to provide a guaranteed income flow with which to make mortgage payments. Historically (as per sections 236 and 221d3 of the National Housing Act), developers used such rent subsidies in conjunction with federally subsidized low-interest construction financing.

HUD distinguishes between Section 8 certificates, which limit a tenant to apartments charging no more than the HUD-determined fair market rent, and vouchers, which allow recipients to spend more than 30 percent of their income on rent, if they choose to do so.

We compare Boston to other cities in the Commonwealth and across the country and Massachusetts to other states.

Analysis

Using 1998 HUD and 2000 DHCD data, we have performed analyses of existing stock, vacancy rates, overhousing, and tenancy tenure on the basis of the following comparisons:



We have supplemented the 1998 HUD data, when possible, with more recent data from the BHA. We have, in addition, considered waiting list management with data from the DHCD and the BHA.

Data

This study relies on the most recent and comprehensive data available from the housing agencies to evaluate efficiency within public and subsidized housing. The public and subsidized housing market is organized at the municipal level by housing authorities. Housing authorities in Massachusetts report data directly to the Commonwealth's Department of Housing and Community Development (DHCD) and to HUD. The Boston Housing Authority (BHA) provided some 2001 data directly to Pioneer Institute; the DHCD also provided 1998-2000 data directly to Pioneer Institute. Housing authorities throughout the country report data directly to HUD. Thus we rely on both DHCD and HUD reports throughout the study; it is important to note that the original source of these data is always the local housing authorities.

When compare Boston to other cities in the Commonwealth and across the country and Massachusetts to other states, we draw on two references:

- Paul Burke, *A Picture of Subsidized Households in 1998: United States Summaries*, HUD
- HUD's "Project, Agency, and State Summaries."²

We use data from the most recent year (1998) for which the comparisons could be made.

The online versions include data on at least 35 different categories, including racial and economic characteristics of subsidized housing residents. Of these categories, five are most salient for this study: total available units, percent of total units occupied, percent of total units overhoused, average stay, and percent of total units occupied by single adults with children.³

I. EXISTING STOCK

The stock of designated, subsidized affordable rental housing in Massachusetts is, by national standards, extensive. These include units owned by local public housing authorities, units owned by non-profit or for-profit developers, and units leased from private owners. HUD periodically enumerates the extent of those subsidized units that receive or have received federal assistance in any form—whether publicly owned and operated, privately owned and rented through a housing voucher, or owned by non-profit or for-profit managers but financed through the Low Income Housing Tax Credit and thus required to reserve units for those of low income. According to the most recent HUD figures, in 1998 Massachusetts had 158,750 units of subsidized housing for a population of 6,144,401 or 2.58 units per 100 people.⁴ Massachusetts is the 13th largest state in terms of population, yet it ranks eighth in total subsidized units.

This study relies on the most recent and comprehensive data available from the housing agencies.

The stock of subsidized rental housing in Massachusetts is, by national standards, extensive.

Among the 15 states with the most subsidized units, Massachusetts ranks second in terms of subsidized units per 100 people, trailing only New York.

As shown in table 1, among states, the per capita subsidized housing stock in Massachusetts is exceeded only by those in Rhode Island (3.63 units per 100 people), New York State (2.71 units per 100 people), and South Dakota (2.83 units per 100 people). The figures for South Dakota are anomalously high due to the large amount of housing for Native Americans. Washington, D.C., has 6.55 units per 100 people, which if it were a state would far outpace the rest of the nation. Subsidized housing in Massachusetts (at 2.58 units per 100 people) is more than one-third (35 percent) higher than the average of all states (1.92 units per 100 people).⁵ (See also graph A-1 in the Appendix.)

While boasting only 20 percent of California’s population of 33 million, Massachusetts has almost 40 percent of the Golden State’s total number of subsidized units. Put another way, for California to have as many subsidized units per capita as Massachusetts, it would have to build and/or fund an additional 432,765 units.

When contrasted with states having the largest number of total subsidized units, the Commonwealth’s comparatively large stock of subsidized housing becomes even clearer. Graph 1 compares the 15 states having the highest total number of subsidized units in terms of subsidized units per 100 people. The Bay State ranks second among the 15, trailing only New York. As Graph 2 (far right) shows, Massachusetts’ stock of subsidized units is 42 percent higher than the 15-state average, the second largest variation from the average, again right behind New York.

Within Massachusetts, Boston has almost twice as many subsidized units on a population basis (6.80 per 100 people) than

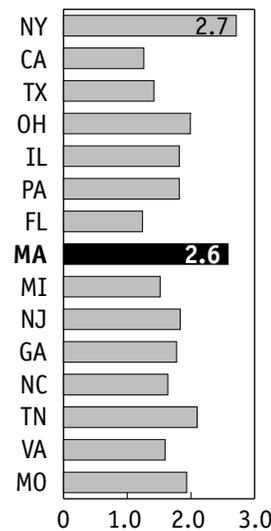
Table 1: Existing stock by state, top and select states, 1998

	Units	Population	Subsidized units per 100 people
DC	34,180	521,426	6.555
RI	35,843	987,704	3.629
SD	20,687	730,789	2.831
NY	492,394	18,159,175	2.712
MA	158,750	6,144,407	2.584
ND	15,999	637,808	2.508
CT	81,433	3,272,563	2.488
ME	27,526	1,247,554	2.206
MT	19,309	879,533	2.195
AL	95,466	4,351,037	2.194
OH	223,876	11,237,752	1.992
NJ	148,237	8,095,542	1.831
WI	83,599	5,222,124	1.601
MI	148,892	9,820,231	1.516
CA	411,758	32,682,794	1.260
National Average			1.916

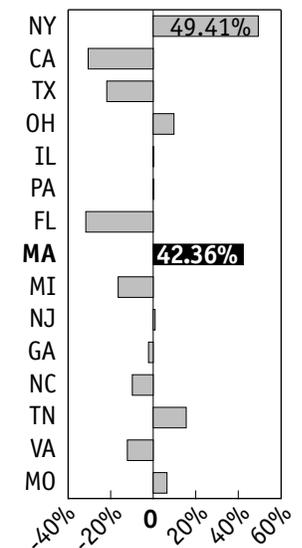
Note: These figures include all subsidized housing programs: Indian housing, public housing, Section 8, Federal Housing Administration, and Low Income Housing Tax Credit.

Sources: *A Picture of Subsidized Households in 1998: US* (US Department of Housing and Urban Development [HUD]) and Census Bureau

Graph 1: Number of subsidized units per 100 people, top 15 states, 1998

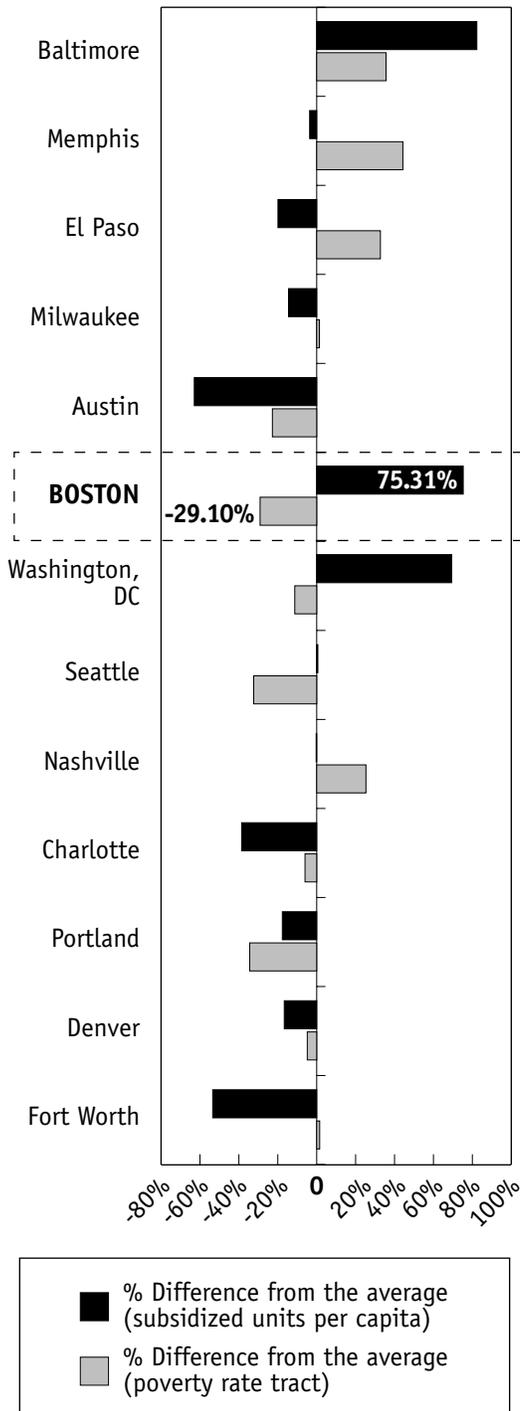


Graph 2: Subsidized units per capita, variation from the average, top 15 states, 1998



Sources: *A Picture of Subsidized Households in 1998: US* (HUD) and Census Bureau

Graph 3: Per capita subsidized units and rate of poverty tract, US market basket of cities of similar size, 1998



Sources: *A Picture of Subsidized Households in 1998: US* (HUD) and Census Bureau

Worcester (3.70 per 100 people), the next largest city. Springfield is the third largest and has 4.45 units per 100 people; the fourth largest city is Lowell, which has 3.54 units per 100 people. (See also table A-1 in the Appendix.)

Even in comparison to cities across the United States of similar size, Boston has a relatively large stock of total subsidized housing units. The black bars in graph 3 show the percentage variation of each city’s per capita housing stock from the 13-city average. Boston is second only to Baltimore in the number of subsidized units per capita,⁶ with 75 percent more subsidized units per capita than the 13-city average. (See also table A-2 in the Appendix.)

Graph 3 further contrasts the percentage variation from the 13-city norm for per capita subsidized units with the percentage difference from the average poverty rate tract (see sidebar at right),⁷ which is shown in the shaded bars. Local poverty levels are an important factor when weighing the relative density of subsidized housing stock, as HUD programs give first consideration to those considered “housing poor.” Boston’s poverty rate is almost 30 percent lower than the average poverty rate for the market basket of similarly sized cities. Three cities have poverty rates roughly equivalent to Boston’s—Austin, Seattle, and Portland—yet the number of subsidized units per capita in these cities is far lower. Boston even has far more subsidized units per capita than several cities with relatively high poverty rates, including Memphis, El Paso, and Nashville.

Boston also has a larger than average subsidized housing stock when compared to the other 11 cities with the largest housing authorities in the nation

Poverty Rate Tract

“Poverty rates tract” are generally used by HUD and are calculated in Census tracts—areas of about 1,500 homes that are considered somewhat homogenous socio-economically by local communities and the Census Bureau—that include any one unit of public of Section 8 housing. Throughout the paper, we will use the shorthand “poverty rate” to indicate poverty rate tract.

Three cities have poverty rates roughly equivalent to Boston—Austin, Seattle, and Portland—yet the number of subsidized units per capita in these cities is far lower.

Boston's housing authority is the seventh largest authority in the country. Among cities with the 12 largest housing authorities, Boston has the lowest poverty, yet Boston has almost 8 percent more subsidized units per capita than the average.

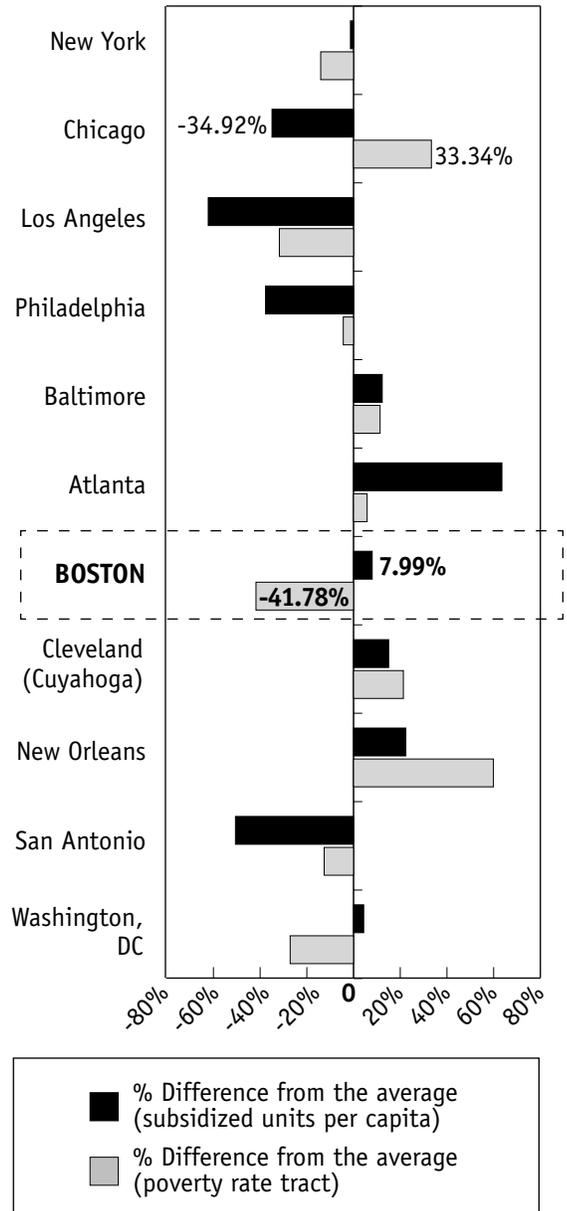
(see table A-3 in the Appendix). When both public housing and Section 8 housing are included, Boston is almost 8 percent higher than the 12-city average. The city's public housing stock alone is almost 10 percent higher than the average of the 12 cities, while the stock of Section 8 units is 5 percent over the average.

Graph 4 exhibits the percentage difference from the average number of subsidized units per capita (black bars). As noted, Boston has almost 8 percent more subsidized units per capita than the 12-city average. For contrast, we again provide the percentage difference from the average poverty rate (shaded bars). While Boston's housing authority, measured in total number of public and Section 8 units, is the seventh largest authority in the country, its poverty rate is the lowest among cities with the 11 largest housing authorities reporting poverty rates, and almost 42 percent lower than the average. Thus, Boston has a poverty rate lower than and a per capita supply of subsidized housing higher than the average. Only Washington, D.C., is in a similar situation. On the opposite side of the spectrum, the number of subsidized units per capita in Chicago is nearly 35 percent below, while its rate of poverty is almost 34 percent above the average.

Subsidized housing, as it is now structured, may create incentives that perpetuate a housing crisis.

There is one more important point to make regarding existing supply. In contrast to most other states, the Commonwealth has financed additional affordable housing strictly through the use of state funds. For example, the State Housing Assistance for Rental Production (SHARP) program was initiated in 1982 by the then Executive Office of Communities and Development (now DHCD) and administered by the Massachusetts Housing Finance Agency (MHFA), which provided mortgage funding and asset management oversight. The SHARP program used the proceeds of mortgage revenue bonds to

Graph 4: Per capita subsidized units and rate of poverty tract, US market basket by size of agency, 1998



Note: Miami-Dade not included because poverty rate data not available.

Sources: *A Picture of Subsidized Households in 1998: US* (HUD) and Census Bureau

finance the construction of apartment buildings in which market-rate rentals were intended to subsidize low-income tenants in the same buildings. This program alone led to the construction of more than 9,000 subsidized units.⁸

Massachusetts has a far higher concentration of subsidized housing than almost any other state. At the same time, the sense of a housing crisis is persistent. One potential explanation for this paradox is that subsidized housing, as it is now structured, may create incentives that perpetuate a housing crisis. Housing subsidies, for instance, might inhibit normal market turnover on the part of tenants reluctant to part with a good deal. Or they might encourage the formation of additional low-income households—particularly those of single parents with children—because of the priority low-income households receive in seeking subsidized units. Obviously, there are many other significant potential causes that lie outside the discussion of subsidized housing. For example, zoning and building codes may play a role.

Our focus will be on subsidized housing and one practical way in which immediate progress could be made in easing housing problems: better management of the extensive, existing stock of public housing and otherwise subsidized housing.

One practical way in which immediate progress could be made in easing housing problems is better management of the extensive, existing stock of subsidized housing.

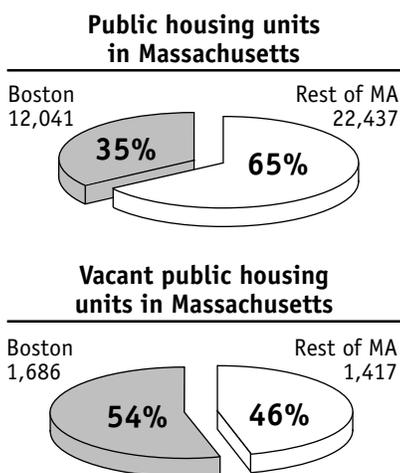
Vacancy Rates

Vacancy rates within public housing are a good indicator of the efficiency with which a particular apartment complex is managed and maintained. For this reason, HUD and the DHCD conduct regular surveys of the housing stock for which they are responsible. Remarkably, obtaining data on the percentage of units occupied is a particularly difficult task for both HUD and the Commonwealth's DHCD. More than 350 housing authorities across the state are required to submit a quarterly occupancy survey. According to one official at the DHCD, a normal reporting rate for the survey is 60 to 65 percent. The end of the fiscal year brings a greater response rate—some 90 percent or more, usually—but special inducements are needed to reach this high response rate.¹¹

II. VACANCY RATES

At any given time, significant numbers of existing Massachusetts subsidized units stand vacant. Compared to other states, in 1998 Massachusetts was slightly above average in the percentage of total subsidized units that are occupied. Its 3 percent vacancy rate for all types of subsidized housing was consistent with the national average of 4 percent. The Commonwealth's 9 percent vacancy rate for public housing was 1 percentage point lower than the national rate of 10 percent.⁹ Even so, more than 5,500 subsidized units statewide, on average, were vacant at some time in 1998¹⁰ (see sidebar at right).

Graph 5: Vacant units, Boston vs. the rest of Massachusetts, 1998



Source: *A Picture of Subsidized Households in 1998: US* (HUD)

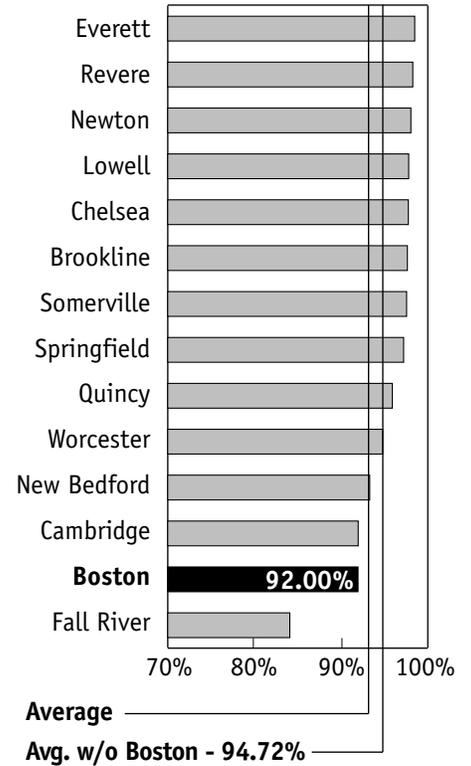
The largest share of vacant units in the state has historically been found in Boston public housing. As shown in graph 5, in 1998, more than 54 percent of the vacant units in the state's public housing projects were located in Boston, even though it has only one-third of the total units.¹²

The most complete data available on Boston for 1998 show the public housing vacancy rate was almost 14 percent.¹³ For Section 8 and other programs, the vacancy rate was not quite 4 percent. Taken together, these figures yield a total vacancy rate of 8 percent. This represents 3,018 units that were unoccupied at the time HUD collected the data in 1998.¹⁴ (See also table A-4 in the Appendix.)

Graph 6 compares the occupancy rates in the subsidized housing in various Massachusetts cities. The comparisons are of all subsidized units, including public housing Section 8 and other programs.¹⁵ Boston's occupancy rate was 3 percent lower than the average of the other 13 cities (92 percent versus 95 percent).

As graph 7 shows, in 1998 the difference between Boston and the rest of the Massachusetts market basket was greatest in public housing. While the other 13 cities in Massachusetts had an average occupancy rate in public housing of 92 percent, Boston's stood at 86. Only Fall River, among the Massachusetts market basket, had a lower occupancy rate (75 percent) than Boston. The occupancy rates in Brookline, Chelsea, Everett, Lowell, Newton, Revere, Somerville, and Springfield public housing stood at 98 percent or

Graph 6: Occupancy rates, total subsidized units, Massachusetts market basket, 1998



Note: Total subsidized units comprise public housing units and section 8.

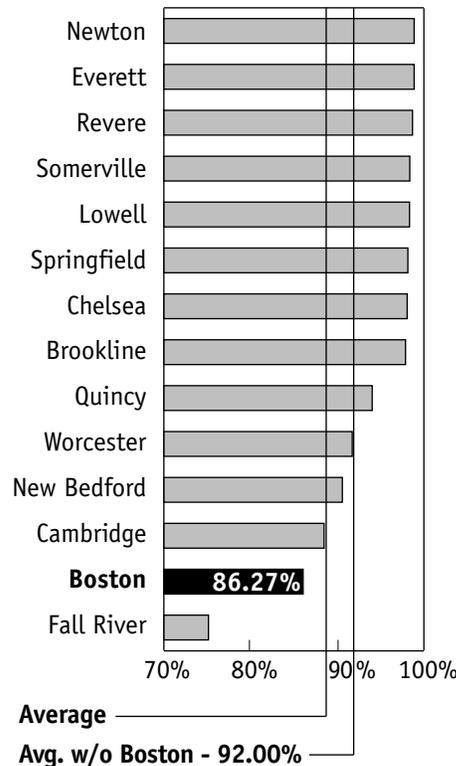
Source: *A Picture of Subsidized Households in 1998: MA* (HUD)

higher. These cities demonstrate that much higher occupancy rates are achievable in Massachusetts.

The average occupancy rates in 1998 for the two national market baskets—cities of similar size and cities with large housing authorities—were almost exactly the average occupancy rate for Boston, 91 percent. Several cities did achieve substantially higher occupancy rates in public housing, including Seattle with 96 percent and Austin with 99 percent of public housing units occupied.¹⁶ New York City, among the cities with large housing authorities, reported 98 and 99 percent occupancy in public housing and Section 8 housing, respectively. (See also tables A-5 and A-6 in the Appendix.)

In 1998, Boston's public housing occupancy rate stood at 86 percent. The occupancy rates in Brookline, Chelsea, Everett, Lowell, Newton, Revere, Somerville, and Springfield public housing stood at 98 percent or higher. These cities demonstrate that much higher occupancy rates are achievable in Massachusetts.

Graph 7: Occupancy rates, public housing, Massachusetts market basket, 1998



Source: *A Picture of Subsidized Households in 1998: MA* (HUD)

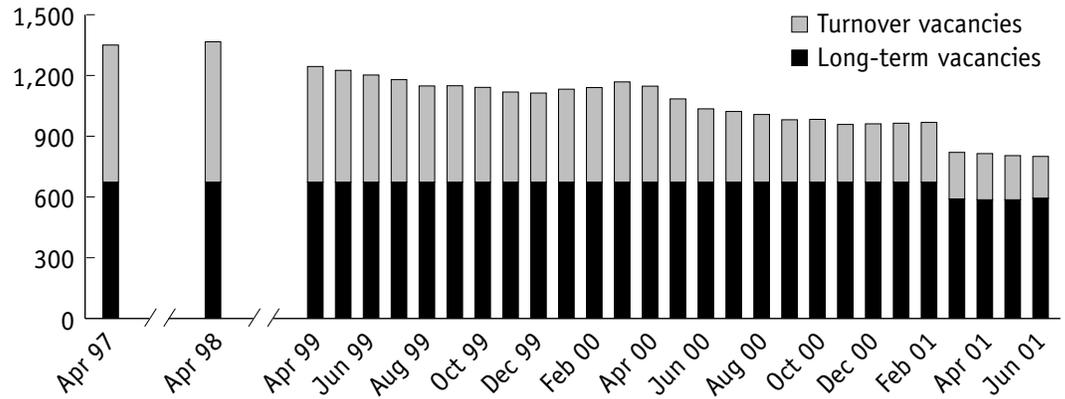
In 1998, if the occupancy rate in Boston public housing had approached that of New York City, 1,445 more units would have been available. An occupancy rate approaching that of Seattle would have made available 1,204 units.¹⁷

Graph 8 provides a glimpse at vacancy rates in BHA family developments from April 1997 through June 2001. As the graph shows, up until last year, both so-called turnover and long-term (“offline”) vacancies played a significant role in the overall vacancy rate.¹⁸ Since 1998, however, the BHA has made strides in reducing the total number of vacant units, especially turnover vacancies in the family developments.¹⁹ Interviews with BHA personnel indicate that the institution of performance measures helped lower turnover vacancy rates significantly.

The number of long-term vacancies, however, has gone virtually unchanged in those same developments. Once large blocks of certain developments are taken “offline,” they tend to remain so for lengthy periods of time. Table 2 shows 8 BHA family developments with large numbers of units labeled “offline” or “uninhabitable.”²⁰ Most have seen little improvement since 1997, the number of offline units in BHA family developments only declining to 584 in 2001.

If one turns to the state-funded units the BHA reports to the DHCD, in March 2000, more than 338 units out of 2,591 had been vacant for “181 days or more” (in addition to 25 units considered offline).²¹ This is almost as many units as are in some very sizable public housing developments in Boston; for example, the entire Alice Taylor development in Roxbury has 366 units.²² (See table A-7 in the Appendix.) This same report shows that

Graph 8: Vacant units, BHA family developments, April 1997-June 2001



Note: Long-term vacancies reported by BHA April 1997, April 1998, April 1999, March 2000, April 2000, March 2001, and April 2001; most recently reported number used in intervening months for which turnover vacancies were also reported.

Source: Boston Housing Authority, report provided directly to Pioneer Institute.

Table 2: Offline/Uninhabitable units, BHA family developments, April 1997-April 2001

Development	4/97	4/98	4/99	4/00	3/01	4/01
106 Cathedral	154	154	154	154	154	154
107 Heath Street	96	96	96	96	72	72
108 Maverick					0	13
123 ME McCormack	76	76	76	76	17	0
225 Bickford Street	64	64	64	64	64	64
501 W Broadway	244	244	244	244	244	244
508 Orient Heights	24	24	24	24	24	24
636 West Concord	7	7	7	7	7	7
756 Condos	6	6	6	6	6	6
Total units	671	671	671	671	588	584

Note: As of April 2001, 17 units at ME McCormack were shifted from Uninhabitable to Current Vacant.

Source: Boston Housing Authority; figures supplied directly to Pioneer Institute from internal reports generated by the BHA.

189 of the units vacant for more than 6 months were two- or three-bedroom units. A check of the BHA's waiting list indicates that 56 percent of those waiting for family or elderly units in April 2000 were waiting for two- or three-bedroom units. Currently, the state reports that 20 five-bedroom units have been vacant for six months or more, while the BHA reports that there are 22 households on their waiting list seeking such units.²³

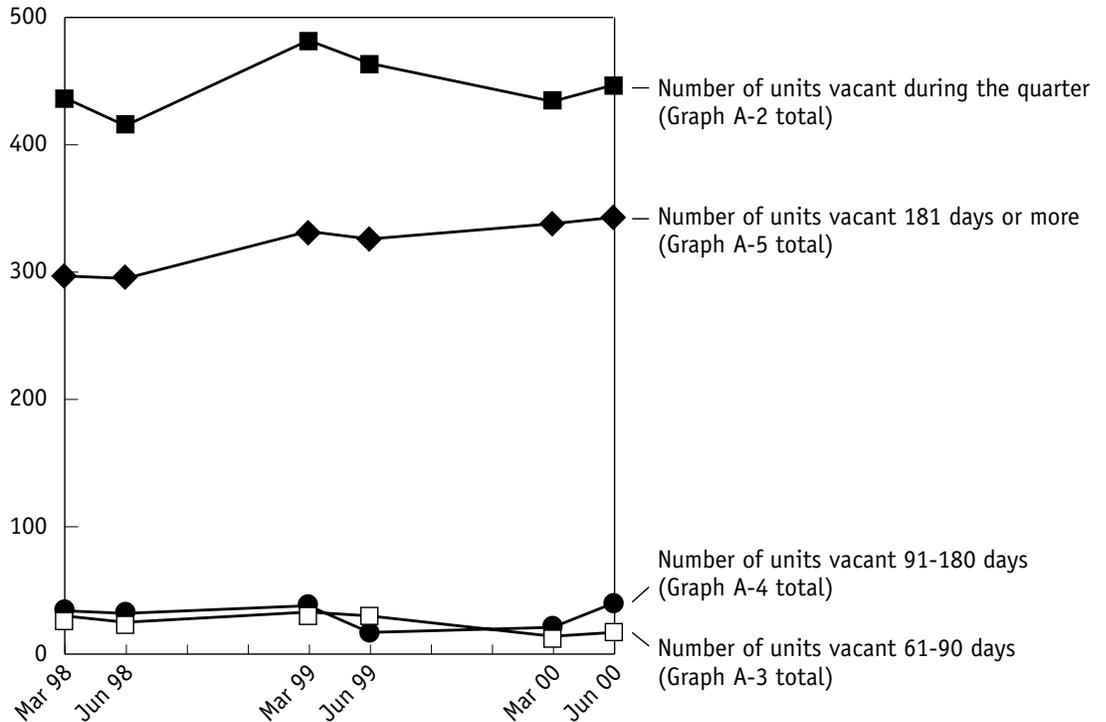
As shown in graph 9, the numbers of units vacant during the quarter or vacant from 61 to 90 days has held steady for the period for which data are available (March 1998 to

Graph 9: Vacant state-funded BHA units, March 1998-June 2000

Note: Chapter 200, 667, and 705 units.

Note: The number of units vacant during the quarter is not necessarily equal to the number of units vacant 61-90 days plus the number of units vacant 91-180 days plus the number of units vacant 181 days or more, because of the differential time periods.

Source: *Quarterly Report on Occupancy/Vacancy* (Division of Housing Finance, Massachusetts Department of Housing and Community Development); figures were supplied directly to Pioneer Institute from internal reports generated by the DHCD Division of Housing Finance.



June 2000). The number of units vacant 91 to 180 days has climbed since June 1999, while that of units vacant 181 days or more has been climbing since June 1998. (A more detailed breakdown of these vacancy comparisons can be found in graphs A-2, A-3, A-4, and A-5 in the Appendix.)

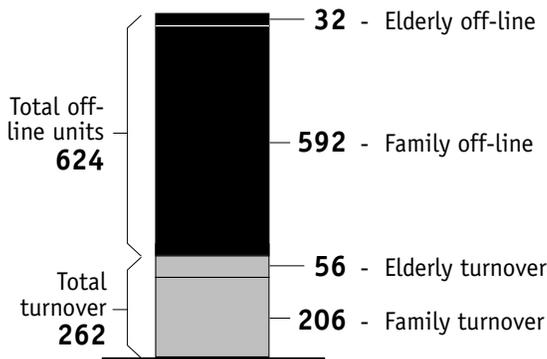
Again, other public housing authorities in Massachusetts have demonstrated that high vacancy rates in state-funded units need not be tolerated. According to reports compiled by the DHCD on state-funded developments, Cambridge had a vacancy rate of only 2 percent in June 2000. In fact, statewide, DHCD reports that only 2.1 percent of all state-funded public housing units were vacant in the three months prior to June 2000. (See table A-8 in the Appendix.)

Some housing officials and advocates cite reductions, or interruptions, in promised state assistance as a key reason for Boston's high number of uninhabitable units. While we have been unable to establish rigorous total figures for federal, state and local funding,

The intractable long-term vacancy problems might stem from two sources: the lack of a clear, long-term vision for housing rehabilitation and the philosophical bias toward considering housing a fixed entitlement.

the level of federal funding provided to Boston on a per unit basis would seem to contradict cries of a funding shortage (at right). The intractable long-term vacancy problems might stem from two other sources: (1) the lack of a clear, long-term vision for housing rehabilitation; and (2) the philosophical bias toward considering housing a fixed entitlement. The Cathedral housing project in the South End serves as a prime example. A Hope 6 application was being prepared until tenants vetoed the proposal due to the fear that funding would bring with it mixed income units. Without funding, the development has to this day 154 vacant units.

Graph 10: Summary of vacant and off-line BHA units, June 2001



Source: Boston Housing Authority, report provided directly to Pioneer Institute.

particular concern are the BHA’s 624 long-term vacant (“offline”) units. These are units that represent an obvious resource for increasing the number of below-market rate apartments in the city.

III. OVERHOUSING

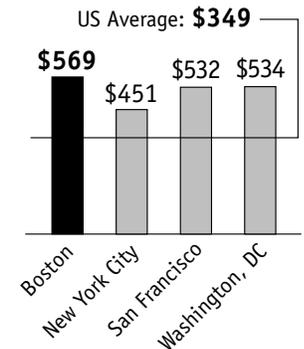
The government considers households “overhoused” when their apartments contain more bedrooms than residents. In the private market, when households, for what ever reason, become smaller, it is commonplace for people to move rather than pay rent, a mortgage, and/or a property tax bill for a home larger than they really need. In Massachusetts, and more particularly Boston, public and subsidized housing, no such incentives operate. Households tend to remain in units larger than they need—and thus to occupy space that could be better utilized by others.

Some constructive steps have been taken by housing officials. The BHA, for example, has instituted education programs designed to reduce tenant-caused fires, which can take units offline for extended periods of time. Graph 10 shows the current level of total vacancies in Boston. The numbers include all BHA (family and elderly) developments, both long- and short-term vacancies. The total of 886 units vacant in June 2001 translates into a total vacancy rate of 6.77 percent. This represents a great improvement over past performance, though still well below the performance of many other cities. Of particu-

Are We Underfunding Housing?

Federal funding for housing on a per unit basis stood at \$569 for Boston public and subsidized units. This compares with \$459 for New York City and \$349 nationwide. It would seem that unless the City of Boston and the state are so underfunding housing as to undercut this federal advantage, housing agencies are receiving comparatively generous total funding.²⁴

Monthly federal spending per unit of public housing



Note: *A Picture of Subsidized Households in 1998: US* (HUD)

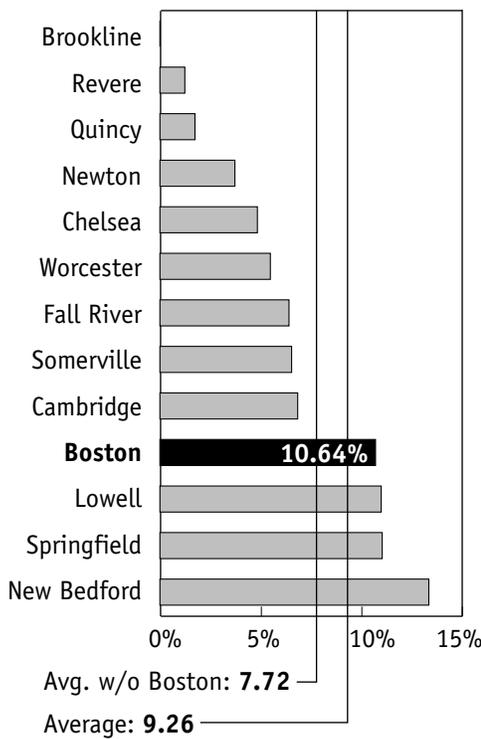
Nine percent of Massachusetts' inventory of subsidized housing of all types have more bedrooms than residents. In 14,288 subsidized apartments there are bedrooms going unused.

The 1998 HUD figures report that 9 percent of residents in Massachusetts' 158,750-unit inventory of subsidized housing of all types can be considered overhoused. This amounts to 14,288 subsidized apartments in which there are bedrooms going unused.²⁵ Graph 11 provides a cross-state comparison of overhousing rates. The Commonwealth's 9 percent overhousing rate in 1998 exceeds the national average of 7.75 percent. The state's occupancy rate is well below the rates of comparable states such as Rhode Island, New York, and New Jersey, which are doing a far better job of aligning housing units with housing needs. (See also table A-9 in the Appendix.)

If we restrict our analysis to public and Section 8 housing, there were 7,726 households in Massachusetts that were considered overhoused in 1998. Data suggest that a disproportionate share of the overhousing rate stems from Boston. While Boston's units represented 24 percent of total public and Section 8 housing stock statewide, they accounted for slightly more than 36 percent of the overhoused households.²⁶ A more complete federal data set for 1998 covering all subsidized housing programs (for a total of 37,711 units in Boston) indicates that there were more than 4,000 overhoused households in the state capital.²⁷ Current BHA reports show that about 27,000 people live in its approximately 14,000 units of public housing—or fewer than two persons per apartment.²⁸

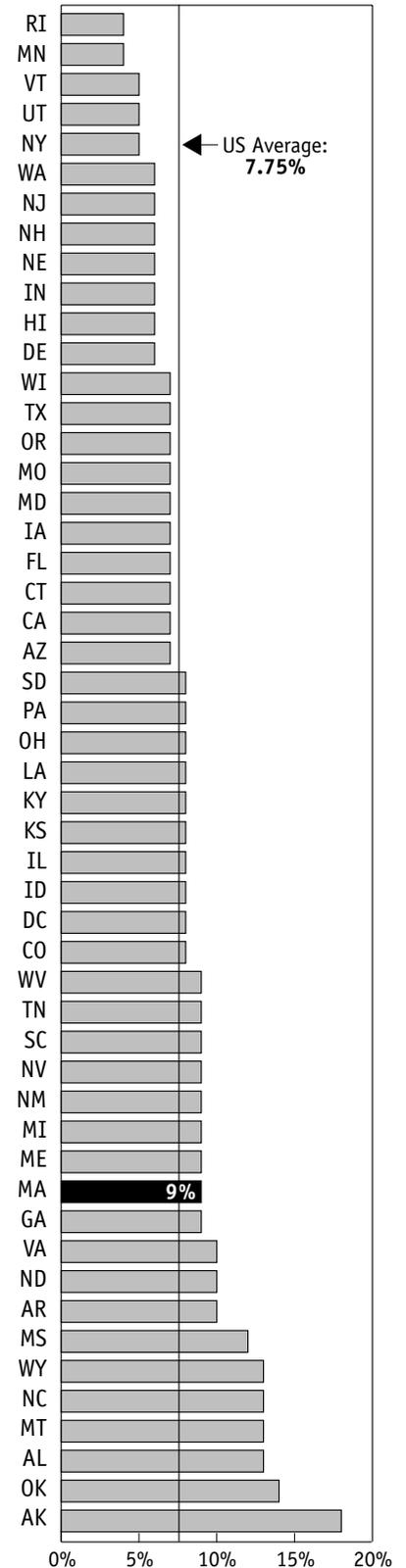
Graph 12 compares the overhousing rates of Massachusetts cities. In 1998, the 12 other cities in the Massachusetts market basket had an average overhousing rate almost three points lower than Boston's. Only Lowell, New Bedford, and Springfield had higher overhousing rates.²⁹ (See also table A-10 in the Appendix.)

Graph 12: Overhousing, Massachusetts market basket, 1998



Source: *A Picture of Subsidized Housing, 1998*, Project, Agency, and State Summaries (<http://huduser.org/datasets/assthsq/statedata98/ HUD4MA3.TXT>)

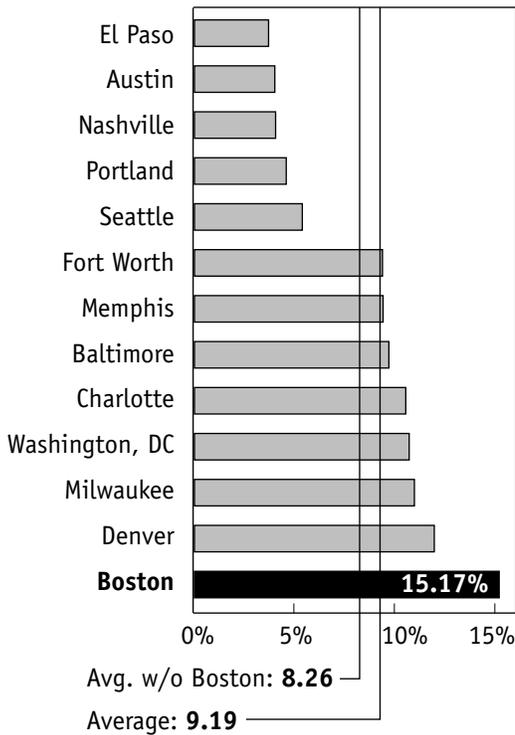
Graph 11: Overhousing, by state, 1998



Note: See note in table 1.

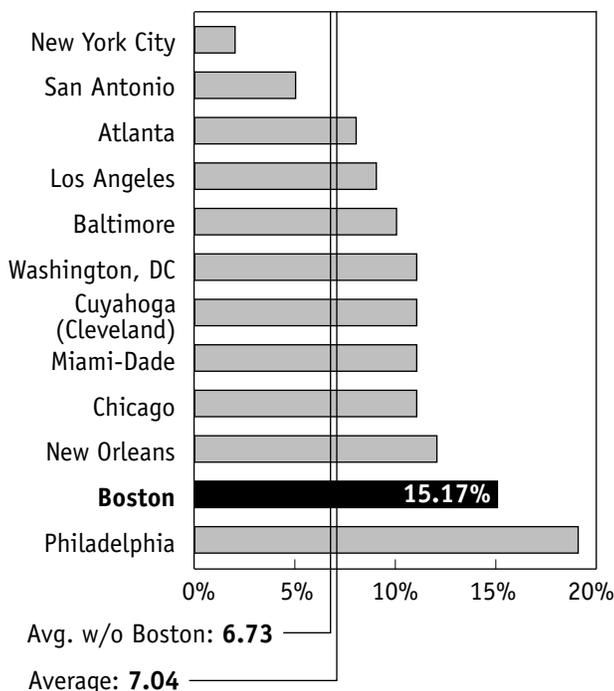
Source: *A Picture of Subsidized Households in 1998: US* (HUD)

Graph 13: Overhousing, US market basket of cities of similar size, 1998



Source: *A Picture of Subsidized Households in 1998: US* (HUD)

Graph 14: Overhousing, US market basket by size of agency, 1998



Source: *A Picture of Subsidized Households in 1998: US* (HUD)

Graph 13 compares Boston to cities of similar size across the United States. In 1998, Boston’s rate of overhousing in both public and Section 8 housing was nearly seven points higher than the average rate for the other 12 similarly sized cities. Boston had the highest rate at 15 percent when public housing (11 percent) and Section 8 (23 percent) were combined. Denver had the next highest overhousing rate at 12 percent. Austin, Nashville, and El Paso each had overhousing rates of 4 percent (See also table A-11 in the Appendix.)

The same picture develops when we compare Boston’s overhousing rate to that of cities with large housing authorities. Graph 14 shows that Boston’s overhousing rate of 15 percent was second highest among these cities, following only Philadelphia (19 percent). The average of the other cities was just under 7 percent, 8 points below the Boston rate. San Antonio had an overhousing rate of 5 percent, while New York City maintained a 2 percent overhousing rate.

Again, restricting our analysis to public housing, Boston’s overhousing rate of 11 percent was exceeded only by Philadelphia, New Orleans, and Washington, D.C., and matched by Baltimore and Chicago. Boston’s overhousing rate for Section 8 housing was the highest among these 12 cities.³⁰ (See also table A-12 in the Appendix).

Since 1998, the BHA has not reduced the level of overhousing in its public units. Including state developments, of Boston’s 13,289 public housing units, a total of 1,778 households are overhoused as of July 2001—that is, a 2

Boston had the highest overhousing rate among cities of similar size and the second highest among cities with large housing authorities.

Since 1998, the BHA has not reduced the level of overhousing in its public units.

A perfect system, with 100 percent bedroom utilization, is not possible. Data do, however, suggest that we could reduce the level of overhousing and utilize the existing housing stock more efficiently.

percent higher rate than was found in the 1998 federal data.³¹ (Updated figures for Section 8 are not available.)

The BHA notes that it maintains a long, “internal” waiting list of the households it considers “underhoused”—that is, those whose family size warrants a larger apartment. A total of 818 units, or 5.2 percent of the total units, are designated by the BHA as underhoused. It is not, however, self-evident that such underhoused families should get priority for apartments which might be vacated by the overhoused. All households admitted to public housing are, at the time of admission, matched with units of an appropriate size for them. If those households grow during their tenure in public housing, it can be argued that they do so with full knowledge of the limited size of their apartment. Housing policy that entitles such households to a larger unit may be setting up counterproductive incentives.

A perfect system, with 100 percent bedroom utilization, is not possible. Comparative data do, however, suggest that Boston especially could reduce the level of overhousing and utilize the existing housing stock more efficiently. For example, the city of Boston has plans to convert a former supermarket in Dorchester’s Upham’s Corner section into 45 new subsidized units (30 for families, the remainder for elderly individuals). Meanwhile, an existing Dorchester public housing development—the 366-unit Franklin Hill complex—contained, according to 1998 HUD data, 51 units in which residents were overhoused.³²

The Commonwealth has noted the problem of overhousing and suggested that public housing authorities and managers of other subsidized housing take steps to move residents to the most appropriate units.³³ Making progress in reducing overhousing will require that housing authorities offer overhoused tenants any available unit, not just those in the specific development in which tenants have resided. Housing authorities should be encouraged to work together to offer overhoused tenants apartments in other municipalities, which will require the sharing of data across jurisdictional lines. If a three-bedroom unit is available in Quincy, for example, Dorchester tenants should be considered as potential tenants. Care should be taken to focus such efforts on non-elderly households.

IV. TENANCY TENURE

“Overhousing” is directly linked to the fact that entry into public or subsidized housing brings with it virtually unlimited, lifetime tenancy. The lack of any time limit or specific policy designed to encourage overhoused families to move on—even to a smaller public housing unit—has led to lengthy average residential tenure in Massachusetts subsidized housing. In 1998, statewide, for the 158,750 subsidized units of all kinds, the average length of residency was reported by HUD to be 83 months—or almost 7 years, significantly longer than the current time limit on cash public assistance.³⁴

In Boston, a compilation of reports filed with HUD by individual public housing developments shows that the average length of residency in 1998 was 84 months.³⁵ Nationally, average tenure was 72 months.³⁶ At a minimum, Boston should work towards reducing its tenancy tenure to the national level. The Commonwealth as a whole could start to match the significant strides it has made in welfare reform by taking the bold step of instituting time limits for residency in public and Section 8 housing.

Overhousing is directly linked to tenancy tenure. Entry into public or subsidized housing brings with it virtually unlimited, lifetime tenancy.

Aligning Housing Policy with Welfare Reform

HUD figures show that only six percent of all subsidized housing units are occupied by families in which there are two spouses and children present.³⁷ In so-called “family” developments in Massachusetts—those not reserved for the elderly—such households dominate. While HUD does not separate out family and elderly developments for its reporting purposes, a total of 27 percent of all public housing tenants are single parents with at least one dependent child; in Section 8 units within Massachusetts, the figure rises to 55 percent.³⁸

In March 1992, the federal government reported that a significant percentage—16 percent—of public housing tenants who moved into public housing in the previous year did so to “establish their own household.”³⁹ The incentive system is clear. Once 18, a single mother can “form her own household” and thereby qualify for a

subsidized apartment. In contrast to cash public assistance, there is no time limit to housing subsidies. Nor are the support programs—whether counseling, training, and/or oversight—provided in association with subsidized housing well coordinated with similar welfare support efforts. In these ways, housing policy is not aligned with recent welfare reform initiatives.

The deep association between childhoods spent in single-parent households and childhood poverty raises the question whether the formation or perpetuation of such households is being encouraged through housing policy—to the detriment of children born into them. Given the concentration of single mothers and their children in subsidized housing, this is a question at least worth considering.

The idea of a time limit for public or subsidized housing should not be considered far-fetched. HUD has authorized pilot time limit programs, and the housing authority in Charlotte, North Carolina is trying out the idea. Charlotte has enrolled 500 of 1,800 non-elderly households in a voluntary five-year time-limited tenancy program. In exchange for agreeing to the limit, households go to the head of the waiting list for more desirable, newly constructed units and, crucially, receive intensive counseling designed to help them get into the workforce and moving forward.⁴⁰

A draconian imposed time limit would probably not be necessary. Simply offering prospective tenants the chance to jump the waiting list by agreeing to a five-year time limit would likely spark high enrollment—and, in the process, make public housing a transitional program, not a dead-end. Instead of unintentionally offering incentives for staying, we should provide incentives for achievement and self-sufficiency. We acknowledge that a subsidized housing time limit will have a number of implications for tenants. It could mean that, after five years, they may have to relocate to a part of the state with lower housing costs, rather than remaining in Boston. It could also mean that subsidized tenants will be, in effect, encouraged to include a second wage-earner in their household so as to better afford rents in the private market. Neither of these possibilities appears to be overly burdensome, especially given a five-year notice period. Such a change recognizes the demographic realities of those who currently reside in the various forms of subsidized housing.

Offering prospective tenants the chance to jump the waiting list by agreeing to a five-year time limit would likely spark high enrollment.

V. WAITING LIST MANAGEMENT

Even without dramatic change as to who qualifies for subsidized housing and how long they may reside in it, sensible steps can be taken to improve the rental process for existing subsidized units. A very practical reform would be to improve the management of waiting lists. The waiting period for public housing averaged 27 months statewide, according to 1998 HUD data, and 18 months for the BHA.⁴¹

Currently, waiting lists in Massachusetts are maintained separately by individual housing authorities, non-profit agencies, and private owners of subsidized housing. As a

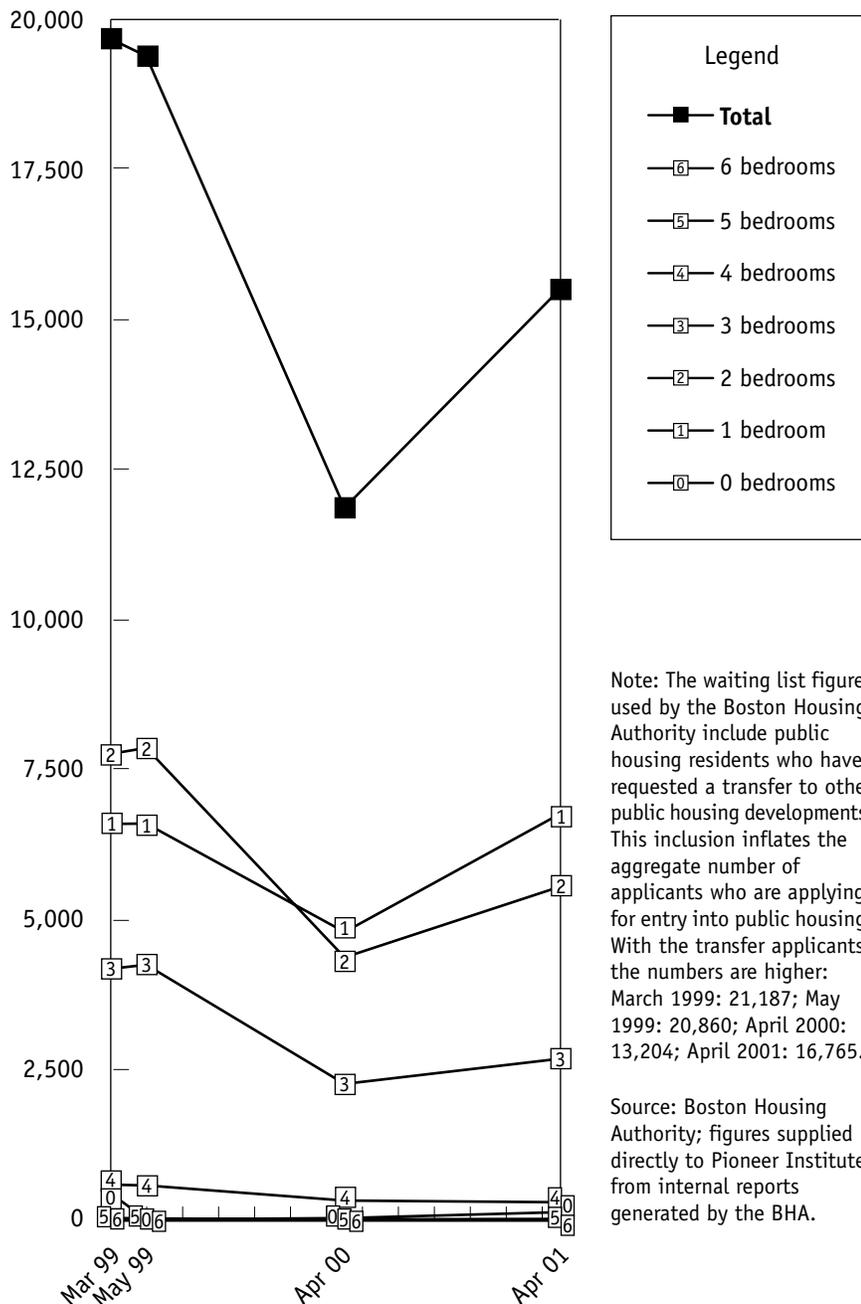
result, a household on a Boston waiting list has no way of knowing of an apartment available elsewhere.

There is no system in place to determine whether applicants appear on more than one waiting list. Public housing officials acknowledge that, in fact, it is common sense for prospective tenants to place their names on as many waiting lists as possible, to increase their chances of qualifying for a unit somewhere. This practice, however, makes it impossible to estimate the demand for public and subsidized units by aggregating waiting lists.

It is worth noting that there is at least some evidence that even in a time of rising rents, public housing waiting lists can go down. As graph 15 shows, between 1999 and 2000, the number of demanded units on the BHA waiting list decreased from 19,674 in March 1999, to 11,870 in April 2000. In the period since, the number has again increased—to 15,113, as of April 2001—but to a point short of its previous peak.⁴²

Ideally, notification of an available unit would come to anyone on a waiting list, anywhere in the state. This would be consistent with HUD regulations which allow holders of housing vouchers to seek available apartments in any jurisdiction where a property owner is willing to participate

Graph 15: Waiting list trends, BHA, March 1998-April 2001



in the Section 8 program. In addition, long waiting periods for subsidized units are usually taken as prima facie evidence of a need to construct additional housing. Comparing waiting lists is an obvious way of ensuring that there is no duplication of names and, therefore, no overstating the need for subsidized housing.

Technology can facilitate communication across municipal lines—among public housing authorities, community development corporations, and private owners whose properties include subsidized units. The DHCD has already taken a step in this direction. It is currently developing a single, statewide waiting list for those housing vouchers that are controlled by the state (approximately 16,000 of the state total of 66,000).⁴³ This innovative approach should be extended to local housing authorities, both for the units they own and operate and for the housing vouchers they distribute. As there are numerous jurisdictions in the Greater Boston area with subsidized units, sharing such information could help achieve a more efficient use of existing resources.

CONCLUSION

Better management of the extensive inventory of subsidized housing already built in the state can lead to significant gains, especially for lowest-income households whose plight is of particular concern to public policy makers and all citizens of the Commonwealth. To this end, we have proposed the following four recommendations:

- **Reduce persistent vacancies** among existing public and subsidized housing units in Massachusetts and Boston through continued emphasis on performance measures and a comprehensive approach to rehabilitating and maintaining uninhabitable units.
- **Reduce overhousing** to ensure the most efficient use of existing units.
- **Include tenancy tenure as a performance measure** for housing agencies and private managers of subsidized housing. Adopt a five-year time limit on tenancy, consistent with limits adopted in the welfare system. Efforts should be stepped up to provide support and the tools of self-sufficiency to public housing tenants.
- **Develop a single statewide waiting list** for subsidized housing of all kinds. Housing agencies should employ technology to share information and enable those seeking subsidized housing to be considered for units in a number of jurisdictions. This will provide a more accurate picture of demand and allow for quicker occupancy.

Better management of the extensive inventory of subsidized housing already built in the state can lead to significant gains.

ENDNOTES

¹ A report by the Center for Urban and Regional Policy recommended that Massachusetts support the construction of no less than 36,000 new subsidized housing units in order to meet the demand of those in need. Barry Bluestone, Charles C. Euchner, and Gretchen Weismann, "A New Paradigm for Housing in Greater Boston," The Center for Urban and Regional Policy, Northeastern University, (Boston: September 2000): iv. The City of Boston has called for the construction of 2,100 new units over the next three years. Mayor's Housing Advisory Committee, "Leading the Way: A Report on Boston's Housing Strategy, FY 2001-2001," (Boston: October 2000): 23 (www.cityofboston.gov/dnd/W2_Housing_Strategy_Report.pdf).

² Paul Burke, *A Picture of Subsidized Households in 1998: United States Summaries*, HUD, Office of Policy Development and Research, Office of Economic Affairs, Division of Housing and Demographic Analysis (Washington, D.C.: August 28, 1998). The database is also available at www.huduser.org/datasets/assthsq/statedata98/index.html and is hereafter referred to as HUD *Picture* 1998. The number of federally subsidized units by state are as follows: RI-3.63, SD-2.83, NY-2.71, MA-2.58 subsidized units per 100 people; Washington, D.C., has 6.56 units per 100 people. Federally subsidized units includes Indian housing, public housing, Section 8, Federal Housing Administration and Low Income Housing tax credit. Population statistics, here and throughout the report, are based upon the Census Bureau's 1998 estimates (www.census.gov/population/www/estimates/placest.html).

³ Because the online "Project, Agency, and State Summaries" do not include aggregate figures by city, aggregate totals and averages in the five categories were calculated in a modified data set by Pioneer Institute. Cities in the Commonwealth for which modified data are available are the following: Boston, Brookline, Cambridge, Chelsea, Everett, Fall River, Lowell, New Bedford, Newton, Quincy, Revere, Somerville, Springfield, and Worcester. The online version of the "Project, Agency, and State Summaries" data sets, as aggregated by Pioneer Institute, is referred to as HUD "Project, Agency, and State Summaries" 1998.

⁴ HUD *Picture* 1998, p. 46. See page 34 of the *Picture* for a detailed listing of the programs included in this figure. The Census data are taken from www.census.gov/population/www/estimates/placest.html.

⁵ Data for each state's total number of housing units are taken from HUD *Picture* 1998.

⁶ HUD *Picture* 1998 data used for all cities. The BHA's report to HUD provides Boston's numbers, p. 120.

⁷ HUD *Picture* 1998 data used for total number of units, p. 120. Poverty rates tract are also included in these data. Please note that there is likely a difference between the poverty rate in a city and the average of poverty rates tract for cities. The average of the poverty rates tract for the cities, as provided by HUD, is also used in tables A-2 and A-3.

⁸ See "Evaluation of the Financial Condition of the Massachusetts Housing Finance Agency's 'SHARP' Loan Portfolio," McCall & Almy, July 25, 1997. This report notes the considerable financing problems within the SHARP program.

⁹ HUD *Picture* 1998, Massachusetts, p. 47; U.S. figure, p. 41.

¹⁰ HUD *Picture* 1998 (three percent of 158,750 units = 4,763); DHCD report (two percent of 45,968 = 919 units): the total number of units that are vacant, according to the combined data = 5,682.

¹¹ David J. Bobb, telephone interview with Paul Johnson, Director of Housing Finance, DHCD, May 2, 2001.

¹² HUD *Picture* 1998, p. 120.

¹³ The 14 percent vacancy rate of 1998 was a considerable improvement over the 17 and 21 percent figures for 1997 and 1996, respectively. HUD *Picture* 1996, 1997, and 1998.

¹⁴ HUD "Project, Agency, and State Summaries" 1998.

¹⁵ HUD "Project, Agency, and State Summaries" 1998.

¹⁶ HUD *Picture* 1998; Seattle, p. 114; Austin, p. 110.

¹⁷ HUD *Picture* 1998; New York City, p. 120; Seattle, p. 114.

¹⁸ Data provided directly to Pioneer Institute by the BHA.

¹⁹ The BHA classifies vacancies in two categories, long-term vacancies (those listed as "offline" or "uninhabitable") and turnover vacancies (vacancies that occur as a matter of regular course).

²⁰ Table provided to Pioneer Institute, via fax, from the BHA, May 2001.

²¹ DHCD "Quarterly Report on Occupancy/Vacancy," figures for period ending March 2000 (FY end). The BHA reports this data to the DHCD.

²² BHA Web site, www.bostonhousing.org/detpages/devinfo1.html. See www.bostonhousing.org for a complete listing of all of the public housing developments within the BHA.

²³ BHA waiting lists provided to Pioneer Institute, via fax, from the BHA, May 2001.

²⁴ HUD *Picture* 1998, p. 120 and p. 40.

²⁵ HUD *Picture* 1998, p. 47.

²⁶ HUD *Picture* 1998, p. 47.

²⁷ HUD "Project, Agency, and State Summaries" 1998.

²⁸ BHA web site, www.bostonhousing.org.

²⁹ HUD "Project, Agency, and State Summaries" 1998.

³⁰ HUD *Picture* 1998, p. 120.

³¹ The overhousing rate in 1998 for public housing was 11 percent; the overhousing in July 2001 as reported by the BHA directly to Pioneer Institute is 13 percent. Because the BHA records the number of extra bedrooms, it can be calculated, based upon their statistics, that there are actually 2,167 bedrooms for which there are no occupants (1,438 units are over by 1 bedroom; 295 are over by 2 bedrooms; 41 are over by 3 bedrooms, and 4 are over by 4 bedrooms). As a matter of policy, the BHA does not move any resident aged 62 years or older; a total of 574 of the 1,438 units are occupied by a tenant in this age category. In addition, the BHA notes that there are a number of overhoused tenants who have been granted permission to have an extra bedroom, based on medical equipment needs.

³² Mayor's Advisory Housing Committee, p. 24; HUD "Project, Agency, and State Summaries" 1998.

³³ Commonwealth of Massachusetts Executive Office of Administration and Finance, p. 84.

³⁴ HUD *Picture* 1998, p. 47.

³⁵ HUD "Project, Agency, and State Summaries" 1998. It is important to note that this figure is based on data provided by fewer than half of the Boston developments reporting to HUD. That this percentage of developments in Boston do not report this important statistic is indication of the need for better data collection, and dissemination, both at the level of the BHA and HUD.

³⁶ The national figure is derived from HUD *Picture* 1998.

³⁷ HUD *Picture* 1998, p. 41.

³⁸ HUD *Picture* 1998, p. 47. Providing detailed data about single motherhood in public and subsidized housing below the national and state level is difficult due to the paucity of reliable data. For Boston, fewer than half of the developments included in the HUD "Project, Agency, and State Summaries" 1998 provide data on the percentage of single parents with dependent children. In some of the developments that do report, the majority of tenants are in this category. In Franklin Hill, for instance, in Boston, a development of 366 units, 64 percent of the tenants are listed as single parents with at least one dependent child.

³⁹ Office of Policy Development and Research, HUD, "Characteristics of HUD-Assisted Renters and their Units in 1989," March 1992, p. 24, table 1-11. The figure cited is for all subsidized units. "Characteristics" (p. 19) also states, but does not specify the degree to which "a higher proportion

of public housing recent movers than any of the other groups also cited establishing their own household as a primary reason for moving.” The “form own household” reason was the most frequently cited of 25 possible choices, tied with “need larger house or apartment.”

⁴⁰ See Howard Husock, “How Charlotte Is Revolutionizing Public Housing,” *City Journal* (Vol. 10, No. 2: Spring 2000): www.city-journal.org/html/10_2_how_charlotte.html.

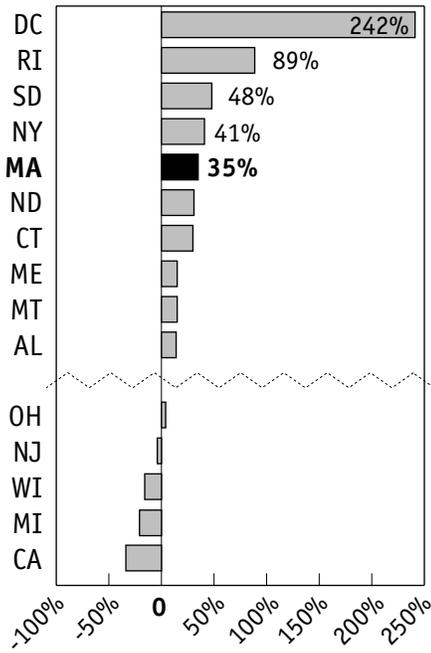
⁴¹ HUD *Picture* 1998, Massachusetts, p. 47; HUD. Please note that currently very few Massachusetts public housing authorities report the average time spent on their waiting lists.

⁴² Waiting list statistics provided to Pioneer Institute, via fax, by the BHA. The waiting list figures used by the BHA include public housing residents who have requested a transfer to other public housing developments. This inclusion inflates the aggregate number of applicants who are applying for entry into public housing. With the transfer applications, the numbers are higher: March 1999: 21,187; May 1999: 20,860; April 2000: 13,204; April 2001: 16,765.

⁴³ See “HUD awards \$448 million in housing vouchers,” *Boston Globe*, July 7, 2001, Section E, p. 1, for the most recent figures of Section 8 voucher allocation.

APPENDIX

Graph A-1: Top and selected states (plus Washington, D.C.) in terms of subsidized units per capita, variation from the average (percent), 1998



Note: These figures include all subsidized housing programs: Indian housing, public housing, Section 8, Federal Housing Administration, and Low Income Housing Tax Credit.

Sources: *A Picture of Subsidized Households in 1998: US* (HUD) and Census Bureau

Table A-1: Existing stock, Massachusetts market basket, 1998

	Total population	Available units	Subsidized units per 100 people	% Difference from the average
Boston				
Public Housing		17,273	3.113	137.87%
Section 8		20,438	3.683	132.61%
Total	554,948	37,711	6.795	134.99%
Brookline				
Public Housing		618	0.663	-49.37%
Section 8		247	0.265	-83.28%
Total	93,279	865	0.927	-67.93%
Cambridge				
Public Housing		2,124	2.278	74.09%
Section 8		1,676	1.798	13.54%
Total	93,238	3,800	4.076	40.94%
Chelsea				
Public Housing		357	1.301	-0.57%
Section 8		671	2.445	54.45%
Total	27,440	1,028	3.746	29.55%
Everett				
Public Housing		50	0.143	-89.05%
Section 8		50	0.143	-90.95%
Total	34,891	100	0.287	-90.09%
Fall River				
Public Housing		1,735	1.918	46.56%
Section 8		1,177	1.301	-17.83%
Total	90,469	2,912	3.219	11.31%
Lowell				
Public Housing		1,951	1.928	47.32%
Section 8		1,636	1.617	2.10%
Total	101,206	3,587	3.544	22.56%
New Bedford				
Public Housing		1,772	1.868	42.73%
Section 8		1,256	1.324	-16.39%
Total	94,879	3,028	3.191	10.36%
Newton				
Public Housing		43	0.054	-95.90%
Section 8		304	0.379	-76.06%
Total	80,200	347	0.433	-85.04%
Quincy				
Public Housing		715	0.834	-36.25%
Section 8		996	1.162	-26.61%
Total	85,715	1,711	1.996	-30.97%
Revere				
Public Housing		253	0.607	-53.58%
Section 8		538	1.292	-18.41%
Total	41,648	791	1.899	-34.32%
Somerville				
Public Housing		428	0.577	-55.91%
Section 8		1,217	1.640	3.61%
Total	74,186	1,645	2.217	-23.32%
Springfield				
Public Housing		2,067	1.397	6.73%
Section 8		4,520	3.054	92.89%
Total	148,005	6,587	4.451	53.90%
Worcester				
Public Housing		2,734	1.640	25.31%
Section 8		3,440	2.063	30.31%
Total	166,735	6,174	3.703	28.05%
Average				
Public Housing		32,120	1.309	0
Section 8		38,166	1.583	0
Total		70,286	2.892	0
Average without Boston				
Public Housing		14,847	1.170	0
Section 8		17,728	1.422	0
Total		32,575	2.591	0

Sources: *A Picture of Subsidized Households in 1998: MA* (HUD) and Census Bureau

Table A-2: Existing stock, U.S. market basket of cities of similar size, 1998

	Total population	Available units	Subsidized units per 100 people	% Difference from the average	Poverty rate (tract)
Baltimore					
Public Housing		16,411	2.542	119.15%	47
Section 8		5,906	0.915	24.25%	
Total	645,664	22,317	3.456	82.30%	47
Memphis					
Public Housing		6,800	1.114	-3.92%	66
Section 8		4,351	0.713	-3.15%	25
Total	610,242	11,151	1.827	-3.62%	50
El Paso					
Public Housing		6,387	1.052	-9.28%	46
Section 8		2,831	0.466	-36.65%	
Total	607,040	9,218	1.519	-19.91%	46
Milwaukee					
Public Housing		4,747	0.821	-29.24%	45
Section 8		4,632	0.801	8.77%	25
Total	578,435	9,379	1.621	-14.48%	35
Austin					
Public Housing		1,931	0.335	-71.13%	32
Section 8		2,124	0.368	-49.96%	22
Total	576,608	4,055	0.703	-62.91%	27
Boston					
Public Housing		12,041	2.170	87.08%	27
Section 8		6,405	1.154	56.77%	20
Total	554,948	18,446	3.324	75.31%	25
Washington, DC					
Public Housing		11,267	2.161	86.31%	35
Section 8		5,479	1.051	42.73%	22
Total	521,426	16,746	3.212	69.39%	31
Seattle					
Public Housing		6,283	1.206	3.95%	26
Section 8		3,656	0.702	-4.71%	19
Total	521,137	9,939	1.907	0.59%	23
Nashville					
Public Housing		6,545	1.285	10.78%	54
Section 8		3,086	0.606	-17.71%	21
Total	509,381	9,631	1.891	-0.28%	43
Charlotte					
Public Housing		3,604	0.709	-38.87%	40
Section 8		2,314	0.455	-38.16%	21
Total	508,296	5,918	1.164	-38.59%	33
Portland					
Public Housing		2,810	0.559	-51.83%	24
Section 8		5,042	1.002	36.17%	22
Total	502,945	7,852	1.561	-17.66%	23
Denver					
Public Housing		4,156	0.834	-28.10%	41
Section 8		3,718	0.746	1.33%	24
Total	498,402	7,874	1.580	-16.67%	33
Fort Worth					
Public Housing		1,434	0.291	-74.90%	64
Section 8		2,913	0.591	-19.69%	21
Total	492,675	4,347	0.882	-53.46%	35
Average					
Public Housing		84,416	1.160	0.00%	41.45
Section 8		52,457	0.736	0.00%	22.05
Total		136,873	1.896	0.00%	38.02
Average without Boston					
Public Housing		72,375	1.076	0.00%	43.86
Section 8		46,052	0.701	0.00%	22.40
Total		118,427	1.777	0.00%	40.28

Sources: *A Picture of Subsidized Households in 1998: US* (HUD) and Census Bureau

Table A-3: Existing stock, U.S. market basket by size of agency, 1998

	Total population	Available units	Subsidized units per 100 people	% Difference from the average	Poverty rate (tract)
New York City					
Public Housing		160,284	2.165	9.36%	40
Section 8		64,618	0.873	-20.56%	27
Total	7,404,140	224,902	3.038	-1.32%	36
Chicago					
Public Housing		39,863	1.422	-28.15%	67
Section 8		16,281	0.581	-47.12%	30
Total	2,802,798	56,144	2.003	-34.92%	56
Los Angeles					
Public Housing		8,717	0.242	-87.76%	47
Section 8		33,111	0.920	-16.23%	24
Total	3,598,002	41,828	1.163	-62.23%	29
Philadelphia					
Public Housing		21,117	1.472	-25.66%	45
Section 8		6,409	0.447	-59.34%	25
Total	1,434,968	27,526	1.918	-37.68%	40
Baltimore					
Public Housing		16,411	2.542	28.40%	47
Section 8		5,906	0.915	-16.73%	47
Total	645,664	22,317	3.456	12.29%	47
Atlanta					
Public Housing		11,822	2.933	48.17%	58
Section 8		8,465	2.100	91.19%	26
Total	403,048	20,287	5.033	63.52%	45
Boston					
Public Housing		12,041	2.170	9.61%	27
Section 8		6,405	1.154	5.06%	20
Total	554,948	18,446	3.324	7.99%	25
Miami-Dade					
Public Housing		11,031	2.983	50.67%	
Section 8		7,315	1.978	80.05%	
Total	369,841	18,346	4.961	61.16%	
Cleveland					
Public Housing		11,436	2.282	15.27%	64
Section 8		6,309	1.259	14.59%	28
Total	501,170	17,745	3.541	15.03%	51
New Orleans					
Public Housing		12,359	2.660	34.39%	81
Section 8		5,144	1.107	0.79%	35
Total	464,578	17,503	3.768	22.40%	67
San Antonio					
Public Housing		8,197	0.723	-63.46%	50
Section 8		9,045	0.798	-27.35%	25
Total	1,133,332	17,242	1.521	-50.57%	37
Washington, DC					
Public Housing		11,267	2.161	9.16%	35
Section 8		5,479	1.051	-4.35%	22
Total	521,426	16,746	3.212	4.34%	31
Average					
Public Housing		324,545	1.980	0.00%	45.48
Section 8		174,487	1.099	0.00%	24.30
Total		499,032	3.078	0.00%	38.63
Average without Boston					
Public Housing		312,504	1.962	0.00%	47.89
Section 8		168,082	1.093	0.00%	26.55
Total		480,586	3.056	0.00%	41.25

Sources: *A Picture of Subsidized Households in 1998: US* (HUD) and Census Bureau

Table A-4: Occupancy rates, Massachusetts market basket, 1998

	Available units	% Occupied	Vacant units
Boston			
Public Housing	17,273	86.27	2,372
Section 8	20,438	96.84	646
Total	37,711	92.00	3,018
Brookline			
Public Housing	618	98.01	12
Section 8	247	96.77	8
Total	865	97.66	20
Cambridge			
Public Housing	2,124	88.67	241
Section 8	1,676	96.26	63
Total	3,800	92.02	303
Chelsea			
Public Housing	357	98.20	6
Section 8	671	97.54	17
Total	1,028	97.77	23
Everett			
Public Housing	50	99.00	1
Section 8	50	98.00	1
Total	100	98.50	2
Fall River			
Public Housing	1,735	75.42	426
Section 8	1,177	97.09	34
Total	2,912	84.18	461
Lowell			
Public Housing	1,951	98.47	30
Section 8	1,636	97.02	49
Total	3,587	97.81	79
New Bedford			
Public Housing	1,772	90.77	163
Section 8	1,256	96.97	38
Total	3,028	93.34	202
Newton			
Public Housing	43	99.00	0
Section 8	304	97.93	6
Total	347	98.06	7
Quincy			
Public Housing	715	94.19	42
Section 8	996	97.17	28
Total	1,711	95.93	70
Revere			
Public Housing	253	98.81	3
Section 8	538	98.03	11
Total	791	98.28	14
Somerville			
Public Housing	428	98.50	6
Section 8	1,217	97.24	34
Total	1,645	97.57	40
Springfield			
Public Housing	2,067	98.28	36
Section 8	4,520	96.74	147
Total	6,587	97.23	183
Worcester			
Public Housing	2,734	91.90	222
Section 8	3,440	97.15	98
Total	6,174	94.83	319
Average			
Public Housing	32,120	88.92	3,560
Section 8	38,166	96.91	1,179
Total	70,286	93.26	4,739
Average without Boston			
Public Housing	14,847	92.00	1,188
Section 8	17,728	96.99	533
Total	32,575	94.72	1,721

Source: A Picture of Subsidized Households in 1998: MA (HUD)

Table A-5: Occupancy rate, US market basket of cities of similar size, 1998

	Available units	% Occupied	Vacant units
Baltimore			
Public Housing	16,411	78	3,610
Section 8	5,906	99	59
Total	22,317	84	3,669
Memphis			
Public Housing	6,800	80	1,360
Section 8	4,351	99	44
Total	11,151	87	1,404
El Paso			
Public Housing	6,387	90	639
Section 8	2,831	99	28
Total	9,218	93	667
Milwaukee			
Public Housing	4,747	93	332
Section 8	4,632	99	46
Total	9,379	96	379
Austin			
Public Housing	1,931	99	19
Section 8	2,124	99	21
Total	4,055	99	41
Boston			
Public Housing	12,041	86	1,686
Section 8	6,405	99	64
Total	18,446	91	1,750
Washington, DC			
Public Housing	11,267	85	1,690
Section 8	5,479	99	55
Total	16,746	90	1,745
Seattle			
Public Housing	6,283	96	251
Section 8	3,656	99	37
Total	9,939	97	288
Nashville			
Public Housing	6,545	97	196
Section 8	3,086	99	31
Total	9,631	98	227
Charlotte			
Public Housing	3,604	90	360
Section 8	2,314	99	23
Total	5,918	94	384
Portland			
Public Housing	2,810	94	169
Section 8	5,042	99	50
Total	7,852	97	219
Denver			
Public Housing	4,156	86	582
Section 8	3,718	99	37
Total	7,874	92	619
Fort Worth			
Public Housing	1,434	91	129
Section 8	2,913	99	29
Total	4,347	96	158
Average			
Public Housing	84,416	86.94	11,024
Section 8	52,457	99.00	525
Total	136,873	91.56	11,549
Average without Boston			
Public Housing	72,375	87.10	9,338
Section 8	46,052	99.00	461
Total	118,427	91.73	9,799

Source: A Picture of Subsidized Households in 1998: US (HUD)

Table A-6: Occupancy rate, U.S. market basket by size of agency, 1998

	Available units	% Occupied	Vacant units
New York City			
Public Housing	160,284	98	3,206
Section 8	64,618	99	646
Total	224,902	98	3,852
Chicago			
Public Housing	39,863	72	11,162
Section 8	16,281	99	163
Total	56,144	80	11,324
Los Angeles			
Public Housing	8,717	92	697
Section 8	33,111	99	331
Total	41,828	98	1,028
Philadelphia			
Public Housing	21,117	71	6,124
Section 8	6,409	99	64
Total	27,526	78	6,188
Baltimore			
Public Housing	16,411	78	3,610
Section 8	5,906	99	59
Total	22,317	84	3,669
Atlanta			
Public Housing	11,822	75	2,956
Section 8	8,465	99	85
Total	20,287	85	3,040
Boston			
Public Housing	12,041	86	1,686
Section 8	6,405	99	64
Total	18,446	91	1,750
Miami-Dade			
Public Housing	11,031	83	1,875
Section 8	7,315	99	73
Total	18,346	89	1,948
Cleveland			
Public Housing	11,436	66	3,888
Section 8	6,309	99	63
Total	17,745	78	3,951
New Orleans			
Public Housing	12,359	75	3,090
Section 8	5,144	99	51
Total	17,503	82	3,141
San Antonio			
Public Housing	8,197	87	1,066
Section 8	9,045	99	90
Total	17,242	93	1,156
Washington, DC			
Public Housing	11,267	85	1,690
Section 8	5,479	99	55
Total	16,746	90	1,745
Average			
Public Housing	324,545	87.35	41,049
Section 8	174,487	99.00	1,745
Total	499,032	91.42	42,794
Average without Boston			
Public Housing	312,504	87.40	39,363
Section 8	168,082	99.00	1,681
Total	480,586	91.46	41,044

Source: *A Picture of Subsidized Households in 1998: US* (HUD)

Table A-7: Vacant state-funded BHA units, March 2000

	Number of bedrooms						Total Units
	0	1	2	3	4	5+	
Total units	3	422	1,069	884	149	64	2,591
Total units occupied, end of the quarter	3	310	932	781	118	41	2,185
Total units offline (with DHCD approval)	0	4	9	8	2	2	25
Number of units vacant during the quarter	0	113	146	119	34	22	434
Number of units vacant 61-90 days	0	1	6	6	1	0	14
Number of units vacant 91-180 days	0	3	4	11	2	1	21
Number of units vacant 180 days or more	0	99	110	79	30	20	338

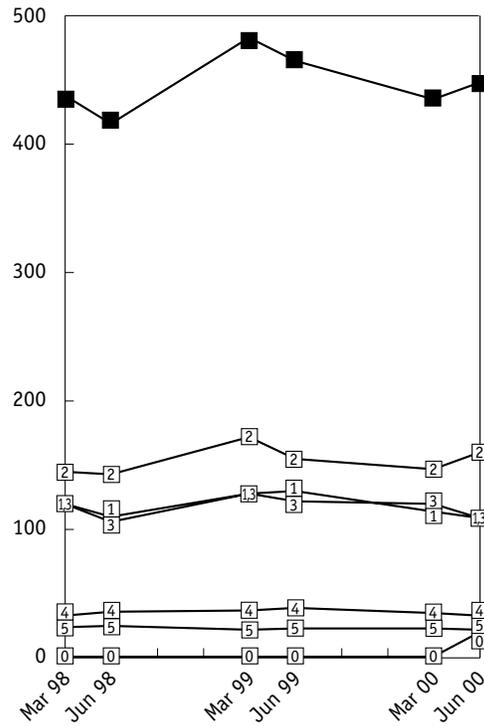
Note: Chapter 200, 667, and 705 units.

Note: The total units are not necessarily equal to the total units occupied (end of the quarter) plus the total units offline plus the number of units vacant during the quarter, because of the differential time periods.

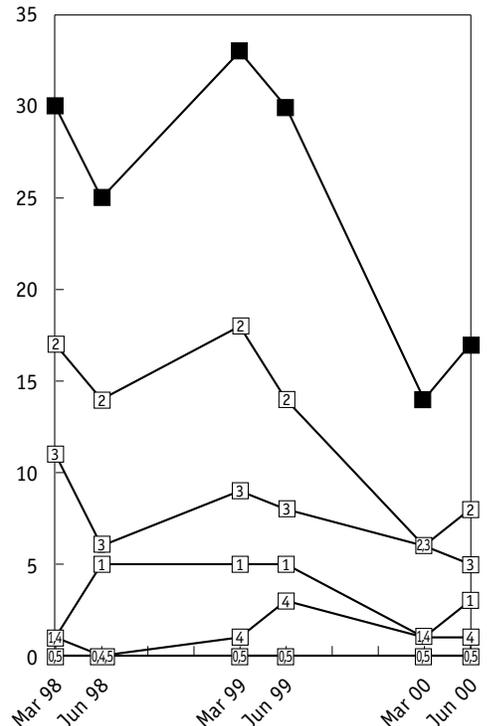
Note: The number of units vacant during the quarter is not necessarily equal to the number of units vacant 61-90 days plus the number of units vacant 91-180 days plus the number of units vacant 181 days or more, because of the differential time periods.

Source: *Quarterly Report on Occupancy/Vacancy* (Division of Housing Finance, Massachusetts Department of Housing and Community Development), March 2000; figures were supplied directly to Pioneer Institute from internal reports generated by the DHCD Division of Housing Finance.

Graph A-2: Vacant state-funded BHA units, quarterly



Graph A-3: Vacant state-funded BHA units, 61-90 days



Legend- graphs A-2, A-3, A-4, A-5

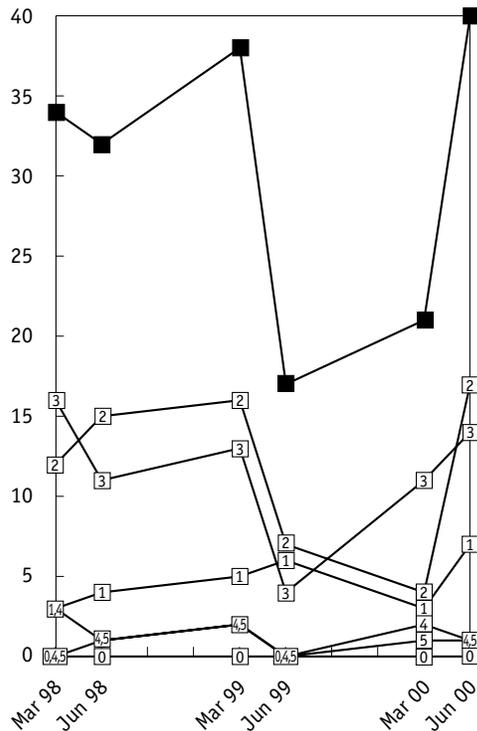
- Total
- 5+ bedrooms
- 4 bedrooms
- 3 bedrooms
- 2 bedrooms
- 1 bedroom
- 0 bedrooms

Note: Chapter 200, 667, and 705 units.

Note: The number of units vacant during the quarter is not necessarily equal to the number of units vacant 61-90 days plus the number of units vacant 91-180 days plus the number of units vacant 181 days or more, because of the differential time periods.

Source: *Quarterly Report on Occupancy/Vacancy* (Division of Housing Finance, Massachusetts Department of Housing and Community Development); figures were supplied directly to Pioneer Institute from internal reports generated by the DHCD Division of Housing Finance.

Graph A-4: Vacant state-funded BHA units, 91-180 days



Graph A-5: Vacant state-funded BHA units, 181 days or more

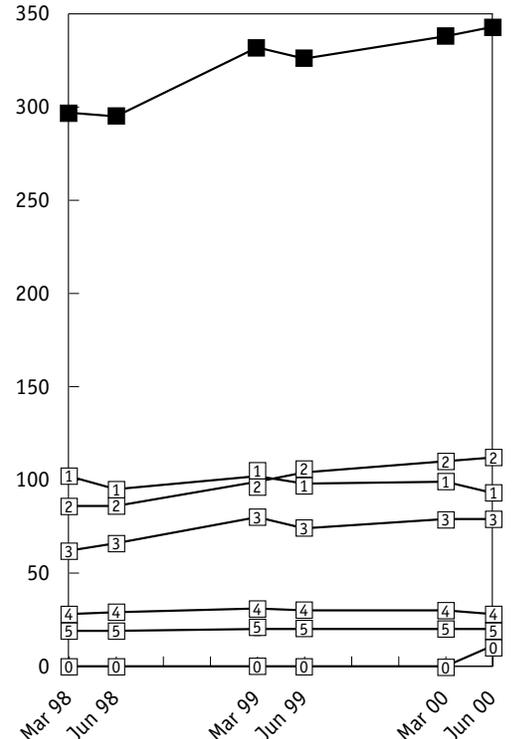


Table A-8: Vacant state-funded units, Massachusetts market basket, June 2000

	Total units	Total units occupied, end of the quarter	Total units offline (with DHCD approval)	# of units vacant during the quarter	# of units vacant 61-90 days	# of units vacant 91-180 days	# of units vacant 181+ days
Boston	2,603	2,140	23	447	17	40	343
Brookline	452	448	1	8	0	0	0
Cambridge	661	649	0	21	1	3	1
Chelsea	559	557	1	14	0	0	0
Everett	671	669	0	10	0	0	0
Fall River	882	746	0	136	16	17	83
Lowell	514	441	0	17	5	4	60
New Bedford	888	832	3	89	19	14	27
Newton	197	191	0	6	0	0	4
Quincy	909	839	13	98	10	9	20
Revere	600	597	0	19	0	0	0
Somerville	944	925	5	31	3	3	5
Springfield	832	831	0	46	1	0	0
Worcester	886	795	46	94	5	2	19

Note: Chapter 200, 667, and 705 units.

Note: The total units are not necessarily equal to the total units occupied (end of the quarter) plus the total units offline plus the number of units vacant during the quarter, because of the differential time periods.

Note: The number of units vacant during the quarter is not necessarily equal to the number of units vacant 61-90 days plus the number of units vacant 91-180 days plus the number of units vacant 181 days or more, because of the differential time periods.

Source: *Quarterly Report on Occupancy/Vacancy* (Division of Housing Finance, Massachusetts Department of Housing and Community Development), June 2000; figures were supplied directly to Pioneer Institute from internal reports generated by the DHCD Division of Housing Finance.

Table A-9: Overhousing, all states and Washington, D.C., 1998

	Units	% Over-housed
AK	12,297	18
AL	95,466	13
AR	52,309	10
AZ	51,040	7
CA	411,758	7
CO	53,565	8
CT	81,433	7
DC	34,180	8
DE	12,660	6
FL	184,820	7
GA	135,546	9
HI	19,562	6
IA	38,329	7
ID	13,836	8
IL	219,268	8
IN	94,452	6
KS	39,790	8
KY	80,722	8
LA	93,056	8
MA	158,750	9
MD	97,584	7
ME	27,526	9
MI	148,892	9
MN	95,033	4
MO	105,083	7
MS	55,289	12
MT	19,309	13
NC	123,498	13
ND	15,999	10
NE	31,054	6
NH	19,134	6
NJ	148,237	6
NM	28,874	9
NV	20,672	9
NY	492,394	5
OH	223,876	8
OK	69,800	14
OR	50,402	7
PA	218,186	8
RI	35,843	4
SC	61,541	9
SD	20,687	8
TN	113,897	9
TX	279,660	7
UT	16,363	5
VA	108,243	10
VT	10,939	5
WA	76,063	6
WI	83,599	7
WV	34,441	9
WY	6,460	13
Average	4,721,417	7.75

Note: These figures include all subsidized housing programs: Indian housing, public housing, Section 8, Federal Housing Administration, and Low Income Housing Tax Credit.

Source: *A Picture of Subsidized Households in 1998: US* (HUD)

Table A-10: Overhousing, Massachusetts market basket, 1998

	Available units	% Over- housed	Over- housed units
Boston			
Public Housing	17,273	11.70	2,020
Section 8	20,438	9.75	1,993
Total	37,711	10.64	4,013
Brookline			
Public Housing	618	0.00	0
Section 8	247	0.00	0
Total	865	0.00	0
Cambridge			
Public Housing	2,124	7.43	158
Section 8	1,676	5.99	100
Total	3,800	6.80	258
Chelsea			
Public Housing	357	3.31	12
Section 8	671	5.61	38
Total	1,028	4.81	49
Everett			
Public Housing	50		
Section 8	50		
Total	100		
Fall River			
Public Housing	1,735	5.01	87
Section 8	1,177	8.37	99
Total	2,912	6.37	185
Lowell			
Public Housing	1,951	16.90	330
Section 8	1,636	3.78	62
Total	3,587	10.92	392
New Bedford			
Public Housing	1,772	16.80	298
Section 8	1,256	8.28	104
Total	3,028	13.27	402
Newton			
Public Housing	43		
Section 8	304	3.70	11
Total	347	3.70	13
Quincy			
Public Housing	715	0.00	0
Section 8	996	2.97	30
Total	1,711	1.73	30
Revere			
Public Housing	253	3.85	10
Section 8	538	0.00	0
Total	791	1.23	10
Somerville			
Public Housing	428	2.04	9
Section 8	1,217	8.07	98
Total	1,645	6.50	107
Springfield			
Public Housing	2,067	20.24	418
Section 8	4,520	6.73	304
Total	6,587	10.97	723
Worcester			
Public Housing	2,734	2.12	58
Section 8	3,440	8.09	278
Total	6,174	5.45	336
Average			
Public Housing	32,120	10.61	3,399
Section 8	38,166	8.18	3,117
Total	70,286	9.29	6,518
Average without Boston			
Public Housing	14,847	9.35	1,379
Section 8	17,728	6.36	1,124
Total	32,575	7.72	2,505

Source: *A Picture of Subsidized Housing, 1998*, Project, Agency, and State Summaries (<http://huduser.org/datasets/assthsq/statedata98/HUD4MA3.TXT>)

Table A-11: Overhousing, U.S. market basket of cities of similar size, 1998

	Available units	% Over-housed	Over-housed units
Austin			
Public Housing	1,931	4	77
Section 8	2,124	4	85
Total	4,055	4	162
Baltimore			
Public Housing	16,411	11	1,805
Section 8	5,906	6	354
Total	22,317	10	2,160
Memphis			
Public Housing	6,800	9	612
Section 8	4,351	10	435
Total	11,151	9	1,047
Milwaukee			
Public Housing	4,747	7	332
Section 8	4,632	15	695
Total	9,379	11	1,027
Boston			
Public Housing	12,041	11	1,325
Section 8	6,405	23	1,473
Total	18,446	15	2,798
Washington, DC			
Public Housing	11,267	12	1,352
Section 8	5,479	8	438
Total	16,746	11	1,790
Nashville			
Public Housing	6,545	5	327
Section 8	3,086	2	62
Total	9,631	4	389
El Paso			
Public Housing	6,387	4	255
Section 8	2,831	3	85
Total	9,218	4	340
Seattle			
Public Housing	6,283	5	314
Section 8	3,656	6	219
Total	9,939	5	534
Denver			
Public Housing	4,156	11	457
Section 8	3,718	13	483
Total	7,874	12	941
Charlotte			
Public Housing	3,604	7	252
Section 8	2,314	16	370
Total	5,918	11	623
Fort Worth			
Public Housing	1,434	4	57
Section 8	2,913	12	350
Total	4,347	9	407
Portland			
Public Housing	2,810	2	56
Section 8	5,042	6	303
Total	7,852	5	359
Average			
Public Housing	84,416	8.56	7,223
Section 8	52,457	10.20	5,352
Total	136,873	9.19	12,576
Average without Boston			
Public Housing	72,375	8.15	5,899
Section 8	46,052	8.42	3,879
Total	118,427	8.26	9,778

Source: A Picture of Subsidized Households in 1998: US (HUD)

Table A-12: Overhousing, U.S. market basket by size of agency, 1998

	Available units	% Over-housed	Over-housed units
New York City			
Public Housing	160,284	0	0
Section 8	64,618	7	4,523
Total	224,902	2	4,523
Chicago			
Public Housing	39,863	11	4,385
Section 8	16,281	11	1,791
Total	56,144	11	6,176
Los Angeles			
Public Housing	8,717	5	436
Section 8	33,111	10	3,311
Total	41,828	9	3,747
Philadelphia			
Public Housing	21,117	21	4,435
Section 8	6,409	11	705
Total	27,526	19	5,140
Baltimore			
Public Housing	16,411	11	1,805
Section 8	5,906	6	354
Total	22,317	10	2,160
Atlanta			
Public Housing	11,822	8	946
Section 8	8,465	9	762
Total	20,287	8	1,708
Boston			
Public Housing	12,041	11	1,325
Section 8	6,405	23	1,473
Total	18,446	15	2,798
Miami-Dade			
Public Housing	11,031	4	441
Section 8	7,315	22	1,609
Total	18,346	11	2,051
Cleveland			
Public Housing	11,436	9	1,029
Section 8	6,309	16	1,009
Total	17,745	11	2,039
New Orleans			
Public Housing	12,359	12	1,483
Section 8	5,144	11	566
Total	17,503	12	2,049
San Antonio			
Public Housing	8,197	6	492
Section 8	9,045	5	452
Total	17,242	5	944
Washington, DC			
Public Housing	11,267	12	1,352
Section 8	5,479	8	438
Total	16,746	11	1,790
Average			
Public Housing	324,545	5.59	18,128
Section 8	174,487	9.74	16,995
Total	499,032	7.04	35,123
Average without Boston			
Public Housing	312,504	5.38	16,804
Section 8	168,082	9.23	15,522
Total	480,586	6.73	32,325

Source: A Picture of Subsidized Households in 1998: US (HUD)

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