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City of Somerville  
**Housing Needs Assessment 2021**  
December 2021



Mayor Joseph A. Curtatone

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# 1. SELECTED OBSERVATIONS AND RECOMMENDATIONS

Many of the trends discussed in this assessment reflect a continuation of conditions described in Somerville's last Housing Needs Assessment (2015). People want to live in Somerville - so much so that non-profit and for-profit developers working in the City cannot deliver new housing supply fast enough to meet demand. In some ways, the City's desirability is both its greatest strength and largest challenge. The demand for an apartment to rent or a condominium to buy in Somerville is intense, so much so that renters and homebuyers that can compete effectively set the price of the available inventory.

The following sections summarize important findings from the data analysis, policy review, and stakeholder interviews, then present the most important recommendations for addressing the issues raised by the HNA's findings.

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## Population and Household Data

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### KEY FINDINGS

- By 2024, the number of households in Somerville is expected to increase 12 percent over 2019 estimates. At the same time, the City's average household size is projected to continue declining - consistent with state and national trends. While the City needs to boost its inventory of affordably priced, family housing (defined as units with two or more bedrooms), it is important to remember that household sizes have decreased everywhere, with Somerville being no exception.
- Somerville's population is expected to age at a rate consistent with state and national trends, but Somerville is unlikely to "gray" at a rate comparable to that of the Commonwealth's suburbs and small towns. The projected 2018-2024 growth rate for the 75+ age cohort in Somerville is 39 percent, which is notable but not as significant as the projected changes for many other communities. Nevertheless, there is evidence that older adults in Somerville face more acute affordability issues than some stakeholders interviewed for this report may recognize.
- Somerville is known both inside and outside the City as a racially and ethnically diverse urban center. However, its social characteristics are not dramatically different from those of the Boston Metro Area as a whole. There is evidence that as Somerville gains household wealth, it is also losing some of the diversity that City leaders and advocates value. The same sort of trend can be found in other "inner-core" areas, notably Chelsea and Everett.

- Demographic statistics observed on a city-wide basis can miss neighborhood level data. As an example - Somerville's relatively large percentage of minorities obscures an uneven distribution of where minority households tend to live within the City. Racial minorities are far more likely to live in East Somerville and near Union Square than in Davis Square for instance. The City's Latino population is particularly concentrated in portions of East Somerville and Magoun Square.
- Approximately 6,400 Somerville residents live with a disability. While available estimates indicate that the total number of people with disabilities in Somerville is decreasing, the incidence of disability poverty has increased.
- Somerville historically has been a city primarily comprised of renters and remains so. However, a gradual, modest trend toward homeownership has been underway over the past two decades. In 2000, 30.6 percent of Somerville's housing was owner-occupied. Today, 33 percent of all Somerville households own their home or condominium.
- Over half of Somerville's 34,802 housing units are in relatively small, three- or four-unit multifamily buildings. Unlike neighboring Cambridge and Boston, Somerville has not had a large inventory of units in large apartment buildings. That has begun to change in recent years, as larger multifamily and mixed-use developments begin to redefine Somerville's skyline in previously industrial parts of the City that SomerVision (Somerville's Comprehensive Plan) and zoning documents have targeted for significant, transformational growth.
- Over 64 percent of all housing units in Somerville were built before 1940, and about 5 percent (roughly 1,500 units) have been constructed since 2000. The City's housing stock, while predominately older, is fairly consistent with the age of housing in other inner-core communities.
- Approximately 47 percent of all Somerville households have low or moderate incomes. The overwhelming majority of those households rent, predominately in census tracts that fall within the East Somerville, Winter Hill, and Brickbottom neighborhoods.
- The COVID-19 pandemic has seen significant decreases in asking rents city-wide as well as increased vacancies in Somerville's larger multifamily developments. It is unclear how long these trends will continue, but available market projections indicate that it could take years to return to pre-pandemic market conditions.<sup>1</sup>

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<sup>1</sup> Volatility brought on by the COVID-19 pandemic meant that Somerville's housing market trends changed drastically multiple times during the drafting of this plan. As of fall 2021 it seems that rents may be reverting to pre-COVID levels faster than anticipated.

## MAJOR RECOMMENDATIONS

- The City should develop a comprehensive database of units accessible to individuals with disabilities, quantifying existing accommodations and tracking the accessibility status of new units.
- The City should carefully track the local housing market's recovery from the pandemic and explore possibilities to take advantage of lower rents and sales prices while they last.
- As the City continues efforts to increase the supply of affordable housing, it may wish to consider steps to increase opportunities for minority homebuyers and renters and people with disabilities in neighborhoods where they are noticeably underrepresented.

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## Housing Policy

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### KEY FINDINGS

- Overall, Somerville has a robust set of ordinances designed to encourage and fund the development of affordable housing in the City. Significant new affordable housing ordinances have been added as recently as 2020, with the Affordable Housing Overlay District.
- Somerville will need to weigh the trade-offs between requiring developments to include more three-bedroom units and potentially frustrating the production of supply in general and affordability in particular. The December 2019 zoning overhaul passed by the City Council required that a certain percentage of the affordable units must be three bedroom units when a developer builds more than 30 units. This change in the zoning code is an example of the City choosing to add family-size units to its affordable housing inventory. Somerville will need to weigh the trade-offs between requiring developments to include more three-bedroom units and potentially frustrating the production of overall supply and affordability in particular.
- Similarly, the smaller unit threshold for triggering Inclusionary Zoning requirements adopted in 2019 has the potential to limit development. Requiring that developments as small as four units include affordable units might discourage smaller developers from building smaller projects in Somerville. While it is likely that larger developers will not be affected and will produce significant numbers of Affordable Dwelling Units (ADUs), this would mean that ADUs will be concentrated only in certain areas of the City, raising equity concerns.

## MAJOR RECOMMENDATIONS

- The City should keep a watchful eye on the results of its IZ ordinance in the coming years to see if affordable units are being disproportionately concentrated outside of Somerville's traditional neighborhoods. If such unequitable development patterns should begin to occur, the City should be prepared to consider changes to its IZ ordinance to correct them.

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## Stakeholder Perspectives

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### KEY FINDINGS

Interviews with a wide range of community members and sixteen organizations involved in housing issues in various capacities (see Table 6.1) yielded the following observations:

- Working families with modest incomes that are slightly above state and local income guidelines do not qualify for subsidies, but they remain under-housed due to the City's high rents and unavailability of appropriate housing (mostly needed are 3-bedroom units).
- Lack of affordable housing for families between 30 percent and 60 percent of AMI, alongside a relative lack of demand for income-restricted units at 100 percent of AMI.
- Section 8 voucher holders often have difficulty utilizing vouchers in such a competitive housing market.
- Older adults on a fixed income with limited assets (and who may wish to downsize) have limited options in the City.
- Need for units for single-person households (i.e., single room occupancy units), including affordable one-bedroom units for young professionals and students.
- Need for more housing and support for those suffering from mental illness, substance abuse, and intellectual disabilities.
- Need for funding and services to stabilize homeless individuals and families, and for wraparound services, especially for low-income immigrants.
- Need for affordable units with access to affordable public transportation.

- There is not enough public housing in Somerville, and Somerville residents, unless eligible for emergency housing, cannot get priority housing anywhere outside of Somerville.
- There is the potential for instability even once people are placed in units; lower-income households are at greater risk for losing what incomes they have.

### **MAJOR RECOMMENDATIONS**

- Anecdotally, overcrowding in Somerville is a larger problem than official data sources would suggest. The City should attempt to better understand the extent of the issue and develop assistance programs that do not result in the residents of unlawful and/or crowded apartments losing their homes.
- The City should consider shifting its focus away from the 100 percent AMI level and to the 30 to 50 percent level to meet reported demand. One hundred percent AMI rents were said to be too similar to market rents, although the market is changing quickly at the time of writing and should be monitored closely by the City.

## 2. INTRODUCTION

The Somerville Zoning Ordinance (SZO), as overhauled in December 2019, requires under Article 12 (Development Benefits) that a Needs Assessment and Financial Feasibility Analysis be undertaken to determine the suitability and performance of the provisions of Article 12 for potential revision and improvement. This report builds on the 2015 Somerville Housing Needs Assessment (HNA) and other plans and studies subsequently conducted by City staff and others.

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### Defining “Housing Needs”

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Like most plans and studies about housing needs, this assessment focuses on housing affordability and the degree to which housing costs exceed what people in Somerville and the Boston Metro Area can pay. The cost of housing has a significant impact on the choices available to people in terms of where they can live, their access to jobs, goods and services, and the schools their children can attend. The cost of housing can create or constrain opportunities. It can function as a socioeconomic gatekeeper, filtering prospective homebuyers or renters at the city or town line based on race or household wealth. Somerville has a pervasive shortage of affordable housing, especially in some of its most desirable neighborhoods and areas of the City that tend to attract students. Somerville’s housing affordability issues are part of a larger housing crisis affecting Greater Boston and can be traced to both regional and local pressures.

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### Approach and Methodology

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This Housing Needs Assessment draws on data from public and private sources and interviews with many individuals and organizations familiar with the City. Understanding Somerville’s housing needs, the relative effectiveness of state and local housing initiatives, gaps in the existing delivery system, and challenges that exist for entities trying to develop new housing in Somerville were focal points of the research for this report. Interviewees included housing advocates, City staff, community development leaders, developers, housing providers, social service agencies, and lending institutions.

### NOTES ON DATA AND SOURCES

The data considered to develop this report came from public and proprietary sources. The Census Bureau’s Decennial Census and American Community Survey (ACS), HUD’s Comprehensive Housing Affordability Strategy (CHAS), building permit records, and publications from market analysts are staples in this kind of work. There is no single, all-encompassing source of information for a housing needs assessment, and all of the available sources have some limitations. Below is a summary of the most frequently used sources of data for Somerville’s Housing Needs Analysis. (A complete

bibliography that includes plans and other studies can be found at the end of the report.)

- **U.S. Census Bureau, Decennial Census, 1980-2010.** The U.S. Census Bureau conducts the decennial census to fulfill the requirements of Article 1, Section 2, of the United States Constitution. The decennial census is a “100 percent” count of population, population age, and race for all states, Washington, D.C., and Puerto Rico, in geographic areas as small as city blocks. This report draws on data from Census 2010 data at the city-wide and census tract levels for Somerville’s 18 census tracts, and 1980, 1990, and 2000 Census tract-level data using Census 2010 boundaries. This was done in an effort to understand changes over time within consistently drawn geographic boundaries. Prior-year tract data for current tract boundaries were obtained from Social Explorer, a licensed data retrieval system.<sup>2</sup>
- **U.S. Census Bureau, American Community Survey (ACS), 2019 Five-Year Estimates.** The ACS is a survey of randomly selected addresses at the census tract and block group levels for all states, Washington D.C., and Puerto Rico. Piloted in the late 1990s and publicly released in 2005, the ACS gathers data from approximately 300,000 households per month, or 3.5 million per year. The continuous monthly survey results are aggregated annually and reported as **estimates** for geographic summary areas as small as census block groups. Two estimate series are available: one-year tables and five-year tables. It is standard practice to use the five-year series in planning documents.

Since ACS estimates are based on sampling, there is some uncertainty in the data. The Census Bureau’s standard **confidence level** is 90 percent, i.e., if a given survey was repeated, there is a 90 percent chance that the responses would be the same. The Census Bureau calculates and reports a **margin of error** (MOE) in all ACS tables. MOE is the maximum statistical difference between a sample and the population the sample is intended to represent. In general, the smaller the geographic level, the greater margin of error is likely to be. For example:

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<sup>2</sup> Social Explorer’s methodology for assigning prior-year data to current-year tract boundaries is the same as the City of Boston’s method for constructing long-term census trends for its twenty-six named neighborhoods: a process of “cross-walking” census boundaries from past years to the most current year and using the result to create weights for reallocating historic census data so it can be used for comparisons in a consistent way. See <https://data.boston.gov/dataset/neighborhood-demographics> for an easy-to-read overview of this process.

**2019 ACS 5-Year Estimates and Margin of Error (MOE):****Range of Values within 90 Percent Confidence Level**

Massachusetts		Somerville		Census Tract 3502	
Estimate	MOE	Estimate	MOE	Estimate	MOE
6,850,553	0.00	80,906	47	7,181	545

This means there is a degree of risk in comparing, say, a census tract with other census tracts; however, the risk of error is likely to be distributed in a relatively similar fashion across all the census tracts. Some of the tables, charts, and maps in this report present ACS estimates at the tract level. Readers interested in all the MOEs can find the “raw” ACS tables for Somerville in Appendix E: Margin of Error Table Supplements. Note that MOEs are not available for ACS-based tables created by Social Explorer, Environics Analytics, ESRI Business Analyst, or Demographics Now (more on these sources below).

- Market Data Sources.** The analysis in this Housing Needs Assessment relies on multifamily market data from two proprietary sources: CoStar and Rentometer. **CoStar** is a market research and analytics company for the commercial real estate industry. It was used to obtain detailed multifamily market data for properties with five or more units. CoStar data reveal trend in asking rents for new apartments and multifamily sales. It also sheds light on who the buyers, sellers, and developers are in a given market or submarket and the banks that are actively involved in construction and permanent financing for multifamily development.

CoStar divides large markets like Boston into submarkets. Like many other market research services, CoStar pairs Somerville with neighboring Charlestown because they have similar market characteristics. Both are close-in urban areas with access to public transit and contain many young educated millennials. They also were once known to be predominantly ‘working class’ areas that have experienced high rates of gentrification over the past decade or so. For this reason, many of the tables and narratives in this report include Charlestown, which is comprised of six Suffolk County census tracts.

**Rentometer** supplements CoStar as a market analytics source for smaller multifamily units, mainly duplex and triplex properties. Rentometer compiles average rents based on unit size, and can produce reports covering trends over variable time periods. Rentometer’s reports illustrate conditions among smaller classes of residential use that comprise a majority of the residential real estate in Somerville, while CoStar focuses on larger multifamily development.

- **MAPC DataCommon.** The Metropolitan Area Planning Council (MAPC) maintains a large data library with information about the Boston Metro region (101 cities and towns) and selected data sets for all of Eastern Massachusetts. Most of the data available through MAPC's portal can be obtained from other sources, notably the Census Bureau, but MAPC produces unique regional data sets as well. This analysis supplements the market metrics from CoStar with data on smaller multifamily properties in MAPC's **MassBuilds** database.
- **Social Explorer, ESRI Business Analyst, Environics Analytics, and Demographics Now.** These licensed data retrieval services provide efficient access to government data sources that can be time-consuming to locate and organize if retrieved from the multitude of agencies that originally produce them. All provide access to Decennial Census and ACS tables, but in other respects they are quite different. Aside from content differences, these services report data at different geographic levels, a major reason for not relying on just one or two sources.
  - **Social Explorer** is the only subscription service that provides access to the Decennial Census from 1790 to the present. It also allows users to retrieve crime, environmental and public health data from federal agencies as well as the County Business Patterns database from the Census Bureau. And, users can obtain household income and housing cost data both in nominal and real dollars.
  - **ESRI Business Analyst** supports online and desktop mapping of demographic, housing, and economic data, and reports five-year population projections.
  - **Environics Analytics** is owned by a Canadian firm, Environics Research. It offers a series of Census-based data reports and proprietary demographic projections that market researchers have used for years (previously published by Nielsen Claritas). Environics Analytics allows researchers to make near-term projections not only of population and households, but also household incomes and housing values.
  - **Demographics Now** was used to retrieve employment, business, and consumer spending data and trends studies.
- **City of Somerville; Miscellaneous Data Sources.** Other sources include the City's assessing data and a database of development projects filed with the City between 2010 and 2021, residential building permits from 2014-2021, and a sample sources and uses of funds spreadsheet summary provided by staff for the Somerville Affordable Housing Trust Fund (SAHTF).

Finally, the City has produced or commissioned multiple planning studies. Where possible, these studies have been used, along with the findings and conclusions of numerous reports including regional housing studies, reports from the Federal



neighborhood mean areas of the City that are generally referred to by a given neighborhood name, not the specific neighborhood boundaries mapped by the City.

References to the Boston Metro Area can be found throughout the report. The term is shorthand for the portion of the **Boston-Cambridge-Newton Metropolitan Statistical Area** within the Commonwealth of Massachusetts. This is a large area that encompasses much of Eastern Massachusetts and generally refers the labor market area for Boston, Cambridge, and major employment centers along Interstate Route 95/Route 128.

Lastly, many tables present Somerville in relation to neighboring communities: Arlington, Cambridge, Medford, Everett, and Boston's Charlestown neighborhood. The purpose of these tables is to illustrate similarities and differences between Somerville and the immediate region. As noted previously, Charlestown is a set of contiguous Suffolk County census tracts used by the City of Boston to report and map neighborhood-level demographic and housing data.<sup>3</sup>

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## Since 2015

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While the housing needs documented in the 2015 Housing Needs Assessment have not fundamentally changed, some of the underlying conditions have accelerated. Despite Somerville's use of various regulatory and financial tools to create affordable housing, the City still lacks enough affordable units to reduce the incidence of **housing cost burden**. The market is a potent force, though other factors play a role, too. While housing cost burden affects a large percentage of Somerville's low- or moderate-income renters, it is a particular problem for extremely low and very low-income homeowners. And, while the rate of housing cost burden has dropped slightly, the number of low- or moderate-income residents has dropped, too, especially renters. The City appears to be gaining renter households with incomes above 100 percent of the regional median household income faster than any other group.<sup>4</sup>

**Housing Cost Burden**, as defined by HUD, exists when the monthly housing costs of a household exceed 30 percent of their monthly gross income.

In Somerville's neighborhoods, single-family, two-family, and small multifamily properties define the residential land use pattern. Historically they have served as a source of so-called "missing middle housing," and give Somerville a human scale feel that mitigates the sense of being a high-density city. Still, small multi-unit buildings are

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<sup>3</sup> City of Boston Planning and Development Agency, "Boston Neighborhoods," *Analyze Boston*, [data.boston.gov/dataset/Boston-neighborhoods](http://data.boston.gov/dataset/Boston-neighborhoods).

<sup>4</sup> Comprehensive Housing Affordability Strategy (CHAS) Data, Summary Tables, 2013, 2016.

usually too small to accommodate affordable pricing, i.e., there are not enough units to cross-subsidize the affordable units.

The City has attempted to avoid imposing fundamental land use policy changes on its existing neighborhoods, especially after adopting a new zoning ordinance in December 2019 that seeks to protect and reinforce the character of those neighborhoods. As a result, the delivery of new affordable housing falls primarily on larger mixed-income projects that may require a rigorous public review process at the local level and potentially an expensive environmental permitting process at the state level. The larger, complex projects typically take more time to materialize, but they also have more capacity to provide housing affordability, including deeply affordable units.

Attempts to address unmet affordability needs can trigger tension between valid planning objectives: a zoning code that facilitates development in and around Somerville's commercial squares and buffers residential neighborhoods on one hand, and a regulatory exaction policy to increase affordable housing through private development. Developers whose skill is renovation and new construction of small-scale housing can be quite different from large-scale, national development companies like Federal Realty Investment Trust or AvalonBay Communities. Small-scale, independent developers and contractors typically do not have the same capacity as the national firms or necessarily the same business goals.

The City is rightly concerned about the impact of gentrification on the low-income households who historically lived, worked, played, and raised families in Somerville. While the City's attractiveness to investors presents a wealth-building opportunity for residents whose properties have appreciated dramatically, the same market forces threaten the City's ability to retain households with a wide range of incomes. Increasing and protecting the supply of affordable housing will continue to require more funding, especially to create and preserve housing for extremely low and very low-income residents. Strategies such as the real estate transfer fee (House Bill 2423)<sup>5</sup> and short-term rental excise taxes could generate critical funds for subsidies and help to offset funding losses caused by reductions in federal support. Regulatory techniques like inclusionary zoning help as well when they are designed to be effective and economically feasible.

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<sup>5</sup> See <https://malegislature.gov/Bills/191/H2423>.

### 3. DEMOGRAPHIC PROFILE

#### Population Characteristics

Though not as populous as it was before World War II, Somerville is experiencing an economic renaissance. Somerville has regained population in recent years at the same time that population growth has slowed in many Massachusetts cities and towns. Available projections suggest this trend will continue.

**TABLE 3.1. POPULATION TRENDS AND PROJECTIONS**

Component	Actual 2000	Actual 2010	% Change 00-10	ACS 2019 (Estimate)	Projected 2024
Total Population	77,478	75,754	-2.2%	80,906	83,805
Total Households	31,555	32,105	1.7%	32,802	35,324
Avg. Household Size	2.38	2.29	-3.8%	2.37	2.31

Sources: Decennial Census 2000, 2010, and 2018 American Community Survey (ACS) Five-Year Estimates, ESRI Business Analyst, and Barrett Planning Group.

#### POPULATION AGE

The age profile of Somerville's population differs from that of Massachusetts as a whole and most cities and towns. While Somerville has gained older adults (65 and over), it continues to grow in the 25-to-34 population, an age group that has been flat if not declining in most Massachusetts communities. Indeed, the percentage of people 18 to 34 years in Somerville is nearly twice that of the state-wide percentage.<sup>6</sup> By contrast, the under-18 population is relatively small in Somerville (a pattern also present in Cambridge, another 'in demand' city experiencing sustained housing price escalation).

**TABLE 3.2. POPULATION AGE**

Age Cohort	Actual 2000	Actual 2010	% Change 00-10	2019 ACS Est.	Projected 2024
0 - 4	3,500	3,499	0.0%	3,359	3,497
5 to 19	10,327	7,753	-24.9%	8,546	8,059
20 to 24	9,992	9,222	-7.7%	9,111	7,533
25 to 34	21,362	23,805	11.4%	26,894	23,924
35 to 54	19,425	18,537	-4.6%	18,749	23,389
55 to 64	4,773	6,029	26.3%	6,951	7,135
65 to 74	4,059	3,523	-13.2%	4,172	5,750
75+	4,040	3,386	-16.2%	3,124	4,518

Sources: Decennial Census 2000, 2010, and 2018 American Community Survey (ACS) Five-Year Estimates, ESRI Business Analyst, and Barrett Planning Group.

<sup>6</sup> 2019 ACS Five-Year Estimates, retrieved from Social Explorer, SE: B01001. Age.

## POPULATION PROJECTIONS

Although available population projections suggest that Somerville aging patterns reflect regional trends to an extent, two widely used forecasts offer somewhat contrasting population projections. University of Massachusetts Donahue Institute (UMDI) predicts that by 2030, Somerville will be home to 74,492 people: a 2 percent drop from the City's Census 2010 total population (75,754).<sup>7</sup> However, the Metropolitan Area Planning Council (MAPC), working with different assumptions and a different methodology, maintains that Somerville will gain as many as 12,000 people by 2030.<sup>8</sup>

### Dependency Ratio

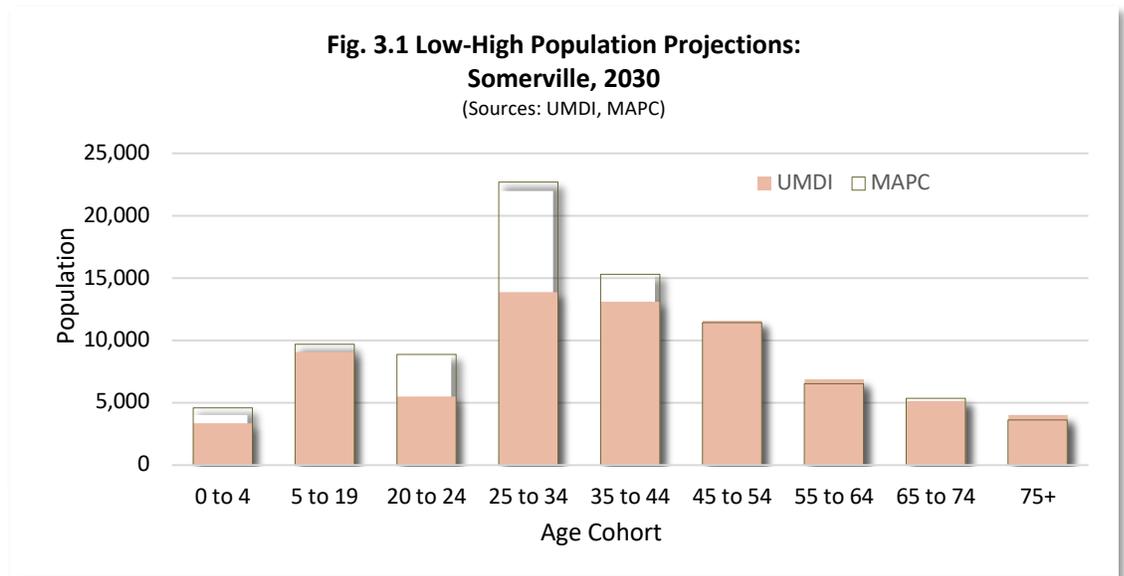
The ratio of young (under 16) plus older (65 and over) populations to the working-age population.  
-World Bank

Such a wide range of population forecasts can make it difficult for communities to plan. One simple indicator of which projection may be more accurate is to compare both sources' 2020 population projections with the 2019 ACS estimates. UMDI projected a 2020 population of 77,678 while MAPC projected 81,817. Given the 2019 population of 80,906 shown in Table 3.1, it appears that MAPC's assumptions may have been more accurate over the past five to six years. Nevertheless, both sources foresee significant growth in the youngest (0 to 19) and oldest cohorts (65 and over), and this implies that Somerville's **dependency ratio** could inch upward from 0.24 (2010) to a range of 0.29 to 0.33 (2030). While noticeable, Somerville's dependency statistics fall far below state and national averages that exceed .51. This reflects the major presence of comparatively young and affluent working-age people in Somerville - a group ESRI calls "trend setters." Market analysts often describe Somerville as one of the youngest cities in the U.S, in terms of average population age.

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<sup>7</sup> University of Massachusetts Donahue Institute (UMDI), Population Estimates Program, *Massachusetts Population Projections (2018)*.

<sup>8</sup> Metropolitan Area Planning Council (MAPC), *Population and Housing Demand Projections for Metro Boston: Regional Projections and Provisional Municipal Forecasts (2014)*.



### RACE, ETHNICITY, AND IMMIGRATION

Somerville rightfully prides itself on being an ethnically and racially diverse, inclusive city welcoming to immigrant populations. Data available on race, ethnicity and immigration suggest that in general, Somerville’s demographic profile is quite similar to that of the Boston Metro Area as a whole. Selected points of comparison and contrast follow.

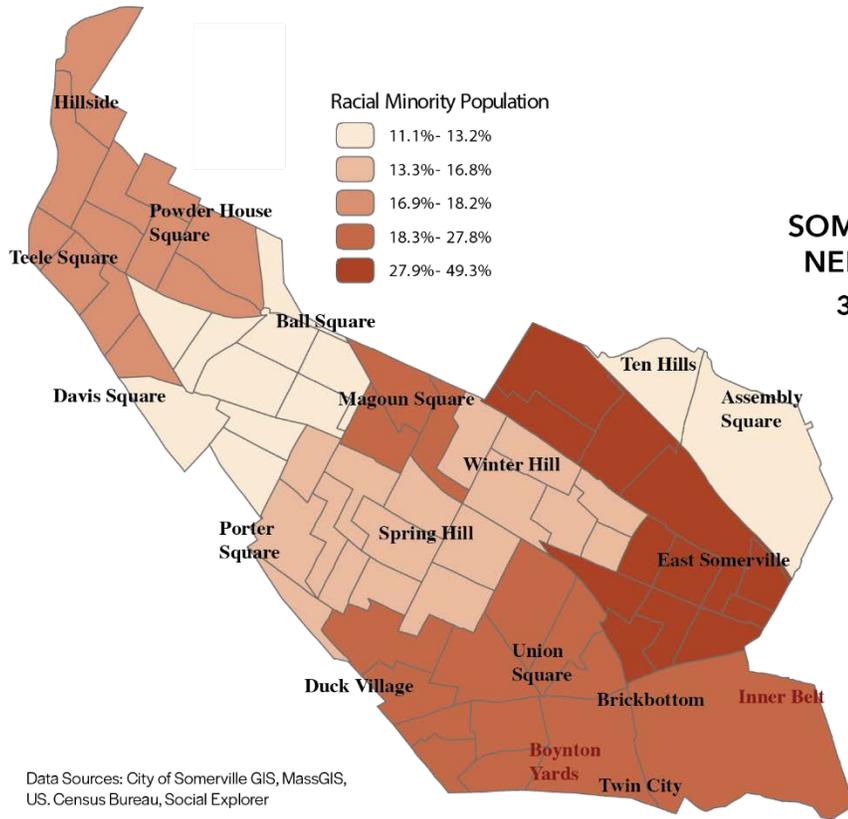
Somerville’s non-Latino White population comprises 68 percent of the City’s total population; Whites comprise 70 percent of the Boston Metro Area’s, and 74 percent in Boston’s Charlestown neighborhood. Asians comprise the largest racial minority group in Somerville and Charlestown, but the Black or African American population remains the largest single minority group for the Boston Metro Area as a whole. While African Americans are comparatively underrepresented in Somerville, they make up a larger percentage of students enrolled in the Somerville Public Schools (8.6 percent) than Asian students (6.1 percent). Moreover, while the Latino population makes up a similar percentage of the total in Somerville compared to the Boston Metro Area (both around 12 percent), it comprises a sizable plurality of the City’s public school enrollment (40.8 percent).<sup>9</sup>

<sup>9</sup> Commonwealth of Massachusetts, Department of Elementary and Secondary Education, Somerville Public School District Profile.

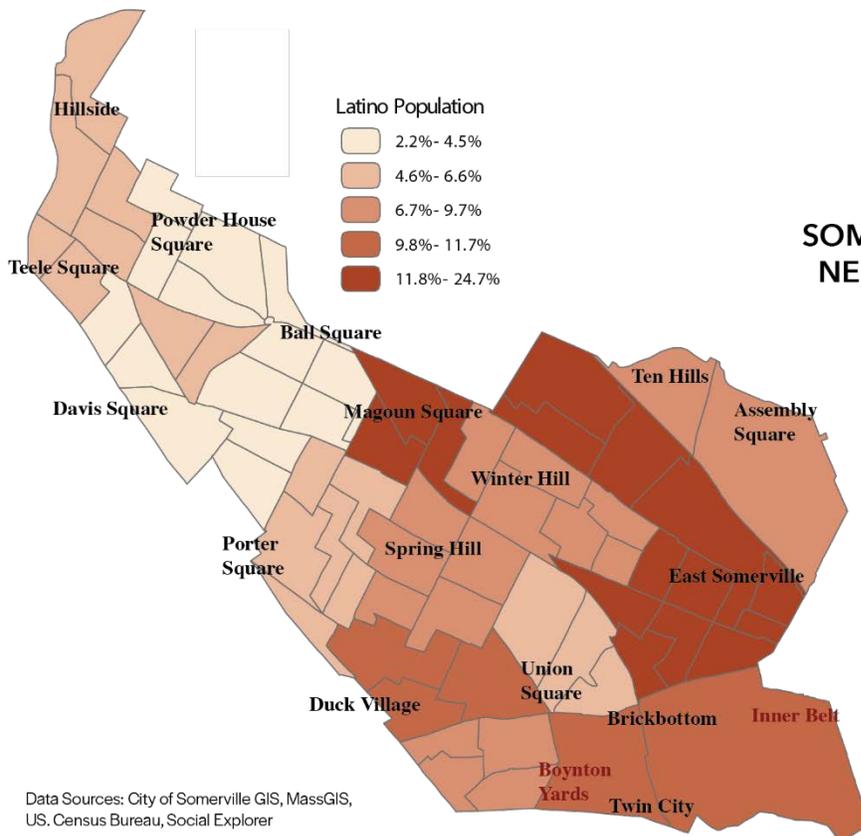
TABLE 3.3. COMPARATIVE RACE/ETHNICITY POPULATION CHARACTERISTICS						
Race/Ethnicity*	Somerville		Charlestown		Boston Metro Area	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	55,183	68.2%	14,692	73.9%	3,271,029	74.7%
Black	4,534	5.6%	1,019	5.1%	388,835	8.9%
American Indian/Alaska Native	112	0.1%	0	0.0%	8,759	0.2%
Asian	8,246	10.2%	1,613	8.1%	364,056	8.3%
Native Hawaiian/Pacific Islander	5	0.0%	0	0.0%	1,450	0.0%
Other	714	0.9%	0	0.0%	197,003	4.5%
Two or More Races	2,117	2.6%	368	1.9%	147,234	3.4%
Hispanic/Latino (of any race)	9,995	12.4%	2,198	11.1%	505,477	11.7%

\*The ACS considers "Hispanic or Latino" a separate distinction from race; all respondents must indicate a race in addition to Hispanic/Latino. This table separates those who identify as Latino into one category, regardless of reported race. Therefore, all other categories exclude Latino respondents.  
Sources: 2019 ACS 5-Year Estimates, and Barrett Planning Group.

City-wide demographic statistics can be misleading, insofar as Somerville's overall percentage of minorities does not reflect an uneven distribution of minorities in the City's neighborhoods.  **Map 3.1, Racial Minority Populations**, presents estimates of racial minorities by census tract. The map demonstrates that minorities make up a larger share of the population in East Somerville than in more affluent areas such as Davis Square. The Latino population is concentrated in portions of East Somerville and Magoun Square, as shown in **Map 3.2**.

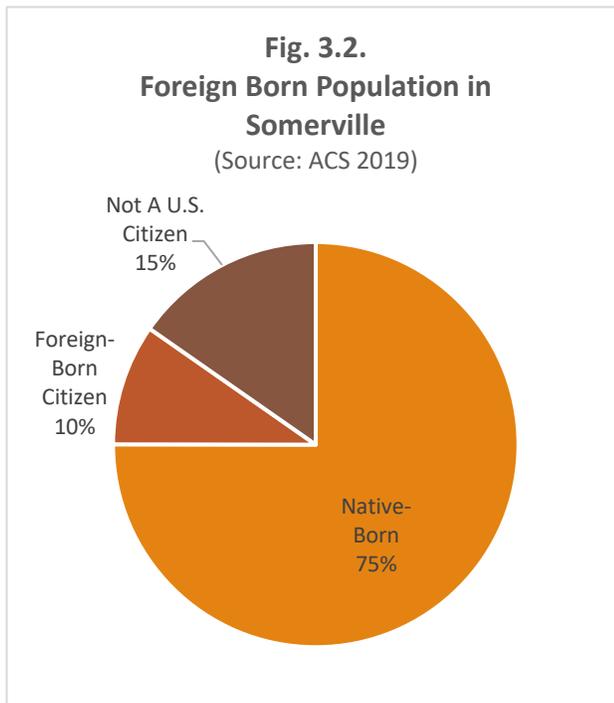


**SOMERVILLE HOUSING NEEDS ASSESSMENT**  
**3.1. Racial Minority Populations**



**SOMERVILLE HOUSING NEEDS ASSESSMENT**  
**3.2. Latino Populations**

Students of color are also unevenly distributed in the Somerville schools. Although Somerville is a “choice” district that allows parents to choose an elementary school for their children, many prefer their neighborhood school given its proximity. At the Arthur D. Healey School in Winter Hill for example, 48 percent of students are Latino and 15 percent Black, and over half speak a language other than English at home. Similarly, at the East Somerville Elementary School, Latino students comprise almost 70 percent of the student population, while White students make up only 20 percent.<sup>10</sup> Overall, public schools seem to reflect many of the racial and ethnic differences that exist geographically at a neighborhood level.



One-fourth of Somerville’s total population comes from other countries; this is a larger foreign-born percentage than that of most cities and towns in the Boston Metro Area. This profile is consistent with the City’s English Language Learner (ELL) characteristics. The Census Bureau estimates that 30 percent of Somerville residents do not speak English at home.<sup>11</sup> Table 3.4 shows the most common countries of origin for foreign-born residents of Somerville. While the list of countries is relatively diverse, it shows the dominance of Asian and Latin American immigrants in the City, making up a combined 70 percent of all foreign-born Somerville residents.

Somerville is not the only city in Boston Metro Area’s “inner core” with a large presence of foreign-born residents. Cambridge, Everett, and Chelsea are also regionally significant immigrant cities. It appears that the percentage of foreign-born residents has declined somewhat in Cambridge and Somerville since 2010,<sup>12</sup> a dynamic that seems to correlate with the substantial growth in household wealth that has occurred in both communities over the past decade. As with the geography of race and Latino neighborhoods, Somerville’s foreign-born population is heavily concentrated in East Somerville and Winter Hill (**Map 3.3, Foreign-Born Residents**).

<sup>10</sup> Ibid.

<sup>11</sup> 2019 ACS Estimates, C16002.

<sup>12</sup> The Immigrant Learning Center, *Massachusetts Immigrants by the Numbers Second Edition* (2012).

TABLE 3.4. FOREIGN-BORN RESIDENTS BY MOST COMMON COUNTRY OF ORIGIN		
<b>County of Birth</b>	<b>Somerville Residents</b>	<b>% of total foreign-born population</b>
El Salvador	2,394	11.8%
China (including Hong Kong, Taiwan)	1,852	9.2%
Brazil	1,685	8.3%
Portugal	1,312	6.5%
India	1,222	6.0%
Nepal	1,183	5.9%
Source: 2019 ACS 5-Year Estimates		

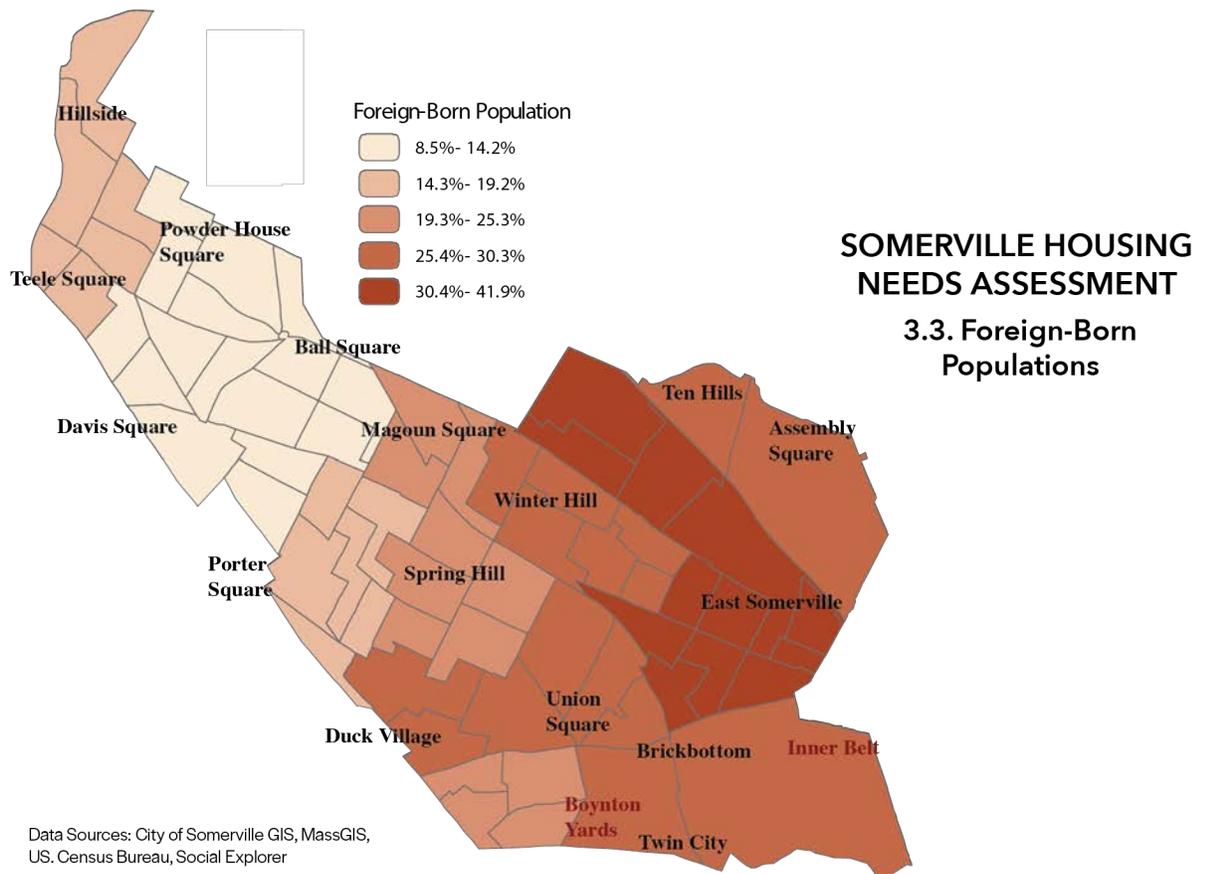


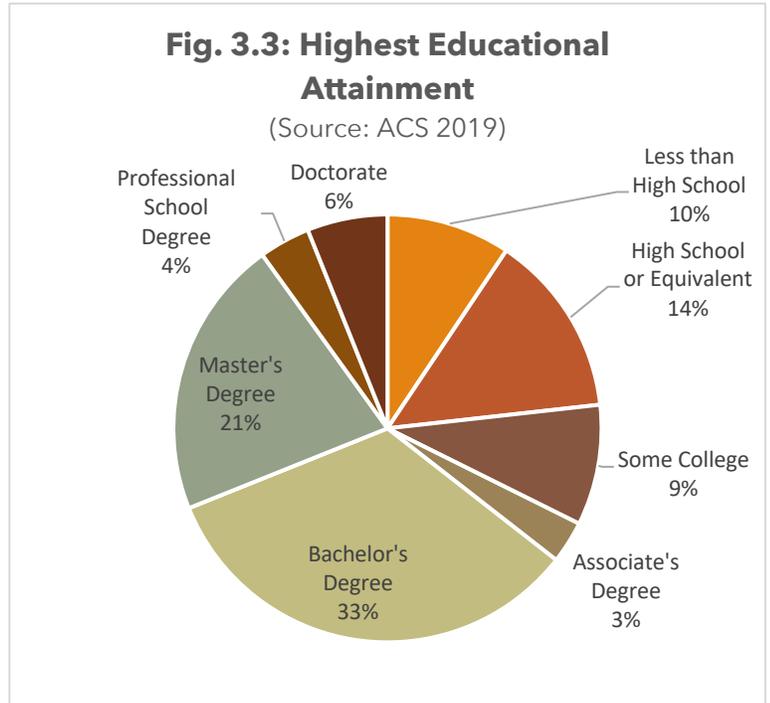
TABLE 3.5. COMPARATIVE IMMIGRATION CHARACTERISTICS						
	Somerville		Charlestown		Boston Metro Area	
	Count	Percent	Count	Percent	Count	Percent
Total Population	80,906		19,890		4,378,366	
Native Born	60,699	75.0%	16,708	84.0%	3,505,224	80.1%
Foreign Born:	20,207	25.0%	3,182	16.0%	873,142	19.9%
Naturalized citizen	7,832	10.0%	1,805	9.1%	449,927	10.3%
Not a citizen	12,375	15.0%	1,377	6.9%	423,215	9.7%

Source: 2019 ACS 5-Year Estimates

**EDUCATION**

Overall, Somerville’s current population is highly educated, much like neighboring populations in Cambridge, Arlington, and Charlestown. Over 64 percent of Somerville residents 25 years and over have at least a bachelor’s degree, with 30 percent holding a graduate, professional, or doctoral degree. Though not quite as high as the corresponding estimates for Cambridge and Arlington, Somerville’s education profile speaks to the City’s desirability and prestige.

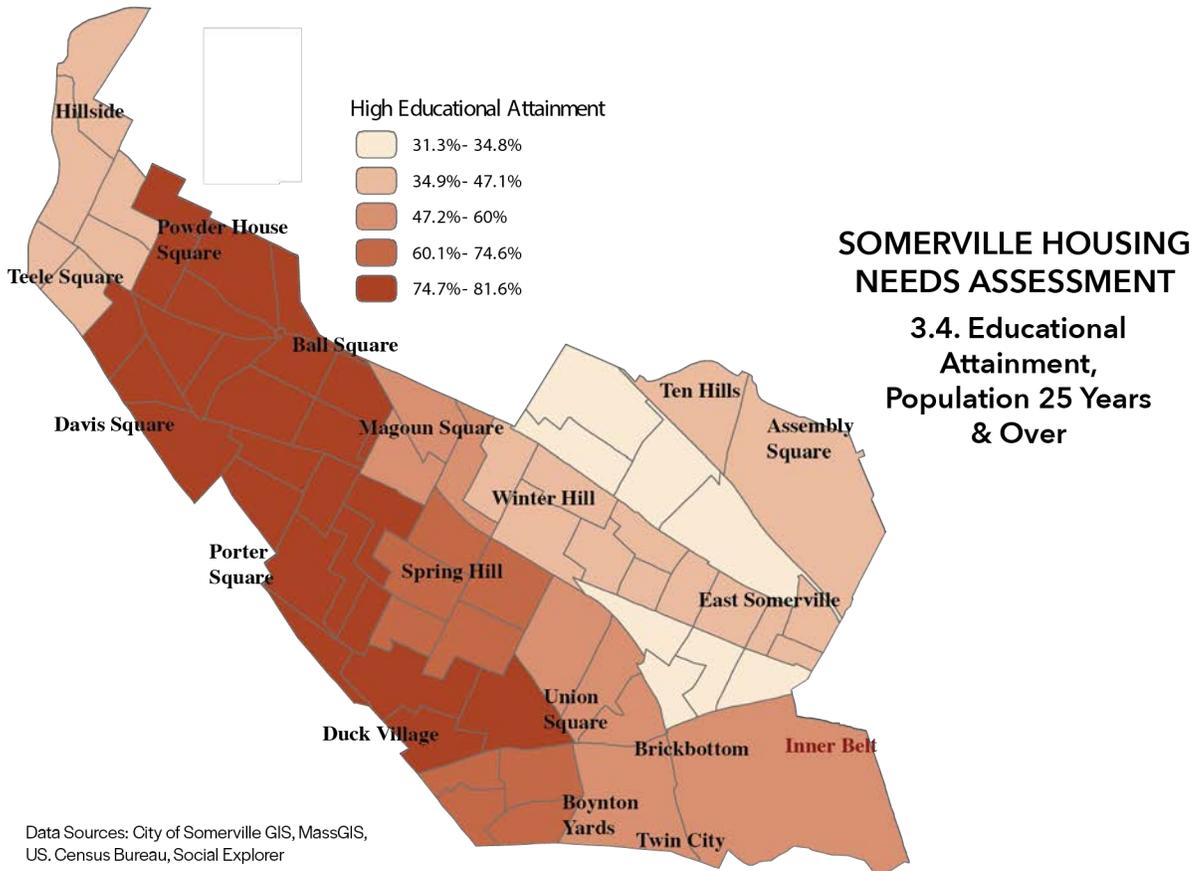
High levels of education and prestige were not always associated with Somerville. Educational attainment statistics shed light on how much Somerville has changed over the past 40 years. In 1980, almost 40 percent of Somerville’s adult population lacked a high school diploma, and for the population 16 to 19 years, some City census tracts had high school dropout rates exceeding 50 percent.<sup>13</sup> Today, the dropout rate in the Somerville Public Schools is only 2 percent.<sup>14</sup>



<sup>13</sup> Social Explorer, T29, T36, data retrieved from 1980 Census on Census 2010 Geographies.

<sup>14</sup> Massachusetts Department of Elementary and Secondary Education, School Dropout Rates in Massachusetts Public Schools, 2019-2020 Report.

The region’s world-class academic institutions and their affiliates have a lot to do with the high levels of educational attainment in many Boston-area cities and towns. A more limited number of municipalities – including Somerville – have become magnets for exceptionally well-educated people with high earnings potential. In Somerville, they tend to be clustered in Davis Square, Porter Square, and Powderhouse Square/Tufts: areas of choice for people seeking convenient access to Harvard, MIT, Tufts, and other universities and their affiliates in Boston. ([Map 3.4, Educational Attainment.](#))



**GEOGRAPHIC MOBILITY**

Somerville’s population also has a relatively high degree of mobility, meaning that it has more newcomers than the average community and also more people who leave. Table 3.6 shows that in most of Somerville’s neighboring communities over 84 percent of residents have lived in the same house for at least one year, whereas that is the case for 76 percent of Somerville residents. The rate of turnover is higher in some neighborhoods than others, such as Porter Square, Davis Square, and around Tufts. While the available geographic mobility tables provide only summary-level geographic origin and destination data, it appears that many of the moves in

Somerville may be within the City itself, with the largest category of movers being from within Middlesex County.

The pattern of in-migration is about evenly divided between moves from nearby and moves from out-of-state. Out-migration is dominated by moves elsewhere in Middlesex County. Anecdotal reports from realtors suggest that young families priced out of Somerville look for housing in somewhat more affordable communities as close as possible to Boston, such as Medford, Arlington, or Melrose. This seems to be borne out in available data, as there are more out-migrants to, than in-migrants from, other places in Middlesex County.<sup>15</sup> Cambridge is the only comparison geography with a geographic mobility rate higher than Somerville, the most significant difference between the two cities being the higher rate of Cambridge residents moving in from out-of-state.

TABLE 3.6 COMPARATIVE GEOGRAPHIC MOBILITY						
	<b>Arlington</b>	<b>Cambridge</b>	<b>Everett</b>	<b>Medford</b>	<b>Somerville</b>	<b>Charlestown</b>
Did not move	88.0%	73.3%	86.4%	84.3%	76.5%	85.2%
Moved from elsewhere within same County*	6.5%	9.1%	8.4%	7.5%	11.3%	7.9%
Moved from a different Massachusetts county	1.1%	4.5%	3.0%	2.7%	5.4%	3.6%
Moved from a different state	2.8%	8.3%	0.5%	3.4%	5.4%	2.8%
Moved from abroad	1.5%	4.9%	1.7%	2.1%	1.4%	0.6%
Total Population	44,629	115,579	45,450	56,994	80,227	19,401
Source: 2019 ACS 5-Year Estimates						
*Charlestown is in Suffolk County, all other municipalities are in Middlesex County						

**Labor Force Participation Rate**

The percentage of people 16 years and over who either have jobs or are actively looking for work.

*Bureau of Labor Standards*

**LABOR FORCE & EMPLOYMENT**

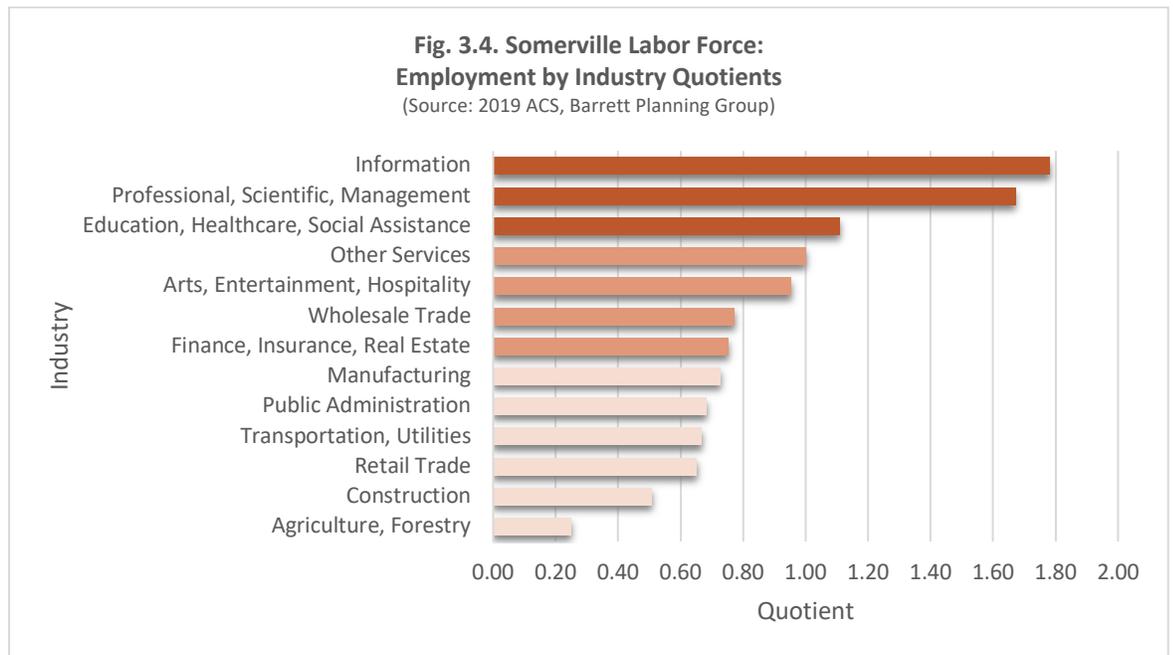
A high **labor force participation rate** usually correlates with labor force age, education, and earnings. It is not surprising, therefore to find a high labor force participation rate in Somerville (79 percent) and other cities in Boston’s “inner core” subregion. In fact, the success of technology, life sciences, higher education, professional services, and information industries in the Boston-Cambridge-Waltham area hinges on access to a highly educated labor force.

Somerville’s labor force includes 57,279 people, 96.7 percent of whom are employed. The City’s low unemployment rate (3.3 percent) is less than that of all surrounding communities except Charlestown.<sup>16</sup> Moreover,

<sup>15</sup> 2019 ACS Five-Year Estimates, B07001, B07401.

<sup>16</sup> 2019 ACS Five-Year Estimates, retrieved from Social Explorer, SE-A17004; and ESRI Business Analyst.

Somerville has a large share of people (54 percent) employed in industries that usually require advanced education and training: professional and scientific services, and education and health care. Compared with the Boston Metro Area as a whole, Somerville has higher concentrations of residents working in these sectors as well as the information industry. Figure 3.4 displays the industries that employ Somerville residents and ranks them by **industry quotient**. The quotients compare the percentage of Somerville residents and Massachusetts residents working in each industry. A ratio higher than 1.0 means a larger share of Somerville residents work in a particular industry. It indicates the relative competitiveness of a community's residents for high-wage jobs that require advanced education and training.

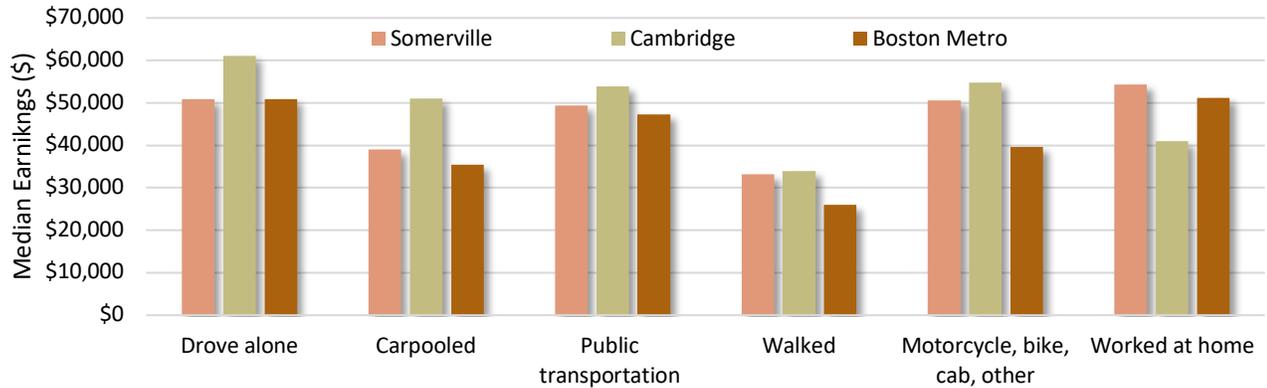


Although Somerville has labor force concentrations in higher-wage industries, the industry quotients convey only a part of the picture in terms of the economic well-being of City residents. For example, Somerville has a very small percentage of residents working locally every day (14 percent). The live-work population percentage is much higher in Powderhouse Square and Ball Square, and to some extent in East Somerville, than other areas of the City. The largest percentage of residents working out-of-town on a daily basis live around Porter Square and Davis Square.<sup>17</sup> Somerville residents with the highest median earnings work all or most of the work week from home, as shown in Fig. 3.5. This is generally consistent with trends in many parts of the Commonwealth, though not always in the communities immediately around Somerville. High earnings associated with working at home often correlate with professional employment and high educational attainment.

<sup>17</sup> 2018 ACS Five-Year Estimates, B08009.

**Fig. 3.5. Commuting and Income:  
Means of Transportation to Work and Worker Earnings**

(Source: ACS, ESRI)



## DISABILITY

Approximately 6,400 Somerville residents have a **disability**: a physical or mental impairment that substantially limits at least one major life activity.<sup>18</sup> Available estimates from the Census Bureau indicate that the number of people with disabilities in Somerville may be decreasing. The City’s Housing Needs Assessment conducted in 2015 estimated 7,374 residents with disabilities or 9.7 percent of the population. Still, the poverty rate for people with disabilities (23 percent) is twice the rate for the rest of the population (11.5 percent). While it appears that the number of people with disabilities may have declined, the incidence of poverty among people with disabilities has increased.<sup>19</sup>

The labor force participation rate for Somerville residents with disabilities is 55 percent.<sup>20</sup> Figure 3.6 indicates a substantial earnings gap between people without disabilities and those with disabilities, and this contributes to the higher disability poverty rate. Today, the median earnings of people with disabilities is only

### Disability

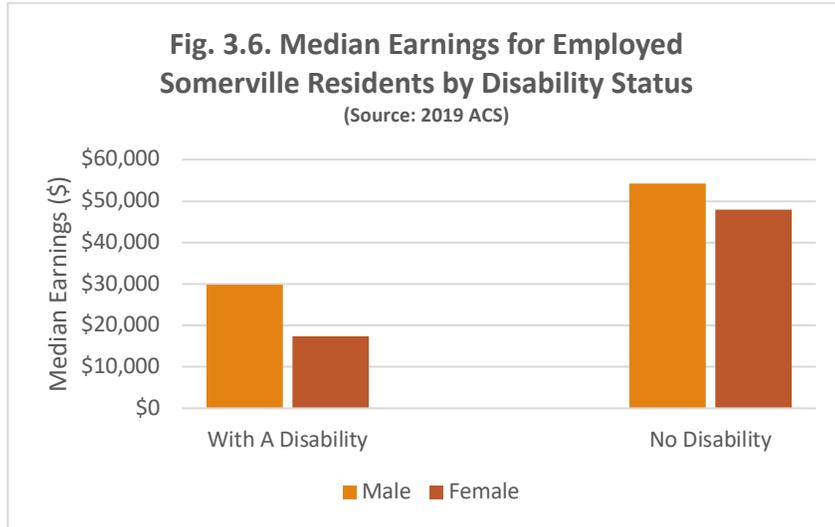
A physical or mental impairment that substantially limits at least one major life activity, person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment.

*Americans with Disabilities Act*

<sup>18,19</sup> 2019 ACS Five-Year Estimates, C18121, C18130.

<sup>20</sup> 2019 ACS Five-Year Estimates, C18121.

about 46 percent of the median earnings of people without a disability or disabilities.<sup>21</sup> Whether employed or unemployed, many Somerville residents with disabilities struggle to make ends meet.



Some disabilities tend to correlate with age. This has important implications for communities that want to take a comprehensive approach to meeting housing needs. While people often associate “barrier free” housing with ramps and widened doorways, housing for people with disabilities needs involves more than the removal of mobility barriers. It can also mean installing no-skid floors, painting with high contrast colors to accommodate people with vision impairments, and/or installing flashing smoke alarms and acoustical tiles to accommodate people with hearing impairments. Table 3.7 summarizes the types of disabilities reported in the American Community Survey (2019) for Somerville residents in two age groups: 18 to 64 and 65 and over.

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<sup>21</sup> 2019 ACS Five-Year Estimates, B18140.

<b>TABLE 3.7. INCIDENCE OF DISABILITIES BY AGE GROUP AND TYPE OF DISABILITY</b>			
<b>Component</b>	<b>Total Population</b>	<b>Number with Disability</b>	<b>Percent</b>
Total civilian noninstitutionalized population	80,727	6,351	7.87%
Population Under 18 Years	9,481	441	4.65%
Population 18 to 64 years	64,105	3,286	5.13%
With a hearing difficulty		339	0.53%
With a vision difficulty		775	1.21%
With a cognitive difficulty		1,520	2.37%
With an ambulatory difficulty		1,088	1.70%
With a self-care difficulty		279	0.44%
With an independent living difficulty		765	1.19%
Population 65 years and over	7,296	2,624	35.96%
With a hearing difficulty		1,163	15.94%
With a vision difficulty		404	5.54%
With a cognitive difficulty		475	6.51%
With an ambulatory difficulty		1,677	22.99%
With a self-care difficulty		616	8.44%
With an independent living difficulty		1,350	18.50%
Source: 2019 ACS Five-Year Estimates			

There are also homeless and non-homeless special needs populations that need housing with supportive services. Indicators of these needs can be seen in the estimates of residents with cognitive disabilities and in some groups within the City's homeless population, such as veterans and people with substance use issues - people the City serves through various programs but who may not be reflected in population estimates from the Census Bureau. Somerville is aware of many of these needs, as City staff historically led the Somerville-Arlington Continuum of Care (CoC), which recently merged with the Balance of State CoC.<sup>22</sup> According to the ACS estimates, the number of veterans between 18 and 64 years with incomes below poverty is roughly 1.6 times the number of veterans 65 and over with incomes below poverty, despite there being more veterans in the latter age cohort. Veterans with disabilities in the 18-to-64 age cohort are five times more likely to have incomes below poverty.<sup>23</sup>

### PER CAPITA INCOME

Per capita income is a useful measure for comparing the relative wealth of different populations. Though not the same as household income and not directly related to

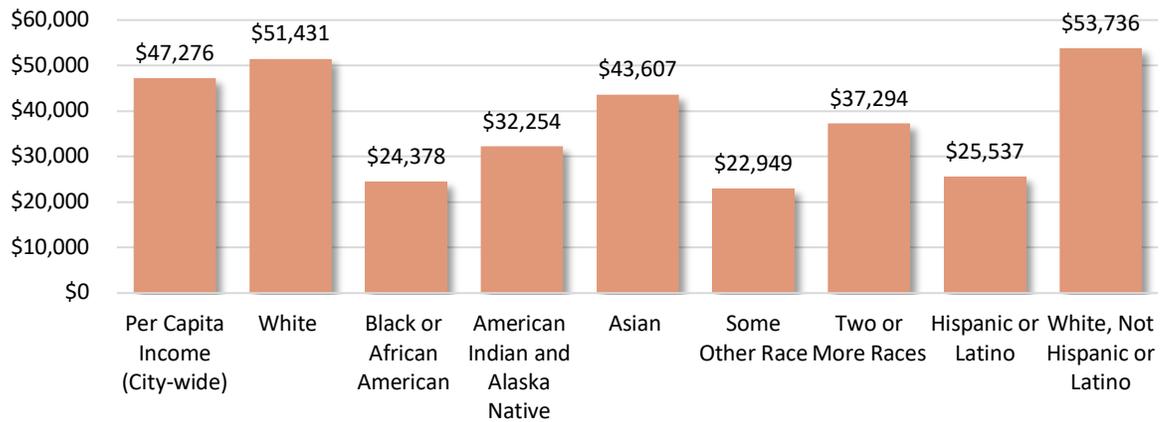
<sup>22</sup> City of Somerville, *Consolidated Plan FY2018-FY2022*, 9-10.

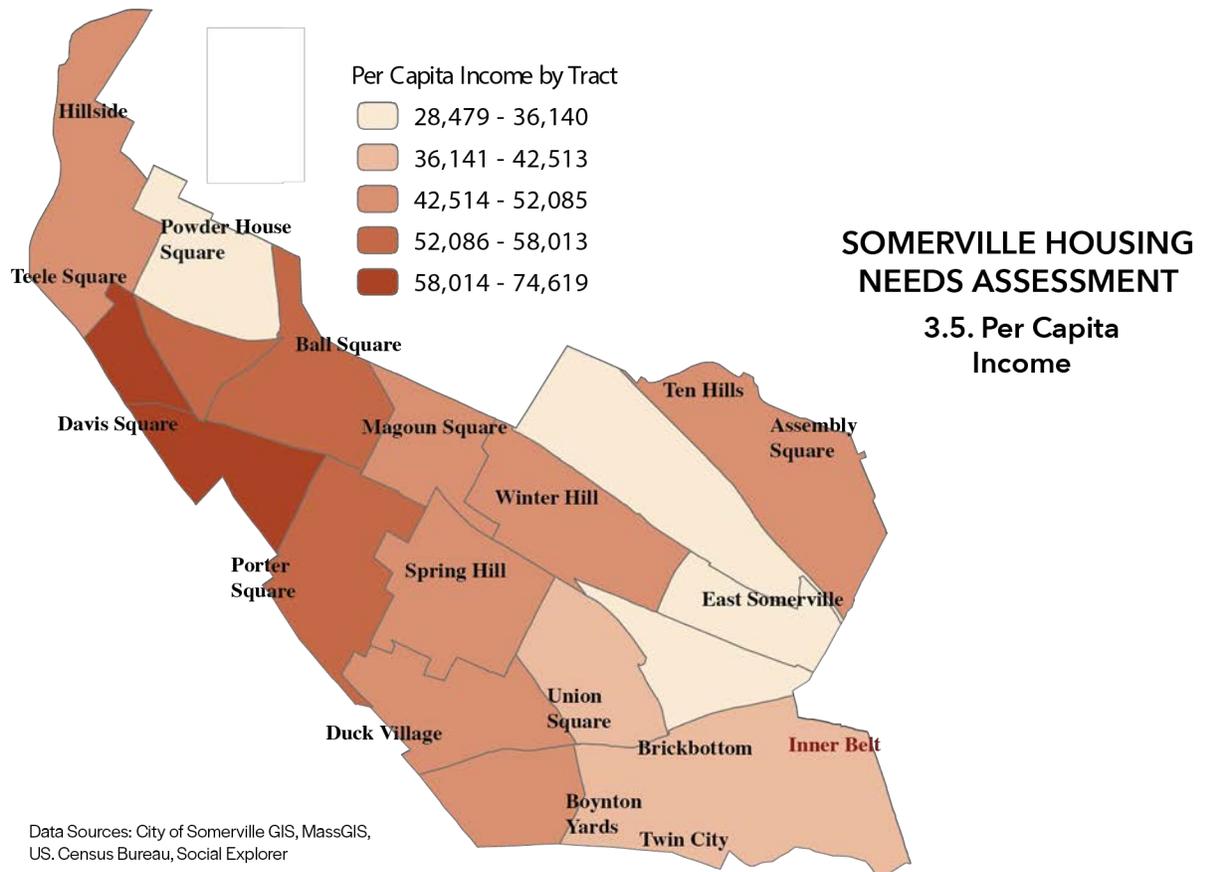
<sup>23</sup> 2019 ACS Five-Year Estimates, C18130.

housing affordability, per capita income sheds light on whether a community's residents have access to the same overall quality of life and the same standard of living regardless of race, ethnicity, age, or other characteristics. Per capita income is reported for communities at large and smaller geographies such as census tracts. According to the Census Bureau, there is a significant difference in per capita income between Somerville's White, non-Latino residents and Black or Latino residents, as illustrated in Fig. 3.7, titled Per Capita Income by Race. [Map 3.5, Per Capita Income](#), compares the per capita income of Somerville's eighteen census tracts. For the most part it reinforces that wide differences in class position exist between City neighborhoods.

**Fig; 3.7. Per Capita Income by Race**

(Source: 2018 ACS)





## Household Characteristics

### Household

One or more people who occupy a housing unit.

While researchers and residents alike often tend to focus on population characteristics as a way to understand their communities, housing policy analysts focus on **households** because households drive the demand for housing. The housing needs and preferences of households vary by age group, household size, commuting distances, access to goods and services and, of course, what people can afford for rent or a mortgage payment. The size and composition of a community's households often indicate how well suited the existing housing inventory is to meet resident needs. In turn, the number and type of households and their spending power influence housing market dynamics.

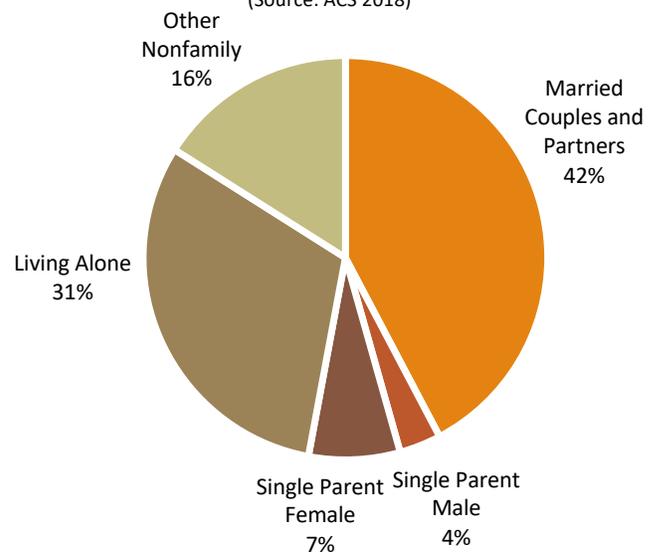
### HOUSEHOLD TYPES

Like the neighboring communities Cambridge and Charlestown, Somerville has a remarkably diverse mix of households: married and unmarried couples, with or without children, along with single-parent families, many single people living alone, households with subfamilies or nonrelatives, and roommates

or house-sharing groups.<sup>24</sup> Comparing Somerville's household characteristics with those of the Boston Metropolitan Area - a large swath that extends beyond I-495 - illustrates some of the differences that distinguish Boston's inner-core communities from the region's lower-density suburbs. Even more pronounced are the household type-and-size differences that exist in rental housing. In Somerville, the percentage of one-person households in rental housing is about the same as the city-wide percentage of one-person households. That is in contrast with metro- and statewide patterns, where one-person households are disproportionately concentrated in rental units.<sup>25</sup>

**Fig. 3.8. Somerville Households by Type**

(Source: ACS 2018)



<sup>24</sup> N.B. The Census Bureau's present definition of "family" excludes unmarried partner households, which is not really consistent with the way we think about "families" in Massachusetts. For purposes of this report, the consultants have combined the ACS estimates of married opposite-sex couples with unmarried partners to present what we believe is a more accurate, up-to-date meaning of "family." This means the "non-family" counts and percentages in our report may not match data found in other publications.

<sup>25</sup> 2019 ACS Five-Year Estimates, B11001, B11009, B11015, and B110016.

TABLE 3.8. COMPARATIVE PROFILE: HOUSEHOLDS						
	<i>Arlington</i>	<i>Cambridge</i>	<i>Everett</i>	<i>Medford</i>	<i>Somerville</i>	<i>Charlestown</i>
Total Households	19,065	46,835	16,021	22,917	32,802	9,162
Married-Couple Family	50.0%	33.3%	39.9%	55.4%	31.9%	36.4%
Other Family	11.0%	9.6%	28.1%	13.3%	10.6%	13.6%
Nonfamily	39.1%	57.1%	32.0%	44.6%	57.6%	50.0%
1-Person Household	31.9%	35.8%	25.6%	29.9%	29.8%	38.5%
Source: ACS 2019 Five-Year Estimates.						

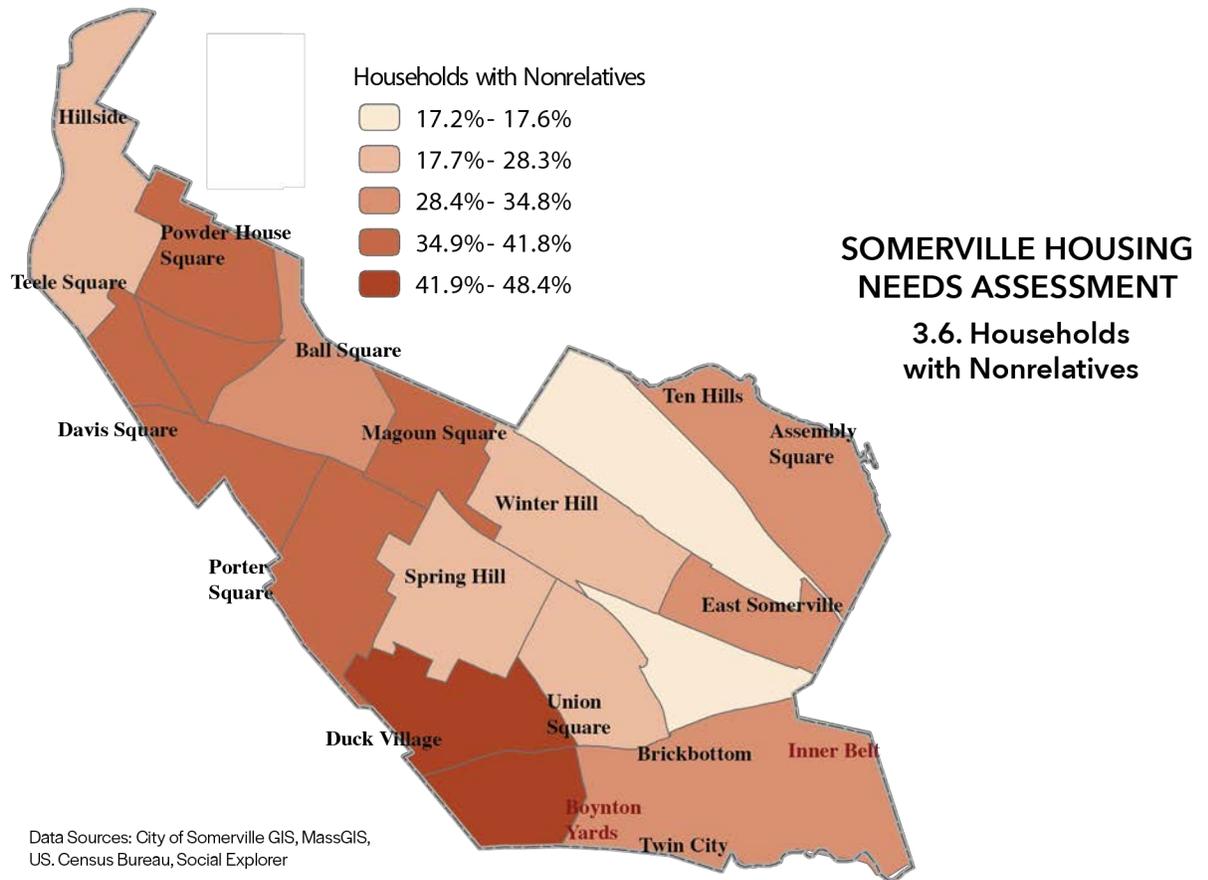
### TENURE, HOUSEHOLDER AGE, AND HOUSEHOLD SIZE

Somerville is a city comprised primarily of renters; 66 percent of its 32,802 households live in rental housing, a percentage roughly on par with Cambridge and Boston. A striking statistic unmatched in surrounding communities is that 34 percent of all households in Somerville and 43.5 percent of all renters are between 25 and 34 years old. Somerville households are in between the smallest and largest- surrounding communities in terms of household size, with an average of 2.37 people per household. Charlestown has the smallest average (2.0) and Everett the largest (2.9).<sup>26</sup>

Although Somerville's average household size is fairly typical, the City has many more households that include non-relatives than nearby areas. The city-wide average is estimated at around 31 percent, which far exceeds the percentage in all surrounding communities.<sup>27</sup> In some neighborhoods, households with one or more non-relatives approaches one-third of the total ([Map 3.6, Households with Non-relatives](#)). Not surprisingly, these tracts tend to have more noticeable problems with overcrowded housing, too. Conditions like this matter, particularly because they are often associated with housing affordability issues that underlie overcrowded housing conditions.

<sup>26</sup> 2019 ACS Five-Year Estimates, retrieved from Social Explorer, A10020, A1003B, and A10003.

<sup>27</sup> 2019 ACS Five-Year Estimates, B11015.



Somerville has gained some household diversity in the past 30 years. In 1990, over 90 percent of Somerville’s population was White. That is no longer the case; Table 3.9 shows that today the overall minority household percent in Somerville is similar to that of nearby communities. It is also close to the minority percent of the Boston Metro Area overall (24.5 percent). Black households are comparatively underrepresented in Somerville, while White, non-Latino households are essentially as prevalent in Somerville as in Greater Boston and the state as a whole. White, non-Latino households are somewhat overrepresented among Somerville’s homeowners; White-alone households make up 73.6 percent of total households but 79.3 percent of households that own their homes.<sup>28</sup>

<sup>28</sup> Social Explorer, SE:BI0060. White vs Non-White Homeowners based on 2019 ACS Five-Year Estimates.

<b>TABLE 3.9. COMPARATIVE PROFILE: HOUSEHOLDS BY RACE AND LATINO</b>						
	<b>Arlington</b>	<b>Cambridge</b>	<b>Everett</b>	<b>Medford</b>	<b>Somerville</b>	<b>Charlestown</b>
Households:	19,065	46,835	16,021	22,917	32,802	9,162
White	85.4%	70.6%	64.1%	80.7%	79.3%	81.1%
Black or African American	2.0%	10.3%	14.7%	6.8%	6.0%	8.2%
Am. Indian, Alaska Native	0.2%	0.2%	0.7%	0.0%	0.2%	0.0%
Asian	10.0%	14.5%	6.9%	8.4%	9.1%	6.8%
Native Hawaiian, Pac. Islander	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
Two or More Races	1.6%	3.0%	8.8%	3.0%	3.2%	2.9%
Other Race	0.8%	1.4%	4.3%	1.1%	2.1%	1.1%
Latino*	3.4%	8.0%	22.0%	5.0%	9.2%	8.9%

Sources: 2019 ACS Five-Year Estimates  
 \* Hispanic/Latino is considered a separate category from race by the ACS ; households classified as Latino here also belong to another racial group above.

### HOUSEHOLDS OF COLLEGE AND GRADUATE STUDENTS

Students living in privately owned off-campus housing count as “households” for census purposes, so they contribute to basic household statistics such as household size and age of householder. For communities like Somerville, Cambridge, Boston, and Amherst, off-campus students affect community demographics and housing demand – and as a result, housing costs.

The number of college and graduate students living in Somerville has grown steadily over the past 50 years, increasing from around 5 percent in 1970 to about 10 percent in 1980, and nearly 20 percent in 2000. Tufts University, which straddles the Somerville-Medford line, is the largest and only property-owning school in Somerville, but many students from Harvard, MIT, and Lesley University also live in the City.

Greater Boston has a total of 76 universities, and it has experienced an expansion in student enrollment that reflects national trends. From 2000 to 2010, the region’s student population increased from about 290,000 to nearly 340,000. Overall, the expansion in post-secondary enrollment has not been matched with an expansion of on-campus housing.<sup>29</sup>

Community groups have expressed concern about the number of individuals and families competing with students for housing in the City, specifically for three- and four- bedroom apartments. Property owners often receive more rent per bedroom from students than the monthly rent a family pays for units of the same size. In 2015,

<sup>29</sup> City of Somerville, citing <http://www.mapc.org/wp-content/uploads/2019/02/sustainable-neighborhoods-working-group-recommendations-report-2015.pdf> (2015); Sustainable Neighborhood Working Group Report, 45.

Somerville enacted a University Accountability ordinance. The ordinance requires universities that own or lease property in Somerville to maintain a directory of the names and addresses of students. Additionally, it requires schools to report information on the number of students living off campus.

According to the spring 2020 Tufts University Accountability Report, 3,630 students lived on the Somerville/Medford campus and 821 undergraduates and 518 graduates lived off campus in Somerville. Similarly, Harvard University's fall 2019 Accountability Report indicates that 1,436 students lived off-campus in Somerville, and in the spring 2000 Accountability Report, Harvard had 1,392 students living off-campus in Somerville. Community stakeholders indicated that since the start of the COVID-19 pandemic and the concurrent rise in remote learning, the City's student population has significantly decreased. The long-term impact of COVID-19 on student housing trends is still unknown.

## HOUSEHOLD INCOME

Household income influences where people live, their health care and quality of life, and the opportunities they can offer their children. Median income statistics shed light on a community's relative economic position but also can mask extreme differences in household wealth.

Somerville closely parallels the Boston Metro Area in terms of overall distribution of wealth: over 40 percent of the City's households have incomes over \$125,000 per year, as do the region's households. This was not always the case, however; 30 years ago, the number of households in the same cohort (adjusted to 2020 dollars) was about 15 percent. The cohort of very low-income households, described here as those with annual incomes below \$30,000, comprise 16.8 percent of all households in Somerville, compared with 20.9 percent for the Boston Metro Area. Thirty years ago, very low-income households comprised 22 percent of the City's households (in 2020 dollars). Over the last three decades, Somerville clearly has become a wealthier community.

As with many statistics and estimates, figures on city-wide median household income do not speak to wealth differences that exist within Somerville on a neighborhood-by-neighborhood level (see [Map 3.7, Income by Neighborhood](#)). Somerville's last Housing Needs Assessment noted that households in East Somerville and Winter Hill tended to have lower incomes than the residents of Porter Square, Davis Square, and Ball Square. Except for portions of Winter Hill, there is some evidence in today's available data that Somerville's household income gap has begun to narrow. It is not entirely surprising to find this dynamic, as housing value differences by neighborhood have changed somewhat over the past several years.

There are significant household wealth differences by race in Somerville, as shown in Table 3.10. Somerville's Black or African American households have the lowest

incomes of all racial groups. This is especially noteworthy because almost half the City’s Black population lives in two census tracts (part of Winter Hill and Teele Square).

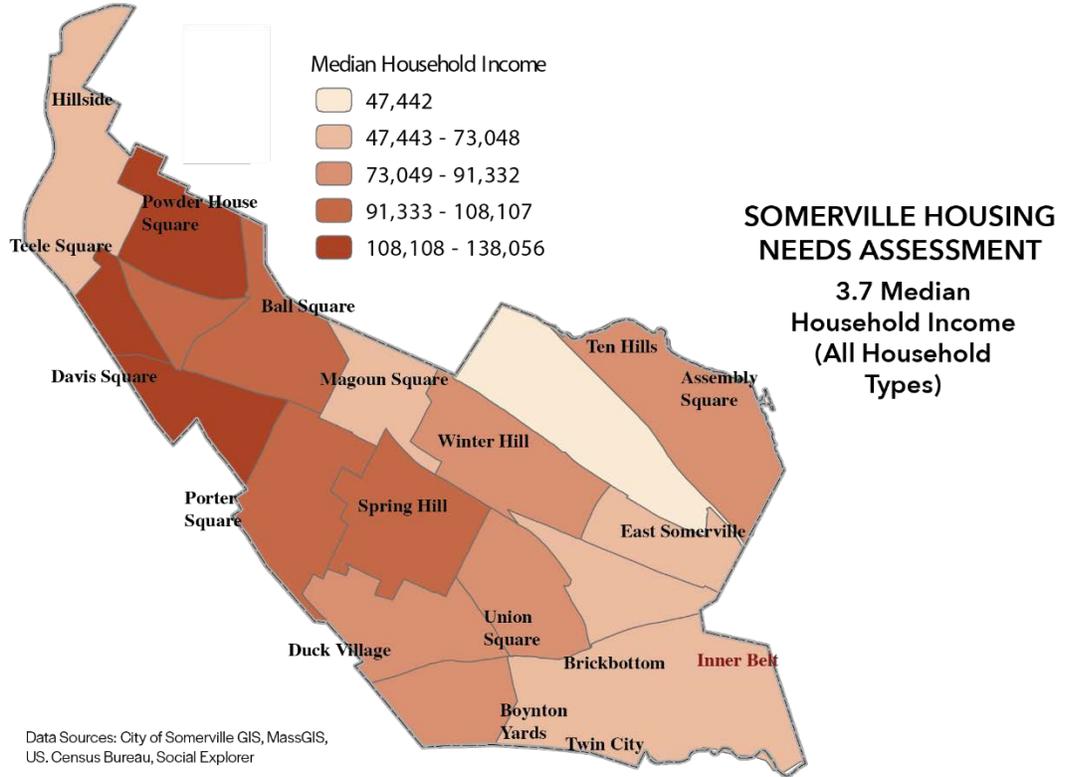
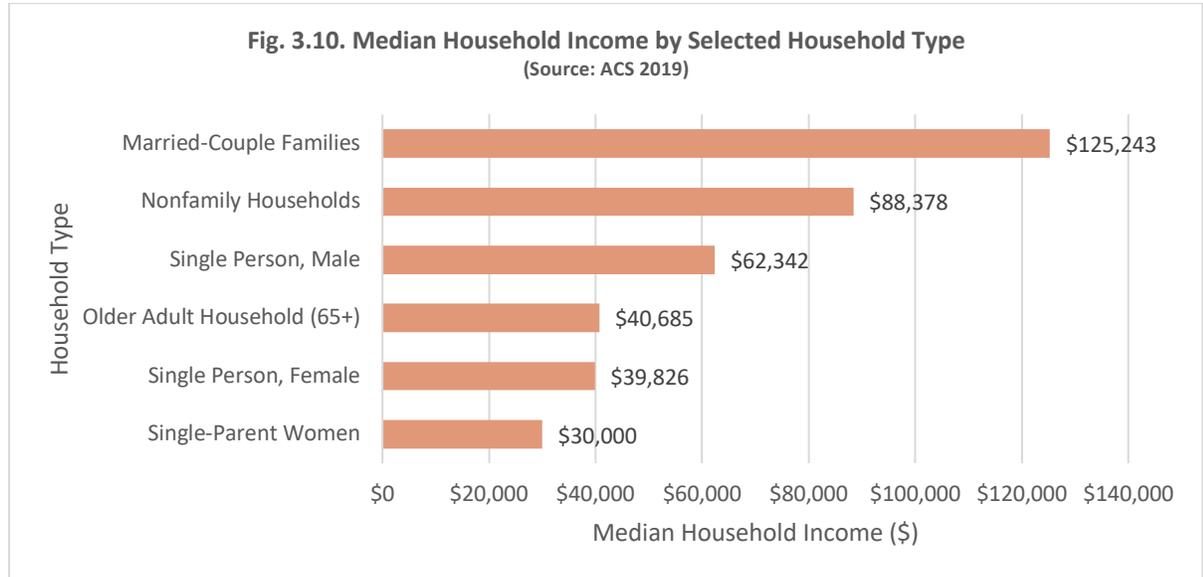


TABLE 3.10. HOUSEHOLD AND FAMILY INCOMES BY RACE AND ETHNICITY			
Race and Latino Group	Median Household Income	Median Family Income	Median Nonfamily Income
White	\$102,375	\$113,663	\$91,412
Black or African American	\$43,396	\$51,806	N/R
American Indian	N/R*	\$75,625	N/R
Asian	\$100,386	\$109,991	\$90,234
Other Race	\$79,707	\$79,973	N/R
Two or More Races	\$103,883	\$73,892	\$111,597
Latino Householder	\$63,311	\$67,097	\$38,412
White Alone, Not Latino	\$105,498	\$121,287	\$92,344

Sources: 2019 ACS Five-Year Estimates, retrieved from Social Explorer, and Barrett Planning Group LLC.  
 \* "N/R" means not reported.

Household wealth is also affected by household size, composition, and the householder’s age, as shown in Figure 3.10. Somerville’s highest-income households are large families of six or more people, but they are a small fraction of all families in the City. Families with young children generally are not as well-off as those with older children, though this is not the case across the whole city; young families living around

Davis Square and Porter Square are by far the highest-income households in Somerville. The lowest-income households tend to be women 65 years and over who are living alone. They are the only household type in Somerville with a median income lower than that of the City's Black non-family households.



### LOW-INCOME HOUSEHOLDS

The term “low income” refers to a series of household income tiers that fall below the **Area Median Income (AMI)** of federally defined metropolitan and rural areas. The U.S. Department of Housing and Urban Development (HUD) sets each region’s AMI and corresponding low-income limits once a year. Somerville is in the Boston Metro Area, which consists of Boston and most communities within the arc of Interstate Route 495 and north to Cape Ann, i.e., the Boston labor market area. HUD uses each region’s AMI to set the income limits, adjusted for household size, that determine eligibility for its Section 8, Section 202, and public housing programs.

#### Area Median Income

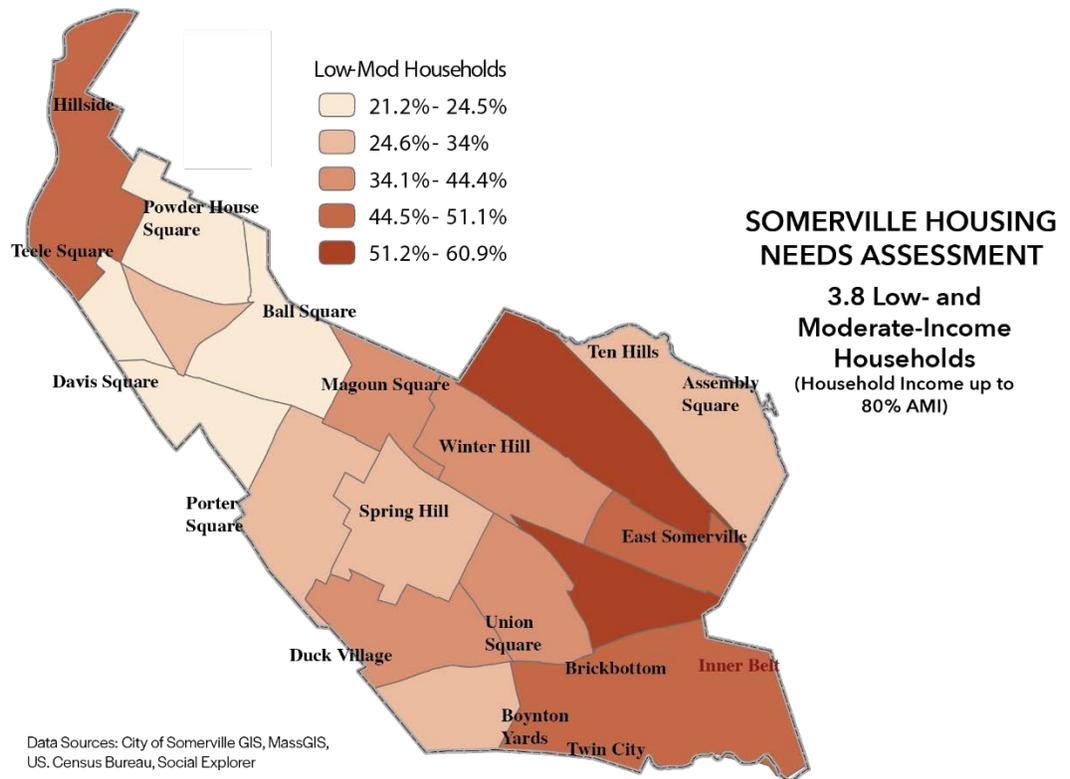
The household income for the middle, or median, household in a given geographic area.

HUD generates estimates of low- or moderate-income households to determine how many households are at the highest risk of being unable to find housing they can afford. Since the early 1990s when HUD consolidated planning and reporting requirements for housing and community development block grants, communities have had access to a census tabulation series the Census Bureau prepares for HUD. Known as the **Comprehensive Housing Affordability Strategy (CHAS)** data, the data set is a cross-tabulation of household size, household income, tenure, housing costs, and a selection of demographic variables reported in the ACS five-year estimates.

**CHAS Data**

A custom tabulation series the Census Bureau generates for HUD, demonstrating the extent of housing problems and housing needs, mainly for low- or moderate-income households.

CHAS data help to estimate the number of residents living in housing they cannot afford, the supply of housing affordable to people with low incomes, and how much of the affordable supply is actually occupied by people who can afford to pay more. The data also help to flag potential fair housing issues, e.g., whether minorities, people with disabilities, or families have disproportionately high rates of **housing cost burden**. According to the most recent CHAS data release, approximately 41 percent of all Somerville households have low incomes. The overwhelming majority (73 percent) are renters, geographically concentrated in census tracts that fall within the East Somerville, Winter Hill, and Brickbottom neighborhoods. ([Map 3.8, Low-Income Households](#); [Map 3.9, Low-Income Homeowners](#); and [Map 3.10, Low-Income Renters](#).)



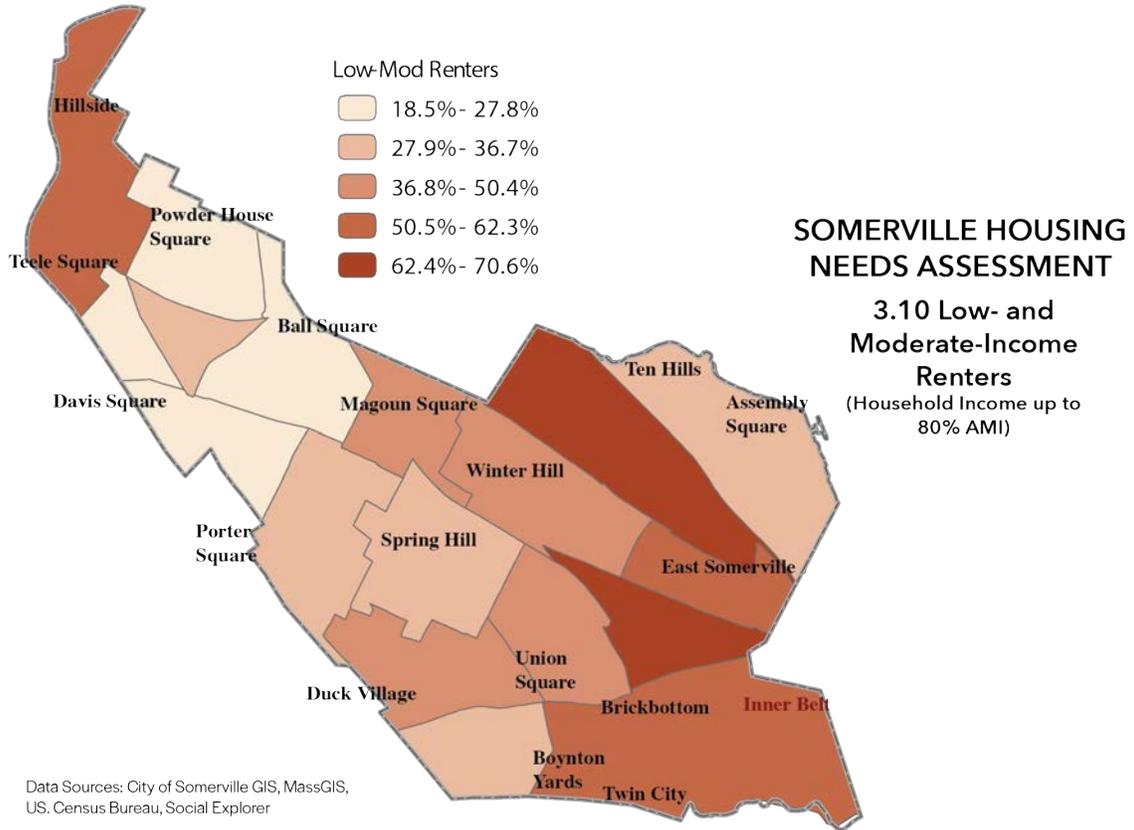
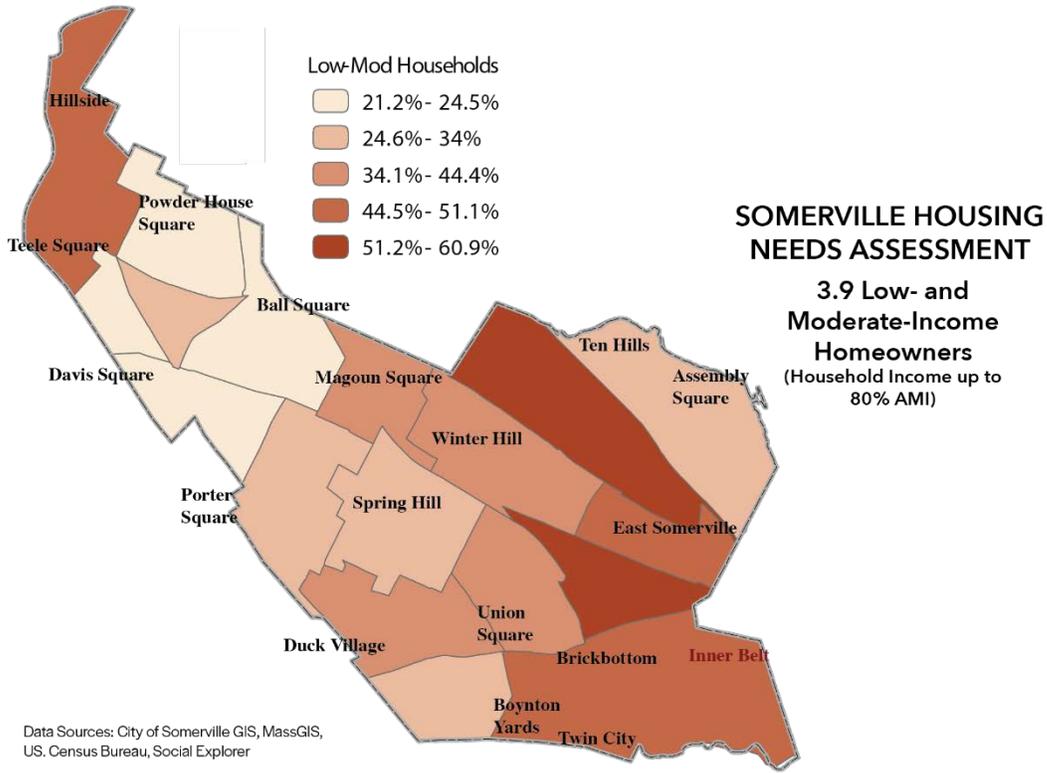


Table 3.11 summarizes the city-wide number and percentage of low- and moderate-income households in the most recent CHAS data and the CHAS series that was available at the time of the 2015 HNA. These estimates suggest that overall, Somerville’s lowest-income cohorts have been shrinking while the most growth has occurred above 100 percent of AMI. The overall percentage of renters and homeowners appears to have changed relatively little in the extremely low income cohort and in those above 80 percent of AMI.

The prevalence of homeowners has increased in the very low and moderate tiers, which have both shrunk in absolute numbers between the 2013 and 2017 CHAS reports. The low income cohort, which is estimated to have grown slightly in the same period, saw a noticeable shift towards renters. Considering the degree to which rents have grown in Somerville, low- and moderate-income renters may be finding it increasingly difficult to find housing they can afford.

Table 3.11 shows a similar set of data to Table 3.10 but deals with households facing a severe housing cost burden, defined by HUD as paying more than 50 percent of their income for housing costs. Severe cost burden is a subcategory of cost burden, meaning that the households shown in Table 3.11 are a subgroup of those listed in Table 3.10, but this more extreme level of burden does not follow the same trends represented there. Severely cost-burdened households are significantly weighted towards the lowest income cohorts; the majority of extremely low income households have a severe burden while numbers drop off sharply at the low income level.

There is also a clear trend of homeowners being more likely to be severely cost burdened at nearly every income level. Comparing 2017 CHAS data to 2013, the proportion of severely burdened homeowners has noticeably decreased, whereas changes for renters are less consistent. Finally, it is worth noting that Somerville’s rate of housing cost burden (both regular and severe) is generally consistent with Middlesex County and most surrounding communities.

<b>TABLE 3.11. ESTIMATED NUMBER OF LOW- AND MODERATE-INCOME HOUSEHOLDS (2013, 2017)</b>						
<b>Income Cohort*</b>	<b>2013 CHAS</b>			<b>2017 CHAS</b>		
	<b>Total</b>	<b>% Owners</b>	<b>% Renters</b>	<b>Total</b>	<b>% Owners</b>	<b>% Renters</b>
Extremely Low Income	5,175	18.6%	81.4%	4,960	19.2%	80.8%
Very Low Income	3,600	29.7%	70.3%	2,965	32.4%	67.6%
Low Income	4,050	34.0%	66.0%	4,195	27.5%	72.5%
Moderate Income	3,090	25.9%	74.1%	2,995	32.4%	67.6%
Household Income >100% AMI	15,605	42.6%	57.4%	17,340	41.2%	58.8%
Total	31,525	34.5%	65.5%	32,455	34.4%	65.6%

Sources: HUD CHAS Data, 2013-2017, and Barrett Planning Group.  
 \*"Extremely Low Income" means households with incomes below 30 percent of Area Median Income (AMI); "Very Low Income" is 31-50 percent AMI; and "Low Income" is 51 to 80 percent AMI.

Table 3.12 reports the estimated number of housing cost burdened, low- or moderate-income households in Somerville using CHAS data. It is important to remember that CHAS data generally depict conditions that existed three or four years ago, i.e., the data sets are updated only after the American Community Survey has published new five-year estimates, and at that the CHAS updates generally lag by a year or two. Nevertheless, the data suggest that the incidence of homeowner housing cost burden has decreased slightly while housing cost burden has increased among extremely low and very-low-income renters.

TABLE 3.12. ESTIMATED NUMBER OF HOUSING COST BURDENED OWNERS AND RENTERS						
Income Cohort*	2013 CHAS			2017 CHAS		
	Total Households	Cost Burdened % Owners	Cost Burdened % Renters	Total Households	Cost Burdened % Owners	Cost Burdened % Renters
Extremely Low Income	5,175	87.6%	67.9%	4,960	84.2%	72.6%
Very Low Income	3,600	83.2%	75.1%	2,965	65.1%	77.3%
Low Income	4,050	50.2%	63.9%	4,195	56.7%	51.6%
Moderate Income	3,090	56.9%	37.1%	2,995	35.6%	41.0%
Household Income >100% AMI	15,605	16.9%	4.2%	17,340	8.7%	4.8%
Total	31,525	36.9%	37.3%	32,455	27.2%	34.5%

Sources: HUD CHAS Data, 2013-2017, and Barrett Planning Group.  
 \*\*"Extremely Low Income" means households with incomes below 30 percent of Area Median Income (AMI); "Very Low Income" is 31-50 percent AMI; and "Low Income" is 51 to 80 percent AMI.

TABLE 3.13. ESTIMATED NUMBER OF SEVERELY HOUSING COST BURDENED OWNERS AND RENTERS						
Income Cohort*	2013 CHAS			2017 CHAS		
	Total Households	Severely Cost Burdened % Owners	Severely Cost Burdened % Renters	Total Households	Severely Cost Burdened % Owners	Severely Cost Burdened % Renters
Extremely Low Income	5,175	77.2%	50.7%	4,960	62.6%	51.0%
Very Low Income	3,600	35.5%	34.8%	2,965	34.4%	46.4%
Low Income	4,050	30.5%	13.3%	4,195	28.6%	15.5%
Moderate Income	3,090	18.8%	3.5%	2,995	9.8%	1.0%
Household Income >100% AMI	15,605	2.3%	0.0%	17,340	0.7%	0.0%
Total	31,525	17.0%	16.7%	32,455	12.5%	16.3%

Sources: HUD CHAS Data, 2013-2017, and Barrett Planning Group.  
 \*\*"Extremely Low Income" means households with incomes below 30 percent of Area Median Income (AMI); "Very Low Income" is 31-50 percent AMI; and "Low Income" is 51 to 80 percent AMI.

**POVERTY**

The Census Bureau estimates that 8.2 percent of Somerville’s families (1,139 total families) live below the federal poverty threshold. Table 3.14 examines family poverty in more detail, showing that the majority of Somerville families living below the poverty line have children under 18 years of age. This is the case in every comparison community in Table 3.14 (just barely, in the case of Arlington), although a poor family in Somerville is more likely to have children than any other community besides Everett. Single women with related children are the most directly affected, for they comprise 66 percent of all families below poverty in Somerville today.<sup>30</sup> Somerville and neighboring Cambridge have similar poverty profiles for the population over 65 years, with 11.8 percent of older adults in Somerville below poverty and 11.5 percent in Cambridge. Both figures are higher than the 9.1 percent poverty rate for the Boston Metropolitan Area’s over-65 population, while Boston’s Charlestown neighborhood surpasses both at 14.8 percent.<sup>31</sup>

**Defining Poverty**

In Census Bureau terms, the poverty line (or threshold) is the minimum level of resources that are adequate to meet basic needs. Poverty thresholds differ by family size, age, and household type, and they are the same for all regions of the U.S. The official standard is three times the cost of a minimum food diet in 1963, adjusted to today’s prices.

TABLE 3.14. COMPARATIVE FAMILIES BELOW POVERTY						
Family Type	Arlington	Cambridge	Everett	Medford	Somerville	Charlestown
Income Below Poverty	365	1,459	1,192	481	1,139	648
With Children under 18:						
<i>Married Couple Family</i>	21.6%	28.5%	13.1%	6.0%	10.1%	12.3%
<i>Male Householder</i>	0.0%	2.1%	12.6%	2.9%	4.8%	17.1%
<i>Female Householder</i>	28.5%	36.3%	60.0%	53.2%	66.1%	47.8%
No Children Under 18	49.9%	33.2%	14.3%	37.8%	19.0%	22.7%
Source: 2019 ACS Five-Year Estimates						

<sup>30</sup> 2019 ACS Five-Year Estimates, retrieved from Social Explorer, SE:A13002.

<sup>31</sup> 2019 ACS Five-Year Estimates, retrieved from Social Explorer, SE:A13003C.

## 4. HOUSING SUPPLY & DEMAND ANALYSIS

Somerville has approximately 34,633 dwelling units housing 32,802 households.<sup>32</sup> Over half are in two-family dwellings and small, three- or four-unit multifamily buildings, as shown in Table 4.1. Compared to Cambridge, Somerville historically did not have many units that have been located in large apartment buildings. However, several recent developments have begun to change the orientation of Somerville's housing supply toward large properties. Available forecasts indicate that within the next several years, Somerville will have as many as 36,956 units and 38,589 households.<sup>33</sup>

TABLE 4.1. HOUSING INVENTORY BY BUILDING TYPE (TOTAL HOUSING UNITS)						
	Arlington	Cambridge	Everett	Medford	Somerville	Charlestown
Total Units	20,207	51,882	17,066	24,108	34,633	9,573
Single-family	44.0%	14.4%	26.4%	40.8%	14.4%	18.4%
Duplex	25.0%	12.6%	31.3%	27.8%	28.9%	10.7%
3 or 4 units	7.2%	17.2%	24.2%	8.5%	27.1%	26.7%
5 to 9	3.0%	10.6%	4.0%	2.8%	9.2%	11.3%
10 to 19	4.8%	7.5%	4.1%	2.6%	5.1%	5.3%
20 to 49	6.8%	12.4%	4.4%	3.2%	7.1%	7.1%
50 or more	9.0%	25.1%	5.1%	14.1%	8.3%	20.3%
Other	0.1%	0.1%	0.5%	0.2%	0.1%	0.1%
Sources: 2019 ACS Five-Year Estimates and Barrett Planning Group LLC.						

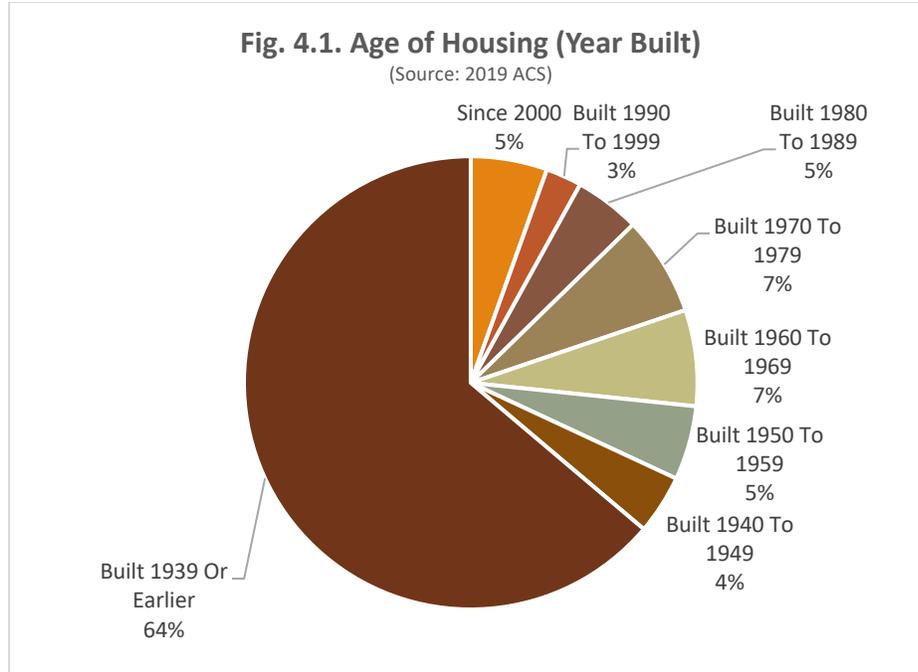
### AGE OF HOUSING STOCK

Somerville's housing is old, as is generally the case in Boston's inner-core communities. According to the Census Bureau, 64 percent of all units in Somerville were built before 1940, and about 5 percent (over 1,600 units) have been constructed since 2000 (see Figure 4.1).<sup>34</sup> Not all of these units have led to an absolute increase in supply; some were built as part of a renovation or teardown/rebuild project that replaced older units while adding new ones as well.

<sup>32</sup> 2019 ACS Five-Year Estimates, retrieved from Social Explorer, A10001.

<sup>33</sup> Environics Analytics, Demographic Trend Summary, City of Somerville.

<sup>34</sup> 2019 ACS Five-Year Estimates, B25034.

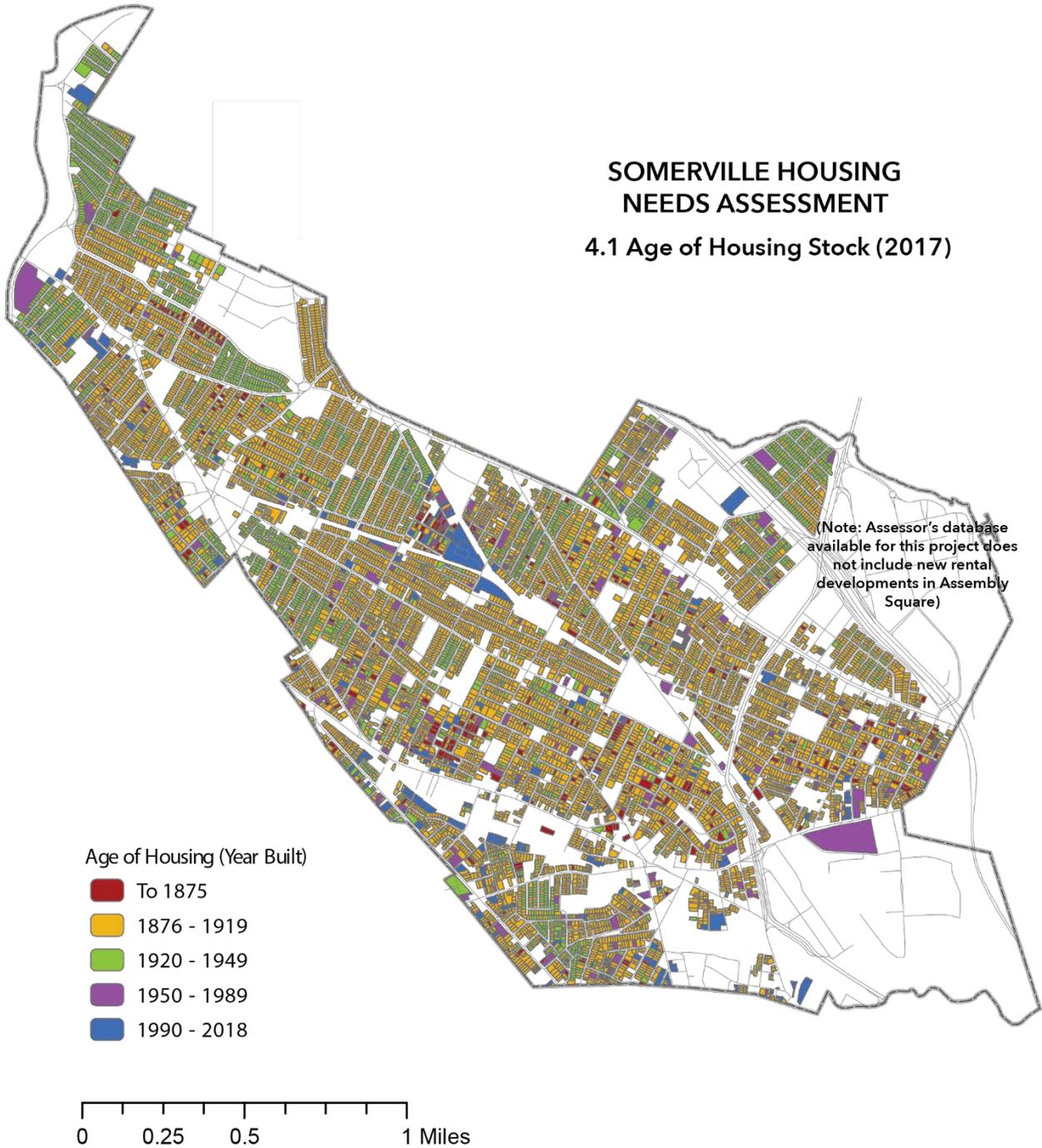


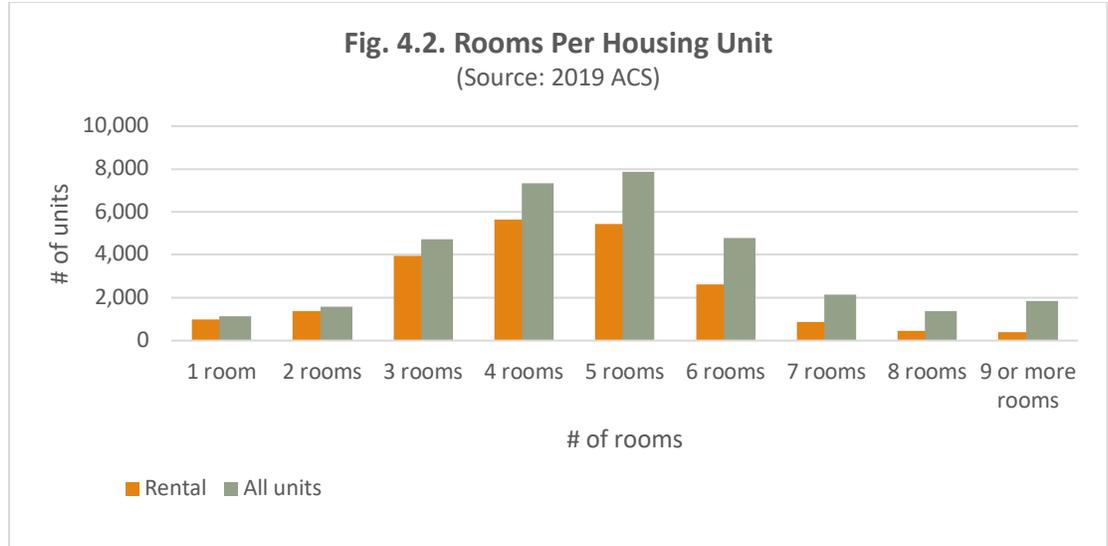
Projects which both intensify the use of an existing lot (with additional units) and improve the quality of existing housing play an important part in Somerville’s housing market. They also reduce the number of “naturally occurring” affordable housing units in Somerville – that is, units with rents that moderate-income if not low-income households can afford but without an associated subsidy. **Map 4.1, Housing Age**, shows the geographic distribution of residential buildings by age, based on year of construction data in City assessing records.

### HOUSING SIZE, AMENITIES, AND QUALITY

Housing units in Somerville tend to be small relative to those elsewhere in the Boston metro area. The median number of rooms per unit in Somerville is 4.7, making it a challenge for families to find appropriately sized housing. Over 64 percent of all units city-wide (and 72 percent of renter-occupied units) are studios or one- or two-bedroom units; in some neighborhoods the proportion of small units is even higher than the city-wide average. In Magoun Square and Hillside, for example, units with zero to two bedrooms represent about 70 percent of the entire neighborhood housing inventory.

### SOMERVILLE HOUSING NEEDS ASSESSMENT 4.1 Age of Housing Stock (2017)





According to data cited in Somerville’s 2017 Assessment of Fair Housing, among Somerville families with 5 or more people, 52.4 percent have experienced at least one of four housing problems (versus 40.8 percent of families regionally): incomplete plumbing facilities and/or kitchen, more than one person per bedroom, or cost burden greater than 50 percent.<sup>35</sup> These households occupy units inadequate to their needs. City staff report that in many cases, families with children crowd into one-bedroom units because it is the only way that some families can afford to stay in Somerville. Despite the prevalence of small units in Somerville, Census sources estimate that just 2 percent of all units in the City have more than one occupant per room, so officially, at least, overcrowding does not appear to be a significant issue.<sup>36</sup>

Units for families with children (typically with three or more bedrooms) make up a fairly small share of the housing in most parts of the City, especially for renters. Still, Somerville does offer slightly more family housing options than neighboring Cambridge and Charlestown.

<sup>35</sup> The Assessment of Fair Housing was a major undertaking submitted in response to the Obama administration’s 2015 Affirmatively Furthering Fair Housing rule.

<sup>36</sup> 2017 Assessment of Fair Housing, City of Somerville

TABLE 4.2 OCCUPIED UNITS BY NUMBER OF BEDROOMS						
Number of Bedrooms	Arlington	Cambridge	Everett	Medford	Somerville	Charlestown
Total Occupied Units	19,065	46,835	16,021	22,917	32,802	9,162
No Bedroom	2.3%	7.3%	3.6%	1.8%	4.0%	4.6%
1 Bedroom	18.0%	28.1%	14.3%	14.8%	21.9%	30.8%
2 Bedrooms	31.3%	36.2%	38.3%	34.7%	38.4%	37.3%
3 Bedrooms	30.0%	19.8%	29.6%	32.2%	23.5%	19.3%
4 Bedrooms	14.3%	5.9%	10.2%	12.9%	8.2%	6.9%
5 or More Bedrooms	4.2%	2.8%	4.1%	3.6%	4.1%	1.0%
Sources: 2019 ACS Five Year Estimates						

Housing units in Somerville are on average comparatively small in total floor area; this is true even for units with multiple bedrooms. It is not uncommon to find listings of two-bedroom units with 800 sq. ft. of floor space or less, or one-bedroom units with less than 600 sq. ft. While larger units do exist, they also command much higher rents. Units built as or converted to condominiums generally offer somewhat more living space, but that additional space comes at a premium. For homes and condominiums selling in Somerville today, the average sale price is approximately \$650 per sq. ft. (see "Housing Market Overview" below for a more comprehensive analysis of sale prices).<sup>37</sup>

There does not appear to be a significant issue with substandard dwelling units in Somerville. HUD estimates that approximately 235 rental units have some type of code deficiency. Less than 2 percent of all units in the City lack basic facilities such as complete plumbing or kitchens, and the overwhelming majority of housing units have central heating systems. City staff have heard anecdotal reports that some units are substandard in regard to lack of proper insulation, rodent infestation, and inadequate heating. Residents have noted that some of these issues appear at least in part to relate to the age of the housing stock.<sup>38</sup> Despite the age of Somerville's housing, the City has had few problems with childhood lead poisoning and Somerville is not considered a "high risk" community by the Massachusetts Department of Public Health.<sup>39</sup>

Overcrowding has been estimated to be an issue in about 375 units, mainly rental units occupied by extremely low-income households.<sup>40</sup> Assuming the accuracy of

<sup>37</sup> ACS Five-Year Estimates, 2018 ACS Five-Year Estimates Trulia, August 2019.

<sup>38</sup> Social Explorer, ACS 2019 5 Year Estimates SE:A10044. Occupancy Status.

<sup>39</sup> Massachusetts Department of Public Health, Childhood Lead Poisoning Prevention Program, Rate Statistics, 2013-2017.

<sup>40</sup> City of Somerville, *Five-Year Consolidated Plan, FY18-22*, 33.

HUD’s estimates (which are largely based on the ACS), most housing in Somerville meets basic quality standards. However, Somerville’s housing is so valuable that owners can realize a return (i.e. increased rent or sale price) on investment in property improvements, meaning that improved housing is generally market-rate.

### VACANCY INFORMATION

The most recent ACS estimates (2019) place Somerville’s rental vacancy rate at 1.9 percent and the homeownership vacancy rate at less than 1 percent, both lower than the state average. Somerville has the same homeowner vacancy rate as Middlesex County, but a lower rental vacancy rate (1.9 percent compared to 3.3 percent). While more recent estimates from proprietary sources report a much higher rental vacancy rate, the difference can be explained by the periods measured by each estimate and how vacancy is defined. Table 4.3 summarizes the Somerville-Charlestown submarket’s annual multifamily vacancy rate since 2015, the year-to-date rate, and projected vacancy through 2025. The occasional spikes respond to anticipated construction of new luxury units. According to CoStar, the COVID-19 pandemic has seen vacancies rise to a “near... record high” projected to reach nearly 20 percent in 2022 due to lasting impacts from the pandemic combined with an expected significant increase in available units from the anticipated completion of multiple large developments in the latter half of 2021. CoStar’s projections do not see vacancy rates falling to pre-pandemic levels by 2025.<sup>41</sup> However, due to the rapidly changing nature of the pandemic, these projections are also subject to change.

**TABLE 4.3. RECENT ACTUAL VACANCY AND PROJECTED VACANCY TRENDS: RENTAL HOUSING**

<i>Period</i>	<i>Vacancy Rate</i>	<i>Inventory Units</i>
2025	10.9%	5,403
2024	11.2%	5,145
2023	13.8%	4,941
2022	19.7%	4,770
2021 EST	18.6%	4,443
ACTUAL YTD	9.2%	3,949*
2020	9.2%	3,949
2019	7.3%	3,853
2018	4.2%	3,478
2017	13.6%	3,459
2016	4.4%	2,997
2015	5.2%	3,000

Source: CoStar and Barrett Planning Group LLC.  
 Note: Vacancy Rate in Table 4.3 applies to properties with 5 or more units. It does not reflect vacancy conditions in the City’s smaller residential buildings.  
 \*As of April 2021, CoStar does not report any growth in rental unit inventory from the previous year.

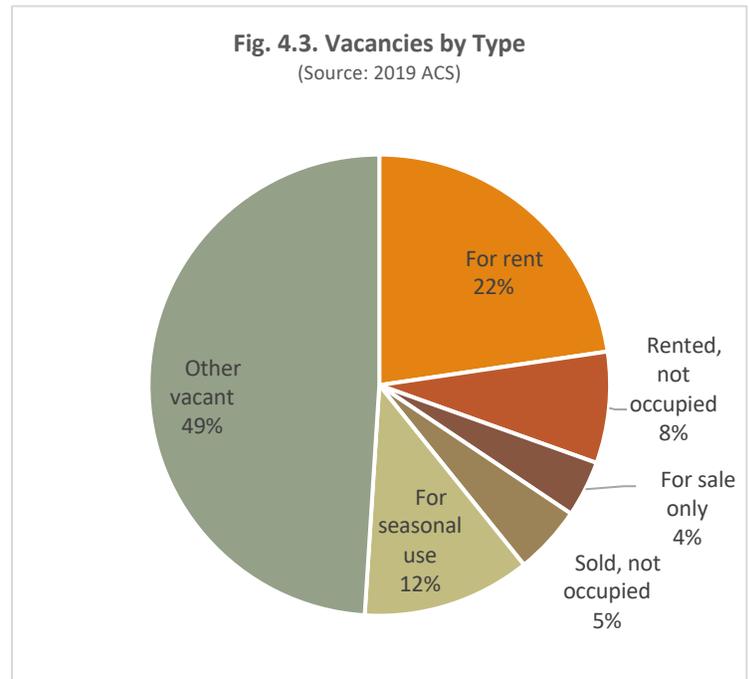
While the ACS vacancy rate does not entirely capture vacancies that exist in older, modest properties, there are effectively no vacancies in the somewhat “higher-grade” apartments in renovated triple deckers and small-scale multifamily buildings (i.e., <2 percent). By contrast, luxury rentals continue to experience significantly higher

<sup>41</sup> CoStar, Multi-Family Submarket Report: Somerville/Charlestown. April 14, 2021.

vacancies due, in part, to the recent influx of high-end housing in Somerville. According to ACS estimates, the City's overall multifamily vacancy rate was 5.6 percent in 2019, which likely reflects the absorption time for luxury units in new developments like Montaje in Assembly Row.<sup>42</sup>

Vacancy rate data can be deceptive in some ways. The data reported in Table 4.3 reflect units on the market and available for rent, but there are other types of vacancies as well. Some changes in the supply of vacant units in Somerville can be detected in historic census tables and current ACS estimates. Figure 4.3 divides the City's 2019 vacant units (1,831) into groups by type. This measure shows that the number of units loosely categorized as "other vacant" is almost the same as units available for rent. "Other vacant", meanwhile, can include anything from units in

foreclosure to units reserved for "special use," such as a guest house, student housing, or "transient quarters" - a class that includes short-term rentals. Somerville is not the only place where "other vacant" units comprise a large percentage of all vacancies. The numbers are up enough in many communities that the Census Bureau has been focusing more attention on them. From a housing needs perspective, the reservation of nearly 900 units from the rental supply represents another contributing factor to the shortage of potentially affordable housing.




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## Housing Market Overview

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Once regarded as a "gritty", working-class urban center north of Boston and Cambridge, Somerville has become one of Greater Boston's most attractive and expensive housing markets. Today, it is second only to Boston's Seaport District for

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<sup>42</sup> Social Explorer, ACS 2019 Tables SE:A10034, A10050, and A10052. It is important to note that the available sources of multifamily market data in the Boston area group adjacent communities with similar housing conditions into defined submarkets. For multifamily comparisons, Somerville is paired with neighboring Charlestown, but because Somerville's market is larger and stronger, what happens in Somerville largely drives the statistics for the submarket as a whole.

new housing growth as a percentage of city-wide housing inventory.<sup>43</sup> The demand for a home in Somerville far exceeds the City's housing supply, even with the high volume of new product under construction or recently completed and available for occupancy.

As of 2019, 67 percent of all Somerville households had moved into their then-present home after 2010, compared with an estimated 56 percent just a year earlier in 2018.<sup>44</sup> The rate of housing turnover in the inner-core municipalities has always exceeded that of Greater Boston as a whole, in part due to of the region's large number of colleges and universities. Boston and neighboring cities like Somerville attract workers, scholars, and specialists from all over the world, some for temporary academic, institutional, scientific, or corporate positions and many others for longer-term or permanent jobs in health care, biotech, and education. In addition, young college graduates and post-grads are choosing to stay in the Boston area for the amenities and quality of life the region has to offer. It has been recognized for some time that people are not trading city life for the suburbs at the pace of earlier generations, thereby increasing demand for urban housing. Nowhere is this more pronounced than Somerville, which topped all of Boston's neighboring cities for in-migrant households in 2017.

Somerville benefits from its proximity to Boston in some respects; for example, industry sources report that Boston has one of the nation's highest housing value appreciation rates, estimated at 5.13 percent per year. Yet Somerville is, at the same time, noticeably different from Boston and its other surrounding communities. On one hand Somerville offers access to decent neighborhoods, "funky squares," and jobs for people priced out of the less affordable parts of Boston and Cambridge. On the other, it enjoys a reputation for having more amenities and cachet than Everett or Malden. Somerville's growing prestige has contributed to a seemingly relentless demand for housing that has left working class residents increasingly unable to compete for a way to remain in Somerville.

## RENTAL HOUSING

Somerville has recently been considered a "landlord's market": an environment in which multifamily owners can set high rents because renters want to live there. However, the COVID-19 pandemic, which began in earnest in the United States in early 2020, has dramatically altered the housing market, especially for rentals. Given the unprecedented nature of this event, it is difficult to predict whether housing trends will soon begin to revert to pre-pandemic trends or be fundamentally altered for many years to come.<sup>45</sup> This section examines pre-2020 trends, current market data, and

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<sup>43</sup> CoStar, July 2019.

<sup>44</sup> ACS 2018 & 2019, Social Explorer Table SE:A10031.

<sup>45</sup> During the writing of this assessment, market trends indeed seem to have started bouncing back to pre-pandemic levels faster than expected, although this of course does not preclude future market crises.

available future projections in an attempt to provide a view of Somerville’s rental market that will hopefully be useful throughout the life of this Housing Needs Assessment.

Barrett Planning Group reviewed rental listings for units in Somerville’s mainstay form of housing – two-family and small multifamily buildings – as well as listings for larger projects- both modest, older properties and new, “luxury” product that has recently been added to Somerville’s housing inventory. While differences do exist, rental housing in Somerville is very expensive regardless of the class of unit, and the gap between modest and luxury properties has narrowed in the past five years.

In some neighborhoods especially close to Tufts, rent per square foot figures are so high that the supply appears to be priced on a per-bedroom basis rather than per unit. Even though Somerville has a fairly high vacancy rate in the luxury unit class today, market projections anticipate easy absorption of those units and sustained growth in demand for high-end housing in the City. In the twelve months prior to March 2020, rents trended upward in Somerville at 2.65 percent.<sup>46</sup> With market-rate rents largely out of reach to low- and moderate-income households, the City will continue to attract higher-income renters and demand for renovations and conversions of older housing stock will continue and even intensify.

#### Star Rating System for Multifamily Properties

CoStar describes multifamily buildings with 5 or more units in terms of a “star” rating system that considers architectural design, structure and systems, amenities, site/landscaping, and energy efficiency. Five stars is the highest rating.

#### ■ Market-Rate Supply

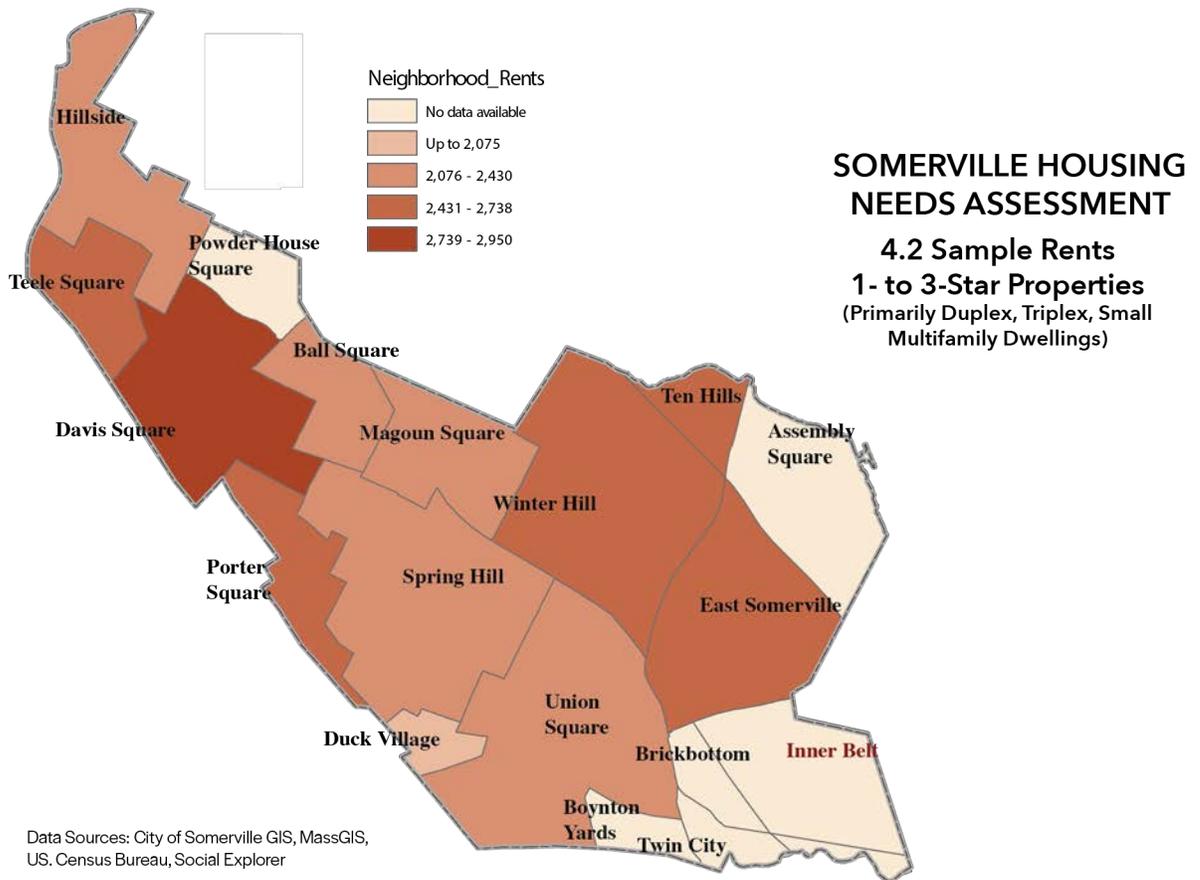
The market-rate, unrestricted rental housing inventory in Somerville includes units in a variety of settings, from new, “4- and 5-star” apartment developments in and around Assembly Square to older walkups, duplexes, and three-unit structures that comprise some two-thirds of the City’s housing supply. Table 4.4 reports a sample of two-bedroom rental listings in January-February 2020 (the most up-to-date possible pre-pandemic timeframe) for small multifamily properties in Somerville’s residential neighborhoods. The sample consists of properties that generally fall in the “2-star” range in terms of quality, efficiency, and amenities. Rents in most neighborhoods have increased significantly in the past few years as demand for a home in Somerville has intensified.

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<sup>46</sup> CoStar Market Analytics, March 2020. Note: CoStar’s multifamily analytics focus on properties with 5 or more units. As a result, the same level of data tracking does not exist for smaller-scale buildings.

<b>TABLE 4.4. TWO-BEDROOM LISTINGS, 1-3 STAR MULTIFAMILY PROPERTIES BY NEIGHBORHOOD</b>						
<b>Rent Range</b>	<b>Average Rent</b>	<b>Average Square Feet</b>	<b>Rent Per SF</b>	<b>Utility Adjusted</b>	<b>Adj. Rent/Sq.ft.</b>	<b>No. Listings</b>
Lower cost rentals	\$2,120	675	\$1.85	\$2,300	\$2.05	
Average cost rentals	\$2,534	1,020	\$2.35	\$2,754	\$2.70	
High cost rentals	\$3,120	2,200	\$3.81	\$3,325	\$3.96	
<b>Neighborhoods Surveyed</b>						
Ball Square	\$2,400	900	\$2.67	\$2,620	\$2.91	2
Central Hill	\$2,338	1,000	\$2.34	\$2,558	\$2.56	3
Duck Village	\$2,075	825	\$2.52	\$2,295	\$2.78	2
Davis Square	\$2,950	973	\$3.03	\$3,170	\$3.26	3
East Somerville	\$2,683	1,029	\$2.61	\$2,903	\$2.82	4
Hillside	\$2,350	1,025	\$2.29	\$2,570	\$2.51	2
Magoun Square	\$2,400	1,052	\$2.28	\$2,620	\$2.49	5
Porter Square	\$2,650	952	\$2.79	\$2,870	\$3.02	4
Spring Hill	\$2,325	980	\$2.37	\$2,545	\$2.60	3
Teele Square	\$2,738	1,050	\$2.61	\$2,958	\$2.82	2
Ten Hills	\$2,600	928	\$2.80	\$2,820	\$3.04	3
Tufts	\$2,475	913	\$2.71	\$2,695	\$2.95	4
Union Square	\$2,430	920	\$2.64	\$2,650	\$2.88	4
Winter Hill	\$2,606	1,098	\$2.37	\$2,826	\$2.57	4
Sources: Zillow.com, Padmapper, and Barrett Planning Group LLC.						
Note: for the classes of property covered in this table, we found no 2-bedroom listings in the Assembly Square, Brickbottom, and Inner Belt neighborhoods.						

**Map 4.2, Average Two-Bedroom Asking Rents by Neighborhood** illustrates the data in Table 4.4. It is important to note that in some neighborhoods, especially Powderhouse/Tufts, Ball Square, and Union Square, numerous listings were available for units with three or more bedrooms. Somerville has some larger multifamily buildings and mixed-use developments with features and amenities that help to explain their exceptionally high rents. These higher-end projects are unlike properties included in the sample depicted in Table 4.4, but they have undeniably influenced the pricing of rental property throughout the City. Current asking rents for two-bedroom apartments in Somerville's multi-family properties with five or more units are reported in Table 4.5. Significant drivers of the rents in this class are the newer, large developments built by multifamily Real Estate Investment Trusts (REITs) or with institutional sources of capital.



<b>TABLE 4.5. RECENT ACTUAL RENTS AND PROJECTED 4/5- STAR ASKING RENTS IN SOMERVILLE</b>			
<b>Period</b>	<b>Market Asking Rent/ 2BR Unit</b>	<b>Market Asking Rent/Unit Growth</b>	<b>Income Needed to Afford Asking Rent</b>
2025 PROJECTED	\$3,123	2.4%	\$124,920
2024 PROJECTED	\$3,050	3.1%	\$122,000
2023 PROJECTED	\$2,959	1.8%	\$118,360
2022 PROJECTED	\$2,907	-1.6%	\$116,280
2021 EST	\$2,953	-3.5%	\$118,120
YTD	\$3,059	2.7%	\$122,360
2020	2,980	-12.2%	\$119,200
2019	\$3,395	3.9%	\$135,800
2018	\$3,267	2.6%	\$130,680
2017	\$3,183	1.4%	\$127,320
2016	\$3,138	-0.4%	\$125,520
2015	\$3,151	3.2%	\$126,040
Source: CoStar and Barrett Planning Group LLC.			

A closer look at Somerville’s large market-rate apartment developments shows that asking rents in these 4- and 5-star projects are significantly higher than rents elsewhere in Somerville. Asking rents for 2-bedroom listings in these developments are reported in Table 4.6. Notably, these rent estimates were significantly higher pre-pandemic, and vacancy rates have skyrocketed for most properties: for example, over one third of Montaje’s 36 two-bedroom units at Assembly Row were unoccupied at time of writing, and the property’s overall vacancy rate was over 10 percent.

<b>TABLE 4.6. TWO-BEDROOM LISTINGS, RECENT MULTIFAMILY MARKET-RATE PROPERTIES</b>						
<b>Property</b>	<b>Average Rent</b>	<b>Average Square Feet</b>	<b>Rent Per Sq. Ft.</b>	<b>Utility Adjusted</b>	<b>Adj. Rent/ Sq. Ft.</b>	<b>Vacancy</b>
AVA Somerville (2014)	\$3,009	1,015	\$2.97	\$3,163	\$3.12	13.8%
Avalon at Assembly Row (2014)	\$4,140	1,231	\$3.36	\$4,294	\$3.49	18.2%
Maxwell's Green (2012)	\$3,262	1,069	\$3.05	\$3,416	\$3.20	3.7%
Montaje (2017)	\$3,775	1,127	\$3.35	\$3,929	\$3.49	38.9%
Source: CoStar, Rent Comps Report, HUD Utility Allowance Schedule 2021.						

Table 4.7 provides a summary of median market rents from Rentometer, a source that reports on rents for properties containing fewer than five units. Rentometer is able to capture the smaller-scale rental properties like triple-deckers or duplexes that characterize much of Somerville’s housing stock. Table 4.7 shows that overall 2-bedroom rents are substantially lower than the 4-to-5 star properties shown in Table 4.5 and comparable to the 1-to-3 star rents.

The default report utilizes data from all available rental units, but Table 4.7 includes figures examining only the “House/Duplex” category to get a sense of the market for these smaller-size units. These smaller properties appear to ask rents similar to or higher than the corresponding median for all rental units, although it is worth noting that the sample sizes for the “House/Duplex” category are much smaller.

<b>TABLE 4.7. MEDIAN RENTS INCLUDING BUILDINGS WITH FEWER THAN FIVE UNITS</b>				
	<b>Past 12 Months</b>		<b>Past 24 Months</b>	
<b>Bedrooms</b>	<b>Median Rent</b>	<b>Sample Size*</b>	<b>Median Rent</b>	<b>Sample Size*</b>
<b>All Rental Units</b>				
1 bed	\$1,900	319	\$2,125	749
2 bed	\$2,400	461	\$2,550	994
3 bed	\$2,920	320	\$3,000	864
4 bed	\$3,700	201	\$3,800	506
<b>House/Duplex Units Only</b>				
1 bed	\$2,050	11	\$1,800	24
2 bed	\$2,400	38	\$2,500	81
3 bed	\$3,000	44	\$3,000	109
4 bed	\$3,700	23	\$3,923	92
*The number of unit listings used to calculate median rents during the specified period. Source: Rentometer				

### ■ Rental Affordability Gap

The data in Tables 4.4 – 4.7 reflect the reality that Somerville is a very high-barrier rental market, even after considering rent decreases in 2020 and 2021. Estimating the income required to afford Somerville’s market-rate apartments demonstrates the degree to which new development and existing properties do not come close to serving the needs of lower-income residents. Table 4.8 presents a rental gap analysis that compares the rent and utilities affordable to low- and moderate-income households with actual market conditions, following HUD assumptions that a three-person household would rent a two-bedroom unit.

It shows that, despite significant household income growth that has occurred in the Boston Metro Area in recent years, very low and low-income renters are priced out in Somerville, with even some households above 100 percent of AMI potentially struggling to afford average rents for larger apartment complexes. In other words, the market clearly responds to the preferences and spending capacity of higher-income renters.

TABLE 4.8. RENTAL AFFORDABILITY GAP ANALYSIS				
Income Tier	50% AMI	80% AMI	100% AMI	110% AMI
3-Person Household Income Limit	\$60,400	\$90,950	\$106,700	\$117,370
3-Person Maximum Affordable Rent	\$1,330	\$2,010	\$2,670	\$2,930
Median Market Rate Rent, Rent Survey	\$2,400	\$2,400	\$2,400	\$2,400
<b>Affordability Gap for Rent Survey Properties</b>	<b>(\$1,070)</b>	<b>(\$390)</b>	<b>\$270</b>	<b>\$530</b>
Average Market Rent, Apartment Developments	\$3,059	\$3,059	\$3,059	\$3,059
<b>Affordability Gap, New Apartment Developments</b>	<b>(\$1,729)</b>	<b>(\$1,049)</b>	<b>(\$389)</b>	<b>(\$129)</b>
Source: HUD FY 2021 Income Limits				

## HOMEOWNERSHIP

Somerville's housing is mainly renter-occupied, and it has been a City objective to increase the homeownership rate. Toward that end, Somerville has used both regulatory mechanisms and financial incentives to support homeownership, so growth in the number of owner-occupied housing units is positive for the City. However, the intense demand for housing in Somerville has driven up market sale prices, much like it has impacted market rents. Almost 35 percent of Somerville households own their dwelling, and many of them face affordability challenges, too.

### ■ Market Supply

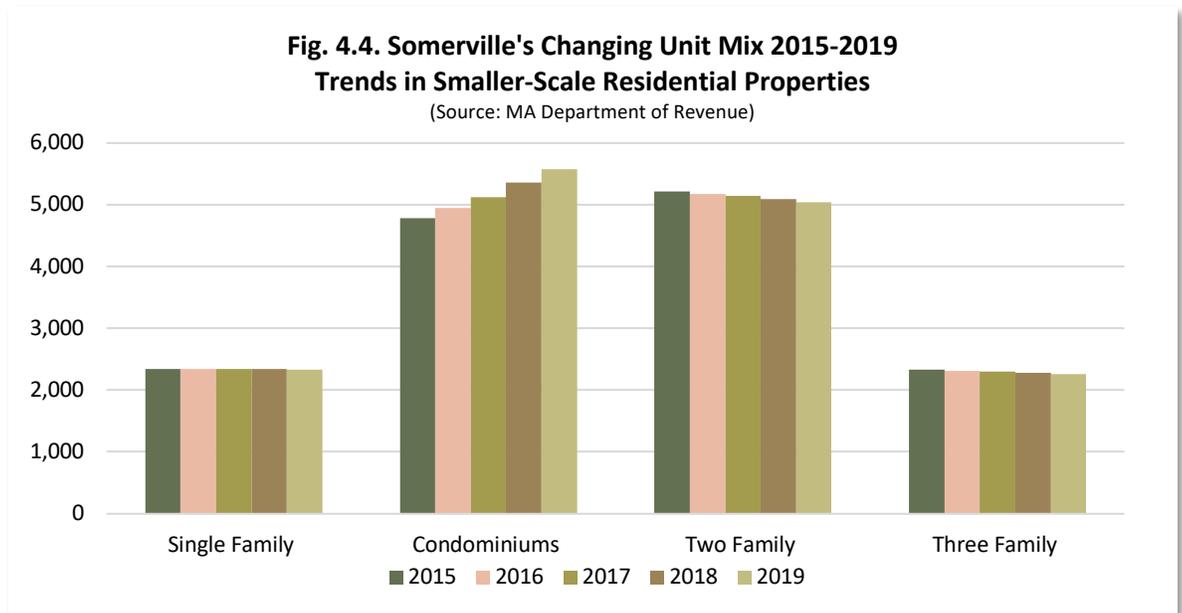
Asking prices in Somerville today reinforce the fact that incoming residents represent a different, higher-income demographic than the City's traditional population. There is an almost insatiable demand for homeownership units in Somerville, just as in Boston and Cambridge. The glut of high-end apartments produced in the Boston Metro rental market has triggered a slight softening of demand for those units, leading developers to shift to for-sale product.

For Somerville, some of that demand has been met at the expense of the apartment supply. Compared to the extent to which new apartments have dominated Boston Metro housing development for the past 8 or 9 years, growth in demand for homeownership options has inched upward in Somerville for some time, as reported in the last Housing Needs Assessment and reinforced by the data in Table 4.9.

TABLE 4.9. SOMERVILLE HOUSEHOLDS BY TENURE								
Tenure	2000		2010		2019		Change 2000-2019	
	#	%	#	%	#	%	#	%
Total Occupied Units	31,555	-	32,105	-	32,802	-	1,247	4.0%
Owner-Occupied	9,656	30.6%	10,395	32.4%	11,036	33.6%	1,380	14.3%
Renter-Occupied	21,899	69.4%	21,710	67.6%	21,766	66.4%	-133	-1.0%
2000, 2010 Decennial Census, 2019 ACS Five-Year Estimates, Barrett Planning Group.								

According to City data sources, between 2010 and 2017, 1,130 rental units were converted from apartments to condominium ownership.<sup>47</sup> Including both new construction and conversions, Somerville's total condominium inventory increased by 787 units between 2015 and 2019.<sup>48</sup> The conversions involved not only rental developments like Millbrook Lofts (now Metro9), but also two- and three-family homes scattered throughout City neighborhoods. These small buildings matter a great deal, as they represent a significant share of Somerville's rental inventory. As of the most recent ACS estimates, units in two-family and small-scale multifamily buildings have comprised over half of all apartments in Somerville.<sup>49</sup>

In many cases, these buildings have traditionally served the ownership market as well, i.e., an owner-occupied two- or three-family dwelling with tenants. In 2017, the most recent year for which the City assessor's database contained complete sales data (for this study's purposes), condominiums accounted for 82 percent of all residential sales in Somerville. The median year-built for these units was 1910, underscoring the fact that most condominium development in Somerville has involved multifamily conversions in older, residential neighborhoods.<sup>50</sup>



The average assessed value of Somerville's residential condos increased 48 percent over five years, roughly consistent with the growth in condo sale prices during the

<sup>47</sup> Condominium Review Board FY18 Annual Report, 2.

<sup>48</sup> Massachusetts Department of Revenue (DOR), Municipal Data Bank, "Parcel Counts by Use Code."

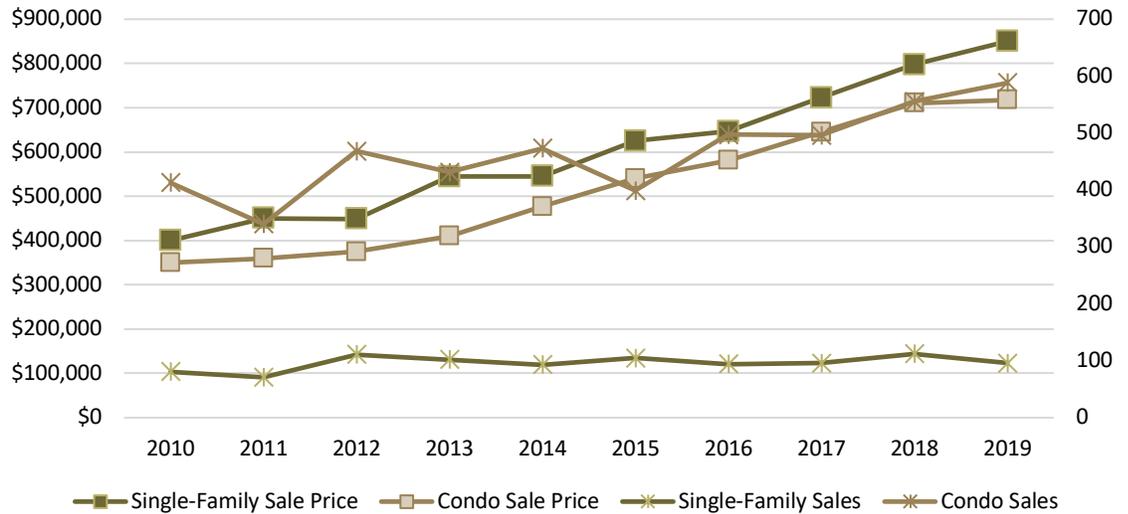
<sup>49</sup> ACS, 2013-2017 Five-Year Estimates, B25032.

<sup>50</sup> Somerville Assessor's Parcel Database, FY2019, exported from MassGIS.

same period.<sup>51</sup> When this analysis was first drafted the median list price for the estimated 78 condominiums for sale in Somerville was \$699,000, although more recent data suggests this median list price has risen as of 2021.<sup>52</sup> There is evidence (some of it anecdotal) that single-family properties are being redeveloped as small multi-unit condo buildings, in response to demand in the multifamily condo market.

**Fig. 4.5. Housing Sales in Somerville**  
**Single-Family and Condo Sales, 2010-2019**

(Source: The Warren Group)



### Housing Production Trends

City records show that since 2010 Somerville has permitted almost 1.7 million sq. ft. of new development, much of it involving commercial space in Assembly Square, Union Square, and Boynton Yards. Many projects that brought new tax revenue and jobs to the City also have increased its housing inventory. Information supplied by the Housing Division indicates that the City has approved approximately 2,500 new units since 2014. About 82 percent of these units are unrestricted market-rate housing. Table 4.10 reports the number of units applied for and approved, by neighborhood.

<sup>51</sup> DOR, Municipal Data Bank, “Parcel Valuations by Use Code” and Median Sale Prices, Single-Family and Condo, Somerville, published by The Warren Group.

<sup>52</sup> Trulia, February 2020.

<b>TABLE 4.10. HOUSING UNIT APPROVALS BY SOMERVILLE NEIGHBORHOOD, 2014-2019</b>					
		<b>UNIT TYPE (NEW/EXISTING)</b>			
	<b>Total Units Permitted</b>	<b>Market-Rate</b>	<b>Inclusionary / Affordable</b>	<b>Existing Units</b>	<b>Net Unit Creation*</b>
Assembly Square	1,575	1,081	244	0	1,325
Boynton Yards	36	33	6	3	36
Davis Square	65	120	10	65	65
East Somerville	132	142	21	31	132
Hillside	23	19	4	0	23
Inner Belt	205	164	41	0	205
Magoun Square	44	42	5	3	44
North Point (portion in Somerville)	0	0	0	0	0
Porter Square	5	9	0	4	5
Spring Hill	35	45	5	15	35
Teele Square	5	6	0	1	5
Union Square	562	493	104	35	562
Winter Hill	56	61	7	12	56
		<b>UNIT TYPE (NEW/EXISTING)</b>			
	<b>Total Units Permitted</b>	<b>Market-Rate</b>	<b>Inclusionary / Affordable</b>	<b>Existing Units</b>	<b>Net Unit Creation*</b>
Total	2,743	2,215	447	169	2,493

Source: SomerVision Tracking Report, September 2019.  
 Note: Not all Assembly Square units are accounted for in the "Net Unit Creation" column.

The project tracking system used by Somerville's Planning and Zoning Division also anticipates other applications for several Somerville neighborhoods, in some cases representing phases of large projects partially accounted for in Table 4.10. These anticipated applications could involve an additional 1,776 units as shown in Table 4.10. There is also capacity for 650 more units under full buildout at Assembly Row.

<b>TABLE 4.11. POTENTIAL ADDITIONAL HOUSING DEVELOPMENT (PIPELINE) BY NEIGHBORHOOD</b>					
	<b>Potential Additional Units</b>	<b>Market-Rate</b>	<b>Inclusionary / Affordable</b>	<b>Existing Units</b>	<b>Net Unit Potential</b>
Boynton Yards	1,031	825	206	0	1,031
Davis Square	1	6	0	5	1
Porter Square	1	6	0	5	1
Union Square	743	595	148	0	743
Total	1,776	1,432	354	10	1,776

Source: SomerVision Tracking Report, September 2019.

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## Inventory of Affordable Housing

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By law in Massachusetts, all communities are supposed to have affordable housing for low-income people – housing that remains affordable to them over time because the price is governed by a deed restriction. The law that directs communities to provide affordable housing, known as Chapter 40B, is actually a regional planning law and is the parent legislation for agencies like the Metropolitan Area Planning Council (MAPC). Four brief sections added in 1969 comprise the law’s affordable housing component. This regional planning context to the Commonwealth’s affordable housing statute can help foster understanding of the law’s premise and may reduce confusion and misinformation that at times has been associated with it. To be consistent with affordable housing nomenclature in Massachusetts, it is referred to here as “Chapter 40B”.

There are, of course, other types of affordable housing besides those known as Chapter 40B-certified units. Older, moderately priced dwellings without deed restrictions, for example, can help to meet housing needs - but only for as long as market conditions may permit. While any household may purchase or rent an unrestricted, “naturally occurring” affordable unit, only a low-income household that has been determined income-eligible can purchase or rent a deed-restricted unit. Each of these differing forms of affordable housing meets a variety of housing needs. The key difference for the purpose of this analysis is that the market determines the price of unrestricted affordable units. In a strong market like that in Somerville, unrestricted units tend to become unaffordable under unforgiving pressures on the City’s housing market.

A basic purpose of the Chapter 40B statute is to provide for a regionally equitable distribution of housing for people with low incomes. The minimum “fair share” standard under the law is 10 percent of a community’s housing stock, where the denominator is the most recent decennial census count of year-round housing and the numerator is the total number of units eligible for Massachusetts General Laws (MGL) Chapter 40B **Subsidized Housing Inventory** (SHI) at any given time. The SHI is the basis for determining whether a community has reached its 10 percent minimum.

Chapter 40B authorizes the local Zoning Board of Appeals (ZBA) to grant a “comprehensive permit” to affordable housing developers that receive a preliminary approval letter from a state agency. The ZBA can waive local requirements and approve, conditionally approve, or deny a comprehensive permit. In communities that do not meet the 10 percent minimum, developers have recourse to the state Housing Appeals Committee (HAC); in such cases, Chapter 40B frequently tips the balance in favor of addressing housing needs.

The 10 percent minimum for Somerville was 3,364 units at the time of report preparation. The total affordable “SHI-eligible units” was slightly below that figure at 3,250 units (9.66 percent of total housing units), meaning the City fell just short of the 10 percent minimum, by 114 units.<sup>53</sup> The 3,250 affordable units on Somerville’s SHI are almost entirely rental units, many for very low and extremely low-income older adults and families. A modest shortfall existed when Somerville’s 2015 Housing Needs Assessment was completed, too, though at the time, the City’s SHI included 3,258 units. This means that at some point between 2015 and Department of Housing and Community Development (DHCD) issuance of 2019 SHIs, there was a net loss of eight affordable units in Somerville.

Since completion of the most recent HNA in 2015, 45 units were removed from the SHI because the number of Department of Mental Health (DMH) and Department of Developmental Services (DDS) group home units decreased by that number. Group homes are owned and managed or licensed by these state agencies; the City of Somerville has no authority over them. Additionally, some properties owned by a local non-profit that services adults with developmental disabilities have been sold, also resulting in a loss of units. The group homes and properties owned by the non-profit are not conventional residential units available to the public. Rather, they serve a specific clientele in need of both supportive housing and health services. Overall, though it does seem that Somerville has lost some SHI units, City staff correctly note that there has been very little loss of housing units that are available to the public at large.

It is also important to point out that Somerville’s affordable housing stock includes permanently affordable units in addition the low- and moderate-income units eligible for inclusion on the Chapter 40B-recognized SHI. This is because not all affordable units in Somerville are eligible for the SHI. For example, the 310 units created under the City’s Inclusionary Zoning Ordinance (IZO), developed without state (or federal) funds and without state review and approval of affirmative marketing plans, do not qualify for inclusion. The same is true for most of the permanently affordable units created through the 100 Homes Initiative established by the City and Somerville Community Corporation in 2015.<sup>54</sup>

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<sup>53</sup> Department of Housing and Community Development (DHCD), Somerville Subsidized Housing Inventory, April 2021. As noted in the 2015 Housing Need Assessment, Somerville maintains that it has met the 1.5 percent “general land area minimum” (GLAM) under Chapter 40B. If that is the case, the City would be deemed to have met its regional “fair share” even if its affordable housing inventory does not meet the 10 percent minimum. On June 22, 2020, following the opening of a Chapter 40B comprehensive permit hearing, the City asserted in a notice to Preservation of Affordable Housing (POAH) that Somerville has SHI-eligible units on sites comprising more than 1.5 percent of the City’s total land area as defined in the state’s Chapter 40B regulations. Since POAH did not appeal, DHCD neither overruled nor upheld the City’s determination (July 10, 2020). Unless another developer applies for a comprehensive permit, receives the same GLAM notice, and objects to it, the City’s current GLAM analysis will stand.

<sup>54</sup> Except for 5 100 Homes units for which SCC also secured State funds that deepened affordability levels and involved DHCD approval of affirmative fair housing plans, 100 Homes units do not appear on the SHI.

A copy of Somerville's most up-to-date SHI can be found in Appendix B.

### Affordable Housing Demand Analysis

The purpose of a demand analysis is to estimate the number of households with incomes at or below the qualifying income for affordable housing, and compare the resulting estimate to the supply of affordable units. This analysis can help inform decisions about the relative effectiveness of housing programs and policies. Additionally, it can help identify areas where the addition of new measures to address the needs of its residents are appropriate. Table 4.12 shows the percentage of extremely low, very low, low, and moderate-income renters by census tract in Somerville.

<b>TABLE 4.12. RENTER HOUSEHOLDS BY INCOME LEVEL AND CENSUS TRACT</b>					
<b>Census Tract/Household Group</b>	<b>Neighborhood Name(s)</b>	<b>&lt;30% AMI (Extremely low income)</b>	<b>30%-50% AMI (Very low income)</b>	<b>50%-80% AMI (Low income)</b>	<b>80%-100% AMI (Moderate income)</b>
City-Wide Totals		4,010	2,005	3,040	2,025
3501.03	Assembly Square, Ten Hills	8.17%	19.44%	16.90%	6.76%
3501.04	Foss Park (south of Rt. 93)	41.71%	13.73%	17.36%	3.63%
3502	Winter Hill	6.60%	10.76%	19.44%	12.85%
3503	Magoun Square	16.28%	14.73%	15.50%	10.85%
3504	Ball Square	7.59%	1.65%	6.93%	12.21%
3505	Between Tufts & Davis Square	8.43%	0.00%	16.87%	9.40%
3506	Tufts, Powder House Square	11.50%	0.00%	1.77%	7.96%
3507	West Somerville, Hillside	37.18%	10.12%	8.94%	6.82%
3508	Teele Square	8.89%	3.33%	18.89%	3.11%
3509	Davis Square	2.97%	4.85%	12.87%	14.36%
3510	Porter Square	4.66%	8.82%	16.67%	6.13%
3511	Spring Hill	11.01%	11.31%	11.01%	10.71%
3512.03	Ward Two	10.49%	6.34%	8.45%	13.73%
3512.04	Duck Village	16.36%	9.22%	20.82%	11.15%
3513	Union Square, Prospect Hill	22.33%	9.06%	14.56%	11.33%
3514.03	East Somerville (North)	21.39%	16.42%	18.91%	10.45%
3514.04	East Somerville (South)	25.89%	16.24%	25.38%	6.60%
3515	Inner Belt, Brickbottom, Twin City	32.92%	8.07%	11.18%	11.80%
Source: HUD CHAS Data 2013-2017					

Table 4.13 below presents a similar analysis for Somerville homeowners.

<b>TABLE 4.13. HOMEOWNER HOUSEHOLDS BY INCOME LEVEL AND CENSUS TRACT, 2019 ESTIMATES</b>				
<b>Census Tract/Household Group</b>	<b>Neighborhood Name(s)</b>	<b>30%-50% AMI (Very low income)</b>	<b>50%-80% AMI (Low income)</b>	<b>80%-100% AMI (Moderate income)</b>
City-Wide Totals		960	1,155	970
3501.03	Assembly Square, Ten Hills	10.27%	10.27%	7.57%
3501.04	Foss Park (south of Rt. 93)	15.57%	18.87%	6.13%
3502	Winter Hill	10.09%	4.39%	14.47%
3503	Magoun Square	14.14%	16.16%	5.05%
3504	Ball Square	4.26%	10.64%	16.49%
3505	Between Tufts & Davis Square	5.66%	9.43%	1.51%
3506	Tufts, Powder House Square	14.10%	8.97%	4.87%
3507	West Somerville, Hillside	7.79%	6.49%	0.52%
3508	Teele Square	7.64%	5.62%	11.01%
3509	Davis Square	4.80%	4.80%	8.80%
3510	Porter Square	5.19%	9.91%	6.13%
3511	Spring Hill	4.60%	12.07%	2.87%
3512.03	Ward Two	5.71%	13.33%	6.67%
3512.04	Duck Village	5.88%	9.61%	1.96%
3513	Union Square, Prospect Hill	6.94%	8.33%	5.56%
3514.03	East Somerville (North)	15.20%	12.00%	20.00%
3514.04	East Somerville (South)	9.68%	16.13%	15.32%
3515	Inner Belt, Brickbottom, Twin City	10.00%	5.00%	8.33%
Source: HUD CHAS Data 2013-2017				

### UNMET DEMAND

There continues to be significant unmet demand for affordable housing in Somerville. In light of changes made to the City's IZ ordinance in 2016 and the comprehensive zoning overhaul passed in December 2019, it is difficult to compare a demand analysis conducted today with one that reflects the previous ordinance's income tiers. It does seem clear that without the IZ ordinance, Somerville would have very little affordable housing for households over 80 percent AMI.

In order to create and preserve affordability for households not served under Chapter 40B income limits (i.e., serving households with incomes up to 80% AMI), there is need for a regulatory mechanism that supports such development. Table 4.14 summarizes the unmet demand for affordable rental and ownership housing in 2019, using Chapter 40B and IZ income limits to reflect as full of a picture of the City’s affordability needs as possible.

<b>TABLE 4.14. SUMMARY OF AFFORDABLE HOUSING DEMAND</b>					
<b>Income Tier</b>	<b>&lt;30% AMI</b>	<b>30%-50% AMI</b>	<b>50%-80% AMI</b>	<b>80%-110% AMI</b>	<b>110-140% AMI</b>
Number of Renters	4,818	4,081	4,463	8,337	
<i>Deed-Restricted Units</i>	2,725	157	340		
<i>Remaining Demand</i>	2,093	3,924	4,123	8,337	
Number of Homeowners	NA	NA	4,463	8,337	8,041
<i>Deed-Restricted Units</i>	NA	NA	34	98	0
<i>Remaining Demand</i>	NA	NA	4,429	8,239	8,041
Sources: SHI, City of Somerville (IZ data), income analyses for Tables 4.11-4.12.					

Table 4.14 demonstrates the continued high demand for deed-restricted rental (affordable) units across various income levels, especially renters with incomes between 50 -110 percent AMI, although it was suggested in interviews that anecdotally, the demand for deed-restricted units drops off sharply above 80 percent AMI. Renters earning less than 30% AMI represent the second largest number of renters in Somerville, which is consistent with anecdotal information provided by various community groups and housing advocates about the need for more affordable rental and homeownership options at the lowest income tier. The demand for affordable deed-restricted units across various income levels exists in many communities in Greater Boston, presenting challenges to municipalities on how to allocate these units.

Respondents from multiple community groups expressed that there was not a significant demand for deed-restricted units at 100 percent of AMI, especially since the significant decrease of average asking rents associated with the coronavirus pandemic. According to these housing stakeholders, market-rate units can be found at or below 100 percent AMI rents, whereas the demand for units affordable at 50 percent of AMI and below is only growing.

## 5. HOUSING POLICY

Affordable housing has been an issue of great resident concern and public policy focus in Somerville for decades. The last ten years or so have been one of the most active periods of public intervention on the part of residents and elected officials alike since the mid-1980s to early 1990s, when the (then) Board of Aldermen passed legislation on three major initiatives: adoption of an Inclusionary Zoning Ordinance, creation of the Somerville Affordable Housing Trust Fund, and enactment of a local Condominium Conversion Ordinance. Over the last several years, efforts with roots going back to the early 2010's produced major revisions to each of these ordinances and/or the funding sources that support them.

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### Inclusionary Housing Ordinance

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Established in 1990, Somerville's Inclusionary Zoning Ordinance (IZO) is one of the oldest IZO's in the Boston Metro Area. Passage of Somerville's ordinance came on the heels of a 1989 report by a legislative commission that sought to understand and address local opposition to Chapter 40B. Among that commission's recommendations was that the state establish options for "unsubsidized" affordable housing to count toward a community's 10 percent statutory minimum. Somerville was among the first communities in Massachusetts to pursue local legislation that responded to the Commonwealth's Local Initiative Program (LIP).

As of April 2021, Somerville's IZO had led to the creation of 310 affordable, occupied housing units for very low-, low-, and moderate-income households (called "Affordable Dwelling Units," or ADUs). City data indicate that roughly 253 of that total - 82 percent - have been produced since 2009, a period marked by an emerging recovery from the Great Recession and construction of large residential and mixed use projects, including properties like Maxwell's Green and multiple projects at Assembly Row, that have yielded affordable units in much greater numbers than those experienced for most of the ordinance's first 20 years of existence.<sup>55</sup>

### ORDINANCE UPDATES

**2016 Amendments.** In spring 2016, Somerville amended its IZO in response to an initiative petition filed by Somerville residents concerned with a diminishing amount of "naturally occurring" affordable housing (lower-cost housing without any sort of regulatory control or binding affordability restriction) and escalating housing costs. The last City-commissioned Housing Needs Assessment from 2015 further documented the acute need for additional affordable housing creation. Among the amendments adopted in April 2016, the City required developments with six or seven

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<sup>55</sup> "Housing Division Stat," prepared and presented by SomerStat and Housing Division staff May, 2019.

units either to include an affordable unit or provide a pro-rated payment-in-lieu to the Somerville Affordable Housing Trust Fund. For developments with eight to 17 units, at least 17.5 percent must be affordable.

The most significant component of the change, however, involved adoption of a “20 percent Inclusionary” requirement for residential projects with 18 or more units; such developments would have to have at least 20 percent affordability. Each of these new thresholds applied city-wide, without differentiation by zoning district.

**2019 Zoning Overhaul.** The Somerville Zoning Ordinance adopted on December 12, 2019 includes several notable changes from the previous Inclusionary Housing provisions of the prior ordinance. In most zoning districts, inclusionary units (now referred to as “Affordable Dwelling Units” or ADUs), are now required at the 20 percent level for residential projects of four or more total dwelling units, a standard that previously applied to projects of eighteen or more units. Pricing tiers under the 2019 ordinance remain the same as under the 2016 version: a project’s fifth ADU must be at Tier 3, every fourth ADU thereafter is priced at Tier 3, and other ADUs alternate between Tier 1 and Tier 2. In the Neighborhood Residence district, when the owner of a two-family house adds a third unit, the third unit must be an ADU priced at Tier 3 as well. Any development with thirty or more dwelling units must provide three-bedroom units for at least 20 percent of the ADUs.

The maximum affordable price for each ADU price tier is calculated based on the Median Family Income (MFI) for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, published annually by the U.S Department of Housing and Urban Development (HUD). Under the prior version of the ordinance, rents at Tier 1 & 2 were based on the LOW and HIGH rents from the HOME Investments Partnership Program (HOME) administered by HUD. Under the 2019 ordinance, the affordable rent and sales price is calculated by multiplying the family income with a fixed percentage to get the base price.<sup>56</sup>

The fixed percentage provided under the 2019 ordinance is a pre-calculation of typical modifiers used to adjust ADU prices based on the income tier of the household and the number of bedrooms in the unit without exceeding a certain percentage of household income for housing (30 percent for rental and 28 percent for ownership). Prices are also reduced by deductions for parking fees, utilities, and amenities for rental ADUs and for homeowner insurance, real estate taxes, condo fees, and private mortgage insurance for ownership ADUs.<sup>57</sup>

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<sup>56</sup> This is a significant departure from past practice. The prior ordinances relied upon an unusual way of pricing affordable units, generally relying on federal HOME Program’s “high” and “low” rent schedules. That practice was replaced by a more conventional approach in the new Zoning Ordinance.

<sup>57</sup> City staff, Planning Department, Housing Division, July 2020.

Of the 310 affordable units completed and occupied under Somerville’s Zoning Ordinance as of 2021, the majority have been rental units. The overwhelming majority of affordable units created under the ordinance consist of one- and two-bedroom units (70 percent). That distribution reflects IZO language stipulating that affordable unit production is to be based on market unit bedroom sizes. According to the City’s Housing Division, there are an additional 347 future ADUs in the project pipeline at various stages of development; until units are complete and occupied, however, they are not included in the count of inclusionary/affordable portfolio.

Rental production under the IZ ordinance has particularly accelerated since 2013, as economic recovery from the Great Recession and the housing crash that was part of it accelerated and several large residential projects completed construction. IZO-produced rental units continue to serve very low-income (up to 50 percent AMI), low-income (up to 80 percent AMI) households, and also moderate income households (up to 110% AMI).

**2020 Affordable Housing Overlay.** Only one significant new affordable housing ordinance has been adopted in Somerville since the 2019 overhaul: an Affordable Housing Overlay District, adopted in December 2020 and attached as Appendix D. The stated purpose of the overlay is to “permit additional residential use intensity, additional building height, and additional tolerance for dimensional standards to incentivize the development of Affordable Dwelling Units.”<sup>58</sup> The provisions of the overlay may be adopted in any Residential or Mid-Rise zoning district, but how the overlay functions in each of these district types differs significantly.

It is difficult to assess the impact of the Affordable Housing Overlay at this time given how new it is, but during interviews members of the nonprofit sector indicated that they thought the ordinance had the potential to make previously non-viable projects work in the near future.

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### Somerville Affordable Housing Trust Fund

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Established in 1989, the Somerville Affordable Housing Trust Fund (SAHTF) is the primary vehicle for directing local resources to affordable housing creation, preservation, and programmatic support. SAHTF has authority to fund housing for households with incomes up to 110 percent AMI. In doing so, the SAHTF serves a wider range of incomes than housing eligible for inclusion on the Subsidized Housing Inventory (SHI) that counts in calculating the percentage of housing considered affordable for Chapter 40B purposes.

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<sup>58</sup> Somerville Zoning Ordinance

Along with funding “bricks and mortar” housing development, SAHTF also funds selected supportive housing services. Among other services, SAHTF funds direct housing assistance for formerly homeless populations and other special needs populations. Examples of housing initiatives funded in recent years include:

- **Leasing Differential Program:** funding administered by Somerville Homeless Coalition (SHC) to provide housing for formerly homeless, extremely low-income people, many with disabilities.
- **Prevention and Stabilization Services (PASS) Program:** funding to provide direct tenant assistance and case management services, also through SHC, has helped homeless and at-risk households obtain permanent housing and achieve housing stability.
- **Shortstop Leasing Differential Program:** funding for transitional housing and case management services for Somerville youth and young adults to become successful in permanent housing.
- **Tenancy Stabilization:** grants for income-eligible Somerville households to pay rental arrears, security deposits and first/last rent in order to lease housing.
- **Homelessness Prevention:** grants to help people at risk of eviction so they can access housing and social services.

The scale of funding available through SAHTF increased dramatically following Somerville voters’ 2012 approval of a local referendum to adopt and fund (through local taxes and state contributions) the Community Preservation Act (CPA). Since 2015, SAHTF has invested approximately \$16 million in various types of housing assistance, including funding for multiple developments now on the City’s SHI. Among them are 35 rental units at Union Square Apartments, 25 apartments for elderly and disabled households at the former Somerville Waterworks site, and 8 affordable homeownership units at 163 Glen Street (nearing occupancy as of summer 2021). CPA resources have also been the primary funding source for the 100 Homes Initiative, the City-Somerville Community Corporation (SCC) partnership to acquire and deed-restrict existing Somerville properties to increase the City’s supply of affordable housing.

Prior to local adoption of the Community Preservation Act, sources for Trust-funded activities operating on a dramatically smaller scale, varying year-to-year between roughly \$400,000 and \$800,000 annually. Until CPA passage funding sources were limited to resources generated through linkage payments, “fractional payments” required of developers when Inclusionary calculations yielded less than a whole number of units, and loan repayments. Appendix F contains a summary of the fractional payments received by the City since 2018, as well as pending payments from pipeline projects. In the 2018-2021 period, eight projects paid a total of roughly \$1.16 million. At the time of writing, fourteen future fractional payments are expected.

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## Condominium Conversion Ordinance

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The most recent area of executive and legislative focus involves the oldest of Somerville's local housing ordinances. In March 2019, the Somerville City Council adopted the first major revisions to the City's Condominium Conversion Ordinance since its passage in 1985. The revised ordinance substantially strengthened protections for tenants at risk of displacement resulting from condominium conversions. The revised ordinance has been the subject of litigation since July 2019. It remains in effect as of the issuance of this report.

Condominium conversion figures demonstrate what has been evident in housing and demographic statistics for some time: a market responding to growth in demand for homeownership opportunities in Somerville. City reports document that 1,656 former rental units were converted to condominium units between 2010 and 2020.<sup>59</sup> The average number of units converted per year during that period is 150. Conversions accelerated in 2018 when 266 units changed from rental to ownership - 85 of them at the property formerly known as Millbrook Lofts.

Under the 1985 ordinance, a property owner wishing to convert rental units to condos was required to notify existing tenants at least 12 months before filing a master deed or 24 months in advance for low-income tenants, tenants with disabilities, and older adults. In turn, tenants were guaranteed a 30-day right to purchase their unit and if they moved, they became eligible for a modest relocation payment. In many ways, the 1985 ordinance was similar to the state condo conversion law enacted by the legislature in 1983.

The ordinance revisions adopted in 2019 incorporated several features of Boston's condo conversion ordinance and significantly exceed the requirements of existing state law. Acting under its home rule authority, Somerville took several steps to revise the conversion process in an effort to protect tenants. The ordinance now requires a five-year notice period and housing search assistance for elderly, disabled or low- and moderate-income tenants, and a one-year notice for all other tenants. The amount of relocation assistance a landlord must provide to each tenant increased from \$300 to \$6,000.

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## Other Funding Sources and Uses

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Somerville is an entitlement recipient of HUD Community Development Block Grant (CDBG) funds, a participating jurisdiction in the federal HOME Investment Partnership (HOME) Program, and a recipient of Emergency Solutions Grant (ESG) funding. Information from City staff shows that Somerville focuses its use of CDBG and HOME

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<sup>59</sup> FY20 Annual Report of the Condo Review Board, August 2020

funds on housing acquisition (the 100 Homes Initiative), rehabilitating substandard housing and units in need of improvement, providing tenant rental assistance, and providing housing and supportive services to address homelessness. In 2018, the City received and expended approximately \$4.5 million from the three sources (CDBG, HOME and ESG). Table 5.1 summarizes the City’s most recent federal funding allocations, including special grants for COVID-19 relief.

<b>TABLE 5.1. SOMERVILLE FEDERAL FUNDING AWARDS (FEDERAL YEAR 2022)</b>	
CDBG	\$435,616.00
HOME	\$2,354,604.57
ESG	\$200,262.00
CDBG-CV*	\$1,493,384.00
ESG-CV*	\$725,000.00
ESG-CV 2*	\$569,123.00**
Total Funding	
*Indicates COVID-19 relief fund	
**\$206,759.00 distributed out of the total amount at time of writing	
Source: City of Somerville	

In early 2020, the City created the SomerVIP (Voucher Incentive Program) through the Office of Housing Stability and Somerville Homeless Coalition. SomerVIP offers one-time incentive payments, money for necessary repairs, and technical support to landlords and realtors who lease Somerville properties for the first time to Somerville residents holding vouchers and other mobile tenant-based programs.

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## Homelessness and Special Needs

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The Somerville-Arlington Continuum of Care (CoC) coordinated housing and services funding for homeless individuals and families until a recent merger with the larger regional Balance of State CoC (BoS CoC). It also has been the entity that gathers and reports “point in time” homeless data, or the annual roster of the sheltered and unsheltered homeless population. In 2021, the BoS CoC reported a total of 72 people in 60 households residing in emergency shelters and transitional housing and 12 unsheltered homeless individuals in Somerville.<sup>60</sup>

Previously, the Somerville-Arlington CoC reported joint numbers for the two municipalities, so comparisons with previous plans are difficult. Anecdotally, City staff report that the use of emergency shelters has declined in part due to concerns related to the COVID-19 pandemic, yet community organizations report that overall rates of homelessness seem to have increased as a result of pandemic-related financial instability.

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<sup>60</sup> Balance of State CoC, Point-in-Time Count, January 2021. HUD 2018 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report.

Several facilities received financial assistance from the Somerville-Arlington CoC's McKinney funds and other grants. Between emergency shelters, transitional housing, and permanent supportive housing, the CoC inventory included the following facilities as of the time of its merger with the Commonwealth's Balance of State COC:<sup>61</sup>

- Forty units (41) for families with a combined total of 103 beds
- One hundred ninety (190) adult-only beds

The adult-only bed count included 22 for homeless veterans. In 2018, the CoC served two veterans in emergency shelters and 20 in transitional housing, an increase from 14 sheltered veterans in 2015.

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### Expiring Use Housing

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DHCD information indicates that approximately 8.5 percent of Somerville's existing SHI units lack permanent protection against conversion to market-rate housing. Of the 3,256 SHI units in Somerville today, 278 are subject to **expiring use restrictions** - deed restrictions that terminate when a given expiration date is reached. Community Economic Development Assistance Corporation (CEDAC), the quasi-public agency that tracks expiring use restrictions, reported that a limited number of these units are at risk of conversion in the near future.

In one recent instance, the HUD contract for 6 expiring use units at 219-221 Pearl Street was not renewed by the owner. The City has been able to work with HUD and SCC toward re-allocating the budget authority for those units to one of its existing rental properties.<sup>62</sup>

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<sup>61</sup> Somerville-Arlington CoC, HUD 2018 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, November 26, 2018.

<sup>62</sup> Community Economic Development Assistance Corporation, Database of Expiring Use Properties as of 2019.

## 6. STAKEHOLDER PERSPECTIVES

The objective sources in this analysis were supplemented by observations and opinions of engaged, knowledgeable individuals and organizations involved with housing and community development in the City. Table 6.1 lists the organizations that participated in interviews with the authors of this plan. Generally speaking, supporters of affordable housing advocated for an even more aggressive inclusionary housing ordinance, while developers said they need relief from the City’s requirements.

TABLE 6.1. COMMUNITY STAKEHOLDERS INTERVIEWED FOR SOMERVILLE’S 2021 HNA	
Cambridge and Somerville Legal Services (CASLS)	Somerville Community Corporation
Cambridge-Somerville Elder Services	Somerville Council on Aging
Community Action Agency of Somerville (CAAS)	Somerville Fair Housing Commission
Mystic Tenants Association	Somerville Homeless Coalition
Parent Information Center	Somerville Housing Authority
RAFT Program staff at Metro Housing Boston	Somerville Office of Housing Stability
Residential Services Walnut Street Center	SomerViva (now Somerville Office of Immigrant Affairs)
Several private developers of multi-family housing	Welcome Project

All stakeholders interviewed agreed that the most pressing needs are additional units (i.e. growth in supply), larger units, and units affordable to a wider range of incomes. Virtually all of the stakeholders in this group of interviewees believed the City should increase the percentage of affordable units in smaller developments and set the minimum contribution at 20 percent. In fact, that is what the City chose to do when the new Zoning Ordinance was adopted in 2019.

All those interviewed agreed that lower-income residents are having a harder and harder time securing affordable housing in Somerville. All expressed concern that this will only increase as real estate values continue to increase due to the Green Line Extension and Union Square’s redevelopment. Additionally, older traditional landlords (of 2- and 3-family houses) are aging and in a growing number of cases selling long-held properties or leaving them to their children. Families, students, seniors, and recent immigrants are all competing for the same, acutely limited, supply of housing. As a consequence many people have reportedly been displaced or cannot find housing they can afford in Somerville and are looking elsewhere.

While some stakeholders referenced a need for additional support for first-time home buyers, all agreed that the primary need is for affordable rental units - specifically, large three-bedroom units for families making between 30 percent and 60 percent of the Area Median Income (AMI). There is statistical evidence of this need as well.<sup>63</sup>

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<sup>63</sup> See U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy Data (CHAS), citing 2012-2016 American Community Survey, Tables 3 and 17A.

Additionally, more affordable smaller units are needed for students and young professionals who currently share larger housing that is a more affordable option for them (than renting a 1-bedroom alone).

When students and/or young professionals occupy housing designed for families, many of those families face a lack of affordable options, and possibly displacement, as a result. Interviewees conveyed that larger families in particular often have trouble finding affordable housing that meets their needs.

Participants in stakeholder interviews also expressed concern about inadvertent (as well in some cases intentional) housing discrimination, relating to the fact that many long-term Somerville landlords who bought their properties decades ago tend to use informal, limited networks to fill vacant units. Such owners for the most part are White. While some owners were described as benevolent for trying to keep rents fair, it was also noted that informal “family, friends, broker” networks serve to keep rental opportunities from being advertised widely or otherwise publicized in a way that reaches Somerville residents not part of such social networks. Instead they find tenants through their existing connections and contacts, most of whom also tend to be White.

Stakeholders generally agreed that the most pressing housing needs were for households with income below 80 percent of AMI, especially at the lowest levels. Organizations trying to fill 100 percent AMI units report having difficulty finding residents, while units with restrictions at 30 and 50 percent AMI generally have long waiting lists.<sup>64</sup>

Another major point brought up by interviewees was the increased housing instability brought on by the COVID-19 pandemic. Agencies reported significant increases in clients seeking help for programs such as homelessness prevention or rent assistance. Even households that had successfully found affordable housing are not immune from these pressures, as interviewees reported that they had assisted clients currently living in ADUs created under Somerville’s IZO. It was suggested that because lower-income households were inherently at greater risk for losing their incomes (especially during a period of economic instability), long-term stability was more achievable in subsidized unit with rent tied directly to a resident’s income.

Finally, owner requirements and sometimes individual landlord behavior, even in regard to affordable units, were cited as recurring issues at all stages of the renter experience. During lease-up, otherwise qualified applicants who had gone through a waitlist process might be turned away due to criteria such as credit checks. Residents may also be treated with disrespect or subjected to complex administrative

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<sup>64</sup> Somerville Community Corporation has indicated that as rents trend upward in fall 2021, this may be changing. The City should keep a careful eye on the issue.

procedures that would be particularly difficult for residents with limited English proficiency.

In discussing the City's housing needs, advocacy groups and housing professionals reported a range of priorities, including the following:

- Working families with modest incomes that are slightly above state and local income guidelines do not qualify for subsidies, but they remain under-housed due to the City's high rents and unavailability of appropriate housing (most-needed are 3-bedroom units).
- Lack of affordable housing for families between 30 percent and 60 percent of AMI.
- Those with incomes below \$50,000 and at risk of becoming homeless.
- Section 8 voucher holders, due to difficulty utilizing vouchers in such a competitive housing market.
- Older adults on a fixed income with limited assets (and who may wish to downsize).
- Need for more first-time homebuyer programs.
- Need for units for single-person households (i.e., single room occupancy units).
- Need affordable one-bedroom units for young professionals and students.
- Need for more housing and support for those suffering from mental illness, substance abuse, and intellectual disabilities.
- Need funding and services to stabilize homeless individuals and families.
- Need for more wraparound services, especially for low-income immigrants.
- Affordable units with access to affordable public transportation.
- There is not enough public housing in Somerville, and Somerville residents, unless eligible for emergency housing, cannot get priority housing anywhere outside of Somerville.

## 7. CONCLUDING POINTS

The housing affordability challenges Somerville faces are complex and significant, characteristics that do not lend themselves to simple, succinct conclusions. As the City works to address housing affordability issues confronting current and future residents across low to moderate income levels, there are a number of points that warrant consideration. Some of the most salient are discussed below.

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### Financial and Land Constraints

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- The City will continue to face the tension between housing and land use policy objectives. An inclusionary zoning policy that requires affordability in very small projects may well keep reinvestment and redevelopment in Somerville neighborhoods at a neighborhood scale, i.e., small enough to avoid triggering the ordinance, yet also scaled appropriately for traditional neighborhoods defined by duplex and three-family homes. The City will need to continue securing as much affordability as possible in larger-scale redevelopment projects occurring in and around the squares - managed developments sufficiently sized to provide as much affordability as is feasible.
- Housing costs have grown much faster than household incomes. This problem is not unique to Somerville, but it is exacerbated in a very hot market like Somerville's.
- Housing subsidies are severely inadequate. The gradual decline in mainstay subsidies such as Section 8 and the Massachusetts Rental Voucher Program (MRVP) force very low-income residents to pay much more than they can afford, double up, and/or live in substandard housing to bring the cost down. Regulatory approaches to creating affordable housing rarely bring rents low enough to meet the needs of a community's most vulnerable people. The City needs financial subsidies for these residents, especially its extremely low-income renters. In early 2020, the City created the SomerVIP (Voucher Incentive Program) through the Office of Housing Stability and Somerville Homeless Coalition. SomerVIP offers one-time incentive payments, money for necessary repairs, and technical support to landlords and realtors who lease Somerville properties for the first time to Somerville residents holding vouchers and other mobile tenant-based programs. The results of this new program warrant ongoing attention.
- There is little vacant land to support new construction in Somerville, a significant factor contributing to high land values. Much of the demand for new housing is met by replacing older stock with new units and infill development. In many neighborhoods, the value of built assets is less than the value of the land.

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## Fair Housing and Social Equity

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- There is a shortage of housing accessible to those with disabilities in Somerville, and the City has lost some of the group home units that previously existed (see discussion of SHI units in Section 4, Housing Supply and Demand Analysis). Housing for people with disabilities is not limited to buildings free of architectural barriers. People often understand needs for barrier-free housing to accommodate mobility impairments, but Somerville has residents with sensory and cognitive impairments, too. There is currently little information available regarding to what extent such accommodations are present in Somerville’s housing stock.
- Older adults in Somerville have few choices to age in their own community. This issue is not only a matter of housing costs. Aging within one’s community necessitates universal design and visit-ability, accessible locations, access to services, and inclusion. The City does a good job of engaging young residents, activists, and organizations representing minorities and lower-income residents, some of whom are seniors. The City does have several privately owned buildings that have units for seniors and young disabled people such as Pearl Street Park, B.F. Faulkner Tower, Cobble Hill Apartments, and Mount Pleasant Apartments. Still, a full re-evaluation of the City’s inventory of public and private elderly housing may be needed to determine precisely the needs of aging adults.
- Efforts should continue to encourage housing for a wider range of household and family types. Recent projects and developments in the pipeline still skew toward small units for small households. While such units respond to market demands, they may not respond to need for units by those seeking affordable units. The City has wisely added zoning requirements for three-bedroom units, a policy in keeping with DHCD’s expectations for Chapter 40B comprehensive permit developments. Coupled with zoning requirements, investing City subsidies in family-size units could help to ensure that extremely low and very-low-income families can be housed affordably and suitably in Somerville.

The City has invested substantial energy over the past several years in efforts to “affirmatively further Fair Housing” (AFFH)<sup>65</sup> through a variety of measures. A 2017 Assessment of Fair Housing report was successfully submitted and accepted by HUD. Preparation of that detailed report incorporated feedback from community stakeholders and provided a list of AFFH-related goals to complete. Some of the goals that have been completed include (but are not limited to) amending the zoning

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<sup>65</sup> Since the passage of the Fair Housing Act in 1968 recipients of HUD funds have been required to not only avoid active discrimination, but to affirmatively work to undo the damage of segregation and build more inclusive communities. In 2015, HUD issued new regulations to require communities fulfill their obligation to Affirmatively Further Fair Housing, including introducing the Assessment of Fair Housing tool. After suspending AFFH rules in 2020, HUD began administering the program again in 2021 under the Biden administration.

ordinance to increase the percentage of affordable units in a private development project, increased collaboration with local fair housing agencies such as the Suffolk University Housing Discrimination Testing program, and actively marketing inclusionary units to households with Section 8 Vouchers.

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### Other Affordability Challenges

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- Multiple market forces contribute to competition for inadequate existing supply. Somerville's housing market is disrupted by forces such as short-term rentals and student housing demand. Prior to the COVID-19 pandemic, there were ample Somerville listings on Airbnb and similar services - homes, apartments, and rooms - all available simply by searching the internet. In some parts of the City, housing is priced on a per-room, not per-unit, rent.
- Somerville is no longer perceived as an older, 'working-class' city. It has become a magnet for young people - students, graduates, emerging professionals - as well as academics, tech and health care professionals, and affluent empty-nesters who prefer the ambience of urban neighborhoods to the suburbs they have left behind. People want to live in Somerville and will pay accordingly to do so.
- Market pressure has fueled dramatic growth in housing values. The relentless demand for housing in Somerville is well known in the Greater Boston area. Stories abound of bidding wars and sale prices running well above asking price.

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### Demographic Trends

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- Almost one-fourth of the renter households in Somerville have extremely low incomes - households for whom real affordability depends on subsidized rental assistance or deep development subsidy.
- Less than 20 percent of Somerville renters have incomes over 110 percent of the Boston Metro Area Median Income.
- About 42 percent of Somerville homeowners have incomes over 110 percent AML.
- The largest percentages of households with extremely low and very low incomes are in census tracts located in Winter Hill (Mystic River and Mystic View, two major public housing developments, fall in this tract), Brickbottom, and Boynton Yards. Brickbottom and Boynton Yards have been designated as transformative and enhancement areas in the City's master plan, where a considerable amount of new housing has been approved. New investment in these locations, while desirable from a planning perspective, also presents a high risk of economic displacement.
- The census tracts with the largest percentages of renter households with higher incomes fall within the Davis Square, Porter Square, and Ball Square

neighborhoods. These same neighborhoods house disproportionately large shares of the City's higher-income households as well.

- Without continued intervention(s), gentrification of Magoun Square, Duck Village, and portions of East Somerville is likely to reduce options for moderate-income homeowners who tend to be found in above-averages percentages in these neighborhoods.

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## 9. APPENDICES

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Appendix B: Inclusionary Zoning - Homeownership Units

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**Appendix A: Glossary of Terms**

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**Affirmative Fair Housing Marketing Plan (AFHMP).** A plan that meets the fair housing and non-discrimination requirements of the Department of Housing and Community Development (DHCD) for marketing affordable housing units. The plan typically provides for a lottery and outreach to populations protected under the federal Fair Housing Act of 1968, as amended. The plan must be designed to prevent housing discrimination on the basis of race, creed, color, national origin, sex, age, disability, familial status, sexual orientation, gender identity, or any other legally protected class under state or federal law.

**Affordable Housing.** As used in this report, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households with income that does not exceed 80 percent of area median income and at a cost that does not exceed 30 percent of their monthly gross income.

**Affordable Housing Restriction.** A contract, mortgage agreement, deed restriction or other legal instrument, acceptable in form and substance to the Town, that effectively restricts occupancy of an affordable housing unit to a qualified purchaser or renter, and which provides for administration, monitoring, and enforcement of the restriction during the term of affordability. An affordable housing restriction runs with the land in perpetuity or for the maximum period allowed by law. It should be entered into and made enforceable under the provisions of G.L. c. 184, §§ 31-33 or other equivalent state law.

**Affordable Housing Trust.** A local housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing.

**Age-Dependency Ratio.** A measure defined by dividing the combined populations under 18 years and 65 years and over by the 18-64 years population and multiplying by 100.

**Area Median Income (AMI).** The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by HUD and used to determine eligibility for most housing assistance programs. For Somerville, AMI is based on the Boston-Cambridge-Newton Median Family Income.

**Chapter 40A.** G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808).

Chapter 40B. G.L. c. 40B, § 20-23 (1969 Mass. Acts 774), the state law administered locally by the Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes all permits normally issued by multiple town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

Chapter 40R. G.L. c. 40R (2004 Mass. Acts 149, s. 92), a state law that provides for overlay districts with variable densities for residential development and multi-family housing by right (subject to site plan review). At least 20 percent of the units in a Chapter 40R district have to be affordable to low- or moderate-income people.

Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267), the Community Preservation Act, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Community Development Block Grant (CDBG). Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development (HUD) makes funds available each year for large cities ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are usually designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land to support the construction of new housing, interest rate and mortgage principal subsidies, and down payment and closing cost assistance.

Community Housing. As defined under Chapter 44B (the Community Preservation Act), "community housing" includes housing affordable and available to (a) households with incomes at or below 80 percent AMI and (b) between 81 percent and 100 percent AMI.

Community Preservation Act. Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267) allows communities to establish a Community Preservation Fund for open space,

historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Condominium. A form of real estate ownership in which owners own their own units and an undivided share of all common areas.

Department of Housing and Community Development (DHCD). The state's lead housing agency, originally known as the Department of Community Affairs (DCA). DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of CDBG and HOME funds, various state-funded affordable housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees the administration of Chapter 40B.

Disparate Impact. A legal doctrine under Fair Housing that states a policy may be seen as discriminatory if it has a disproportionately adverse effect on groups protected by the Act. The intent does not have to be discriminatory; disparate impact looks at the *effect*.

Extremely Low-Income Household. A household income at or below 30 percent of AMI. (In some housing programs, a household with income at or below 30 percent of AMI is called very low income.)

Fair Housing Act (Federal). Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.

Fair Housing Law, Massachusetts. G.L. c. 151B (1946), the state Fair Housing Act prohibits housing discrimination on the basis of race, color, religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran status, public assistance recipient, gender identity, genetic information or physical or mental disability.

Fair Market Rent (FMR). A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-

metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-standard rental units occupied by recent movers in a local housing market. (See 24 CFR 888.)

**Family.** Two or more persons related by blood, marriage, adoption occupying a dwelling unit as an individual housekeeping unit.

Under the Federal Fair Housing Act (FFHA), family has a specific definition. In the context of the FFHA, a family includes any of the following:

- (1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person<sup>66</sup>; or
- (2) A group of persons residing together, and such group includes, but is not limited to:
  - (a) A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
  - (b) An elderly family;
  - (c) A near-elderly family;
  - (d) A disabled family;
  - (e) A displaced family; and
  - (f) The remaining members of a tenant family.

**Gross Rent.** Gross rent is the sum of the rent paid to the owner (“contract rent”) plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

**Group Home.** A type of congregate housing for people with disabilities; usually a single-family home.

**Household.** One or more people forming a single housekeeping unit and occupying the same housing unit. (See definition of Family)

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<sup>66</sup> See Fair Housing Act definitions (42 U.S. Code § 3602)

Housing Appeals Committee (HAC). A five-member body that adjudicates disputes under Chapter 40B.

Housing Authority. Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

Housing Cost, Monthly. For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable, homeowner's association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

Inclusionary Zoning. A zoning ordinance or bylaw that encourages or requires developers to build affordable housing in their developments or provide a comparable public benefit, such as providing affordable units in other locations ("off-site units") or paying fees in lieu of units to an affordable housing trust fund.

Infill Development. Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.

Jobs-to-Housing Ratio. An indicator of the adequacy of employment and housing in a given community or area.

Labor Force. The civilian non-institutionalized population 16 years and over, either employed or looking for work.

Labor Force Participation Rate. The percentage of the civilian non-institutionalized population 16 years and over that is in the labor force.

Local Initiative Program (LIP). A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the *Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions* in 1989. The Commission prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.

Low-Income Household. As used in the terminology of Chapter 40B and DHCD's Chapter 40B Regulations, low income means a household income at or below 50 percent of AMI. It includes the HUD household income group known as very low income.

Low or Moderate Income. As used in Chapter 40B, low or moderate income is a household that meets the income test of a state or federal housing subsidy program. Massachusetts follows the same standard as the rest of the nation,

which is that “subsidized” or low- or moderate-income housing means housing for people with incomes at or below 80 percent of the applicable AMI.

**Massachusetts Housing Partnership (MHP).** A public non-profit affordable housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.

**MassDevelopment.** A quasi-public state agency that provides financing for commercial, industrial, and multifamily rental developments and facilities owned by non-profit organizations.

**MassHousing.** A quasi-public state agency that provides financing for affordable housing.

**Mixed-Income Development.** A residential development that includes market-rate and affordable housing.

**Mixed-Use Development.** A development with more than one use on a single lot. The uses may be contained within a single building ("vertical mixed use") or divided among two or more buildings ("horizontal mixed use").

**Moderate-Income Household.** As used in the terminology of Chapter 40B and DHCD's Chapter 40B Regulations, moderate income means a household income between 51 and 80 percent of AMI. In some federal housing programs, a household with income between 51 and 80 percent of AMI is called low income.

**Non-Family Household.** A term the Census Bureau uses to describe households composed of single people living alone or multiple unrelated people sharing a housing unit.

**Regulatory Agreement.** An regulatory agreement/restriction, recorded with the Registry of Deeds or the Land Court, outlining the developer's responsibilities and rights

**Section 8.** A HUD-administered rental assistance program that subsidizes "mobile" certificates and vouchers to help very-low and low-income households pay for private housing. Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and the Section 8 subsidy pays the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units.

**Shared Equity Homeownership.** Owner-occupied affordable housing units that remain affordable over time due to a deed restriction that controls resale prices, thereby

retaining the benefits of the initial subsidy for future moderate-income homebuyers.

Single Room Occupancy (SRO). A building that includes single rooms for occupancy by individuals and usually includes common cooking and bathroom facilities shared by the occupants.

Subsidized Housing Inventory (SHI). A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B.

SHI-Eligible Unit. A housing unit that DHCD finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.

Subsidy. Financial or other assistance to make housing affordable to low- or moderate-income people.

Sustainability. To create and maintain conditions under which people and nature can exist in productive harmony while fulfilling the social, economic and other requirements of present and future generations. For housing, sustainability requires an equity framework that includes affirmative measures to provide greater energy-efficiency and healthy housing, to connect housing to jobs, to improve access to affordable transportation, and to enhance educational opportunity.

Typical, Non-standard Rental Units. A term that defines the types of rental units that HUD includes and excludes in establishing the FMR for each housing market area. The term excludes: public housing units, rental units built in the last two years, rental units with housing quality problems, seasonal rentals, and rental units on ten or more acres.

U.S. Department of Housing and Urban Development (HUD). The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

Very Low Income. See Extremely Low Income.

Workforce. People who work or who are available for work, either in a defined geographic area or a specific industry.

Workforce Housing. There is no single industry standard that defines "workforce housing." HUD defines it as housing affordable to households earning between 80 and 120 percent of AMI. The Urban Land Institute has traditionally used the term "workforce housing" to describe units affordable to households with

incomes between 60 and 100 percent AMI. By contrast, MassHousing defines “workforce housing” as housing affordable to individuals and families with incomes of 61 percent to 120 percent of AMI. In general, workforce housing is housing for people who work in a community and the pricing methodology should account for wages paid by local employers.

### Appendix B: Subsidized Housing Inventory - Somerville, MA as of April 2021

<b>Property Name</b>	<b>SHI Units</b>	<b>Tenure</b>	<b>Affordability Expiration Date</b>	<b>Comprehensive Permit Utilized?</b>	<b>Subsidizing Agency</b>
Brady Towers	84	Rental	Perpetuity	No	HUD
Highland Gardens	42	Rental	Perpetuity	No	HUD
Mystic View	215	Rental	Perpetuity	No	HUD
Weston Manor	80	Rental	Perpetuity	No	HUD
Clarendon Hill Apartments	216	Rental	Perpetuity	No	DHCD
Mystic River Apartments	240	Rental	Perpetuity	No	DHCD
Bryant Manor	134	Rental	Perpetuity	No	DHCD
Ciampa Manor	53	Rental	Perpetuity	No	DHCD
Clarendon Hill Towers	41	Rental	Perpetuity	No	DHCD
Corbett Apartments	100	Rental	Perpetuity	No	DHCD
Properzi Manor	109	Rental	Perpetuity	No	DHCD
Monmouth Street	10	Rental	Perpetuity	No	DHCD
Hagan Manor	24	Rental	Perpetuity	No	DHCD
Prospect House	10	Rental	Perpetuity	No	DHCD
Fountain/Sycamore Streets	3	Rental	Perpetuity	No	DHCD
110 Walnut Street	12	Rental	Perpetuity	No	HUD
33 Bow Street	18	Rental	2095	No	DHCD
B. F. Faulkner Tower	130	Rental	2036	No	MassHousing
Broadway Residence	8	Rental	2025	No	EOHHS, HUD
Center House	9	Rental	2021	No	HUD
Clarendon Hill Towers (II)	460	Rental	Perpetuity	No	HUD, DHCD/MassHousing
Cobble Hill Apartments	224	Rental	2034	No	HUD
Giles Park/Glen Street	7	Mix	2028	No	DHCD
Kent Street Apartments	40	Rental	Perpetuity	Yes	DHCD, FHLBB, MHP
Lincoln/Perkins Streets	5	Ownership	Perpetuity	No	DHCD
Merriam Street Community Residence	8	Rental	2034	Yes	DHCD
Mount Pleasant Apartments	65	Rental	2031	No	MassHousing
Mount Vernon I	8	Rental	2025	No	HUD
Mount Vernon II	8	Rental	2020	No	HUD
Mount Vernon III	7	Rental	2021	No	HUD
Pearl Street Park	86	Rental	2037	No	HUD
Pearl Street House	10	Rental	2036	No	EOHHS, HUD
Wheatland Street FHTB	8	Ownership	Perpetuity	Yes	DHCD

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Sewall Place SRO	14	Rental	2029	Yes	DHCD, FHLBB
Somerville Place	8	Rental	2030	No	DHCD, EOHHS, HUD
VNA Estates	97	Rental	Perpetuity	No	MHP, DHCD
Walnut Street Center (Scattered Site)	18	Rental	2022	No	HUD
34 Linden Street	42	Rental	Perpetuity	Yes	DHCD, FHLBB, HUD
6-8 Walnut Road	6	Rental	2037	No	HUD
Next Step House	6	Rental	2043	Yes	Somerville, DHCD, FHLBB, HUD
DDS Group Homes	58	Rental	N/A	No	DDS
DMH Group Homes	60	Rental	N/A	No	DMH
Flint Street FTHB	1	Ownership	Perpetuity	No	DHCD
Pitman Street FTHB	1	Mix	Perpetuity	No	DHCD
Pearl Street FTHB	1	Mix	Perpetuity	No	DHCD
Somerville YMCA	43	Rental	Perpetuity	No	HUD
Richdale Avenue	6	Rental	2018	No	HUD
Marshall Street	3	Rental	2018	No	HUD
Highland Avenue	1	Ownership	Perpetuity	No	HUD
Temple Street Condos	8	Ownership	2105	Yes	DHCD
Highland Commons	5	Rental	Perpetuity	No	DHCD
Franklin Street	2	Rental	Perpetuity	No	DHCD
Myrtle Street Townhouses	2	Ownership	Perpetuity	No	DHCD
VNA Living Community	99	Rental	2036	Yes	HUD
1-16 Capen Court	95	Rental	Perpetuity	Yes	HUD, MHP
109 Gilman Street	6	Rental	2047	No	DHCD, HUD
Mary's Trust	8	Rental	2047	No	DHCD, HUD
St. Polycarp's Village - Phase I	24	Rental	2058	No	DHCD, HUD
St. Polycarp Apartments - Phase II	29	Rental	2111	No	DHCD
VOA Somerville	29	Rental	2112	No	MHP, DHCD, MassHousing
75 Cross Street	8	Rental	2062	No	DHCD, MassHousing, MHP
St. Polycarp Apartments - Phase III	31	Rental	2113	No	DHCD, MassHousing, MHP
Union Square Apartments	35	Rental	Perpetuity	No	MassHousing, MHP
Waterworks	25	Rental	Perpetuity	No	DHCD
Alewife Brook Parkway	3	Rental	Perpetuity	No	DHCD
Sydney Street	2	Rental	Perpetuity	No	DHCD
<b>Total:</b>	<b>3,250</b>		<b>% Subsidized:</b>	<b>9.66%</b>	
Source: DHCD					

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**Appendix C: Somerville Zoning Ordinance Article 12**

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## 12.1 AFFORDABLE HOUSING

### 1. Purpose

- To implement the housing policy objectives of the COMPREHENSIVE PLAN of the City of Somerville by increasing the supply of affordable housing available to existing and future residents.
- To create a stock of affordable housing that is available to qualifying households over the long-term.
- To stabilize the cost of housing, including utilities, parking, and on-site amenities for households that are unable to afford market-rate housing prices without becoming COST BURDENED.
- To ensure that fractional buyouts and in-lieu payments compensate for the additional costs of acquisition, design, DEVELOPMENT, operations, and maintenance in addition to the value of an AFFORDABLE DWELLING UNIT.
- To recapture a public benefit from the increased value of land resulting from the adoption of this Ordinance.

### 2. Applicability

- This Section is applicable to all DEVELOPMENT required to provide one (1) or more AFFORDABLE DWELLING UNITS (ADUs) and to any SUBDIVISION or LOT SPLIT that results in two or more LOTS intended for residential use, sale, legacy, or DEVELOPMENT at any time.
- DEVELOPMENT may not be segmented or phased in any manner and APPLICANTS may not establish surrogate or subsidiary entities to avoid compliance with this Section.
- Residential uses owned by an educational institution for occupancy exclusively by its students, faculty, and staff are exempt.
- 100% AFFORDABLE HOUSING buildings are exempt.

### 3. Enforcement

- The Director of Housing may establish additional standards and procedures for the administration enforcement of this Section.

### 4. Required ADUs

- Unless otherwise specified, ADUs must be provided as specified in Article 3: Residential Districts, Article 4: Mid-Rise Districts, Article 5: High-Rise Districts, Article 7: Special Districts, and Article 8: Overlay Districts.
- When the calculation for AFFORDABLE DWELLING UNITS results in a fractional value, the fractional value is either rounded up to the next whole number and regarded as a whole unit or, alternatively, a buyout may be paid for the fractional value in accordance with Section 12.3 Buyouts & Payments.
- Applicants may request to make a payment in lieu of providing one (1) or more required ADUs by Special Permit in accordance with Section 12.3 Buyouts &

Payments.

- DEVELOPMENT that results in elimination or discontinuance of an existing ADU is required to replace the unit(s) on a one-for-one basis or provide the number required ADUs for the subject building type, whichever is more.

### 5. ADU Price

- Unless otherwise specified, ADUs required by this Ordinance must be priced as specified on Table 12.1.4

**Table 12.1.5 (a) ADU Price Tiers**

ADU	Price Tier
1st ADU	Tier 1
2nd ADU	Tier 2
3rd ADU	Tier 1
4th ADU	Tier 2
5th ADU	Tier 3
6th ADU	Tier 1
7th ADU	Tier 2
8th ADU	Tier 1
9th ADU	Tier 3
10th ADU	Tier 2
11th ADU	Tier 1
12th ADU	Tier 2
13th ADU	Tier 3



- ADU Price Tiers.
- The Director of Housing shall calculate, publish on the City website, and annually update the following:
  - The maximum rent and maximum sales price for each ADU price tier.
  - Standard deductions for condominium fees, homeowners insurance, private mortgage insurance, real estate taxes, and parking fees for ownership ADUs.
  - Standard deductions for utilities, parking, and amenities for rental ADUs.
- The maximum affordable rent for each rental ADU price tier is calculated as follows:
  - The Median Family Income (MFI) for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area published annually by the U.S Department of Housing and Urban Development (HUD) is multiplied by the percentage specified on Table 12.1.5 (b) for the price tier and BEDROOM count of the

## 12. DEVELOPMENT BENEFITS

### Affordable Housing

- subject ADU to determine the base price before deductions.
- ii. The product of the above is divided by twelve (12) and the standard deductions for utilities, parking, and amenities provided at additional cost to tenants is subtracted from the result to determine the maximum monthly rent. For example, the estimated monthly rent of a Tier 1, two (2) BEDROOM ADU would be \$531.40 per month based on the following:
    - a). \$113,300 (the 2019 MFI for the Boston Metro FMR Area) multiplied by 9.6% from Table 12.1.5 (b) (\$10,876.80) divided by twelve (12) months (\$906.40) minus an estimated standard deduction of three hundred and seventy five dollars (\$375) for utilities, parking, and amenities.
  - d. The maximum affordable sales price for each ownership ADU price tier is calculated as follows:
    - i. The Median Family Income (MFI) for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area published annually by the U.S Department of Housing and Urban Development (HUD) is multiplied by the percentage specified on Table 12.1.4 (c) for the price tier and BEDROOM count of the subject ADU.
    - ii. The the product of the above is then divided by twelve and the standard deductions for private mortgage insurance, real estate taxes, condominium fees, homeowners insurance, and parking fees, if any, are subtracted from the result to determine a maximum monthly mortgage payment. For example, the estimated maximum monthly mortgage payment for a Tier 1, two (2) BEDROOM ADU would be \$1,105.45 per month based on the following:
      - a). \$113,300 (the 2018 MFI for the Boston Metro FMR Area) multiplied by 15.68% from Table 12.1 (d) (\$17,765.44) divided by twelve (12) months (\$1,480.45) minus an estimated standard deduction of three hundred and seventy five dollars (\$375) for private mortgage insurance, real estate taxes, condominium fees, homeowners insurance, and parking fees.
    - iii. The result of the above is used to calculate a maximum mortgage loan amount, assuming a thirty (30) year term and a current conventional interest rate, and the maximum mortgage loan amount is multiplied by 1.03 to determine the maximum affordable sales price.

### 6. Purchase & Tenancy Standards

- a. The Director of Housing shall calculate, publish on the City website, and annually update the following:
  - i. The actual maximum annual income eligibility requirements for households selected to rent or purchase an ADU:
  - b. The maximum eligible household income to rent an ADU for each rental ADU price tier is calculated as follows:
    - i. The Median Family Income (MFI) for the Boston-Cambridge- Quincy, MA-NH HUD Metro FMR Area published annually by the U.S Department of Housing and Urban Development (HUD) is multiplied by the percentage specified on Table 12.1.5 (a) for the price tier and potential household

**Table 12.1.5 (b) Rental ADU Price Multiplier**

ADU Tier	Bedroom Count								
	Studio	1	2	3	4	5	6	7	8
Tier 1: "Very Low Income"	7.14%	8.40%	9.60%	10.80%	12.00%	13.20%	14.40%	15.60%	16.80%
Tier 2: "Low Income"	12.50%	14.70%	16.80%	18.90%	21.00%	23.10%	25.20%	27.30%	29.40%
Tier 3: "Moderate Income"	17.85%	21.00%	24.00%	27.00%	30.00%	33.00%	36.00%	39.00%	42.00%

**Table 12.1.5 (c) Ownership ADU Price Multiplier**

ADU Tier	Bedroom Count								
	Studio	1	2	3	4	5	6	7	8
Tier 1: "Low Income"	11.76%	13.72%	15.68%	17.64%	19.60%	21.56%	23.52%	25.48%	27.44%
Tier 2: "Moderate Income"	16.66%	19.60%	22.40%	25.20%	28.00%	30.80%	33.60%	36.40%	39.20%
Tier 3: "Middle Income"	21.66%	25.48%	29.12%	32.76%	36.40%	40.04%	43.68%	47.32%	50.96%

## 12. DEVELOPMENT BENEFITS

Affordable Housing

- size for the specific unit available to determine the maximum annual income permitted for a household to qualify to lease the unit.
- c. The maximum eligible household income to purchase an ADU for each ownership ADU price tier is calculated as follows:
    - i. The Median Family Income (MFI) for the Boston-Cambridge- Quincy, MA-NH HUD Metro FMR Area published annually by the U.S Department of Housing and Urban Development (HUD) is multiplied by the percentage specified on Table 12.1.5 (b) for the price tier and potential household size for the specific unit available to determine the maximum annual income permitted for a household to qualify to purchase the unit.
  - d. The selection of specific households to rent or purchase an ADUs is subject to a selection system administered by the City of Somerville. Households selected must meet the income eligibility requirements of this section, and any other certification requirements established by the Director of Housing, at the time of any purchase or the execution of any lease agreement.
  - e. The City of Somerville, or its designee reserves the right of first refusal and option to purchase ADUs at the time of the sale or any subsequent resale.
  - f. The review boards may require for-sale ADUs to be sold to the City at a price per unit set per §12.1.4.d as a condition of Discretionary or administrative permit approval. The City may subsequently sell or rent these ADUs at an equivalent or lower price than required by this Section.
  - g. Except as provided in 12.1.6.e and 12.1.f, ADUs established in accordance with this Section must be rented or sold only to eligible households for as long as the BUILDING containing the ADUs exists.
- 7. ADU Development Standards**
- a. Unless otherwise specified elsewhere in this Ordinance, ADUs must be provided on-site, intermixed with the MARKET RATE UNITS in the DEVELOPMENT that generated the requirement for AFFORDABLE DWELLING UNITS. ADUs may not be overly concentrated on any single STORY of a BUILDING without the approval of the Director of Housing.
  - b. ADUs must be proportional to the corresponding MARKET RATE UNITS with respect to tenure type (for-sale or rental), unit size, number of bedrooms, and size of rooms. The proportion of ADUs with two (2) or more bedrooms may exceed the proportion provided for the corresponding MARKET RATE UNITS for each tenure type.
  - c. Unless otherwise specified elsewhere in this Ordinance, any DEVELOPMENT with thirty (30) or more DWELLING UNITS must provide at least twenty percent (20%) of the ADUs with three (3) or more bedrooms. Any fractional number resulting from this calculation is rounded up to the next whole number and regarded as a whole unit.
    - i. The Director of Housing shall establish quality standards for three (3) BEDROOM ADUs. Quality standards must include, but may not be limited to, minimum floor area and the inclusion of certain features such as the number of bathrooms and the existence of built-in closets.
    - ii. The review boards shall require compliance to the quality standards for three (3) BEDROOM ADUs as a condition of Discretionary or administrative permit

**Table 12.1.6 (a) Income Multiplier for Rental ADUs**

ADU Tier	Household Size								
	Studio	1	2	3	4	5	6	7	8
Tier 1: "Very Low Income"	30%	35%	40%	45%	50%	55%	60%	65%	70%
Tier 2: "Low Income"	48%	56%	64%	72%	80%	88%	96%	104%	112%
Tier 3: "Moderate Income"	65%	77%	88%	99%	110%	121%	132%	143%	154%

**Table 12.1.6 (b) Income Multiplier for Ownership ADUs**

ADU Tier	Household Size								
	Studio	1	2	3	4	5	6	7	8
Tier 1: "Low Income"	48%	56%	64%	72%	80%	88%	96%	104%	112%
Tier 2: "Moderate Income"	65%	77%	88%	99%	110%	110%	132%	143%	154%
Tier 3: "Middle Income"	83%	98%	112%	126%	140%	140%	168%	182%	196%

## 12. DEVELOPMENT BENEFITS

### Affordable Housing

approval.

- d. Unit features including, but not limited to, finishes, appliances, and outdoor amenity spaces must be comparable to those provided in corresponding market-rate units, but may be functionally equivalent rather than identical provided that they are durable, of good quality, and consistent with contemporary standards for new housing with the approval of the Director of Housing.
- e. Unless otherwise specified elsewhere in this Ordinance, ADUs must have the same ACCESS to amenities that are provided to the corresponding market-rate units including, but not limited to, laundry facilities, storage, fitness rooms, parking, and shared outdoor amenity spaces.

#### 8. Implementation Plans and Covenants

- a. An Affordable Housing Implementation Plan (AHIP) is required for all DEVELOPMENT subject this Section.
  - i. The Director of Housing shall establish submittal requirements for AHIPs. Required information must include, but may not be limited to, the following:
    - a). Housing statistics including the total number of DWELLING UNITS in the BUILDING; the number of MARKET RATE UNITS by BEDROOM COUNT with average floor area for each; the unit number, floor area, BEDROOM count; and the unit number, floor area, BEDROOM count, interior amenities, outdoor amenity spaces, accessibility features and the price tier for each ADU.
    - b). Floor plans indicating the location of each ADU.
    - c). An ACCESS map indicating the location of all site amenities.
    - d). Any agreements required of the APPLICANT deemed to be necessary by the Director of Housing to ensure compliance to the provisions of this Section.
  - ii. The Director of Housing may, at their discretion, require PROPERTY OWNERS of rental ADUs to submit an annual report detailing ongoing compliance with this section as a requirement of an AHIP.
  - iii. Development review applications are not considered complete unless a preliminary AHIP been submitted to the Director of Housing for information purposes.
- b. The review boards shall require Applicants to execute and record a deed restriction limiting the sale or rental of ADUs to eligible households in perpetuity with the Middlesex South Registry of Deeds, or filed with the Land Registration Office, and submit a final AHIP to the Director of Housing for approval as a condition of any Discretionary or administrative permit approval.
- c. The BUILDING OFFICIAL will not issue a BUILDING Permit for

DEVELOPMENT subject to this Section until a final AHIP has been approved by the Director of Housing.

- d. The BUILDING OFFICIAL will not issue any Certificate of Occupancy for DEVELOPMENT subject to this Section until a deed restriction limiting the sale or rental of ADUs to eligible households is executed and recorded with the Middlesex South Registry of Deeds or filed with the Land Registration Office.
  - i. The affordable housing covenant must be in a form approved by the City Solicitor.

#### 9. Compliance

- a. Certificate of Occupancy
  - i. Unless otherwise specified elsewhere in this Ordinance, the BUILDING OFFICIAL may not issue a Certificate of Occupancy for any MARKET RATE UNITS of DEVELOPMENT subject to the provisions of this Section until:
    - a). A proportional number of the required ADUs, including any off-site ADUs, have obtained Certificates of Occupancy; and
    - b). Payment for any fractional buyout required by this Section has been made to the Somerville Affordable Housing Trust Fund.
- b. Annual Reporting
  - i. PROPERTY OWNERS must submit an annual report to validate continued compliance with the provisions of this Section in accordance with the standards established by the Director of Housing.
- c. Fines & Penalties
  - i. In accordance with §1.1.7. Fines & Penalties, the BUILDING OFFICIAL shall consider each day as a separate offense for DEVELOPMENT that is not in compliance with the provisions of this Section.
  - ii. Fines must be paid to the Somerville Affordable Housing Trust Fund.

#### 10. Performance Review

- a. The Director of Housing shall undertake a Needs Assessment and Financial Feasibility Analysis to determine the suitability and performance of the provisions of this section for potential revision and improvement prior to January 31, 2021 and at least every three (3) years thereafter.
- b. The Mayor shall submit recommended changes to the provisions of this section to the City Council for consideration.

## 12.2 LINKAGE

### 1. Applicability

- a. Unless otherwise specified, this Section is applicable to building types as specified in Article 3: Residential Districts, Article 4: Mid-Rise Districts, Article 5: High-Rise Districts, Article 7: Special Districts, and Article 8: Overlay Districts.
- b. DEVELOPMENT may not be segmented or phased in any manner and APPLICANTS may not establish surrogate or subsidiary entities to avoid compliance with this Section.

### 2. Affordable Housing Linkage

- a. Purpose
  - i. To mitigate the impact of the increased demand for housing generated by employees of new commercial DEVELOPMENT wanting to live within Somerville.
  - ii. To support the DEVELOPMENT of affordable housing that is available to qualifying households over the long-term.
  - iii. To recapture a public benefit from the increased value of land resulting from the adoption of this Ordinance.
- b. Applicability
  - i. This section is applicable to all non-residential DEVELOPMENT, except the following:
    - a). Real property owned by the City of Somerville
    - b). Religious & Educational uses protected by M.G.L. 40A. Sec. 3
    - c). CREATIVE STUDIOS
    - d). Accessory Vehicular Parking
- c. Fees
  - i. General
    - a). All applicable DEVELOPMENT must pay an affordable housing linkage fee of ten dollars (\$10) per gross square foot, except as follows:
      - i). DEVELOPMENT with less than thirty thousand (30,000) gross square feet is exempt.
      - ii). The first thirty thousand (30,000) gross square feet of DEVELOPMENT that has more than thirty thousand (30,000) gross square feet in total is exempt.
    - b). MODIFICATIONS to an existing STRUCTURE that increases the total GROSS FLOOR AREA to more than thirty thousand (30,000) gross square feet must pay the affordable housing linkage fee for the additional square footage.
  - ii. Inflation Adjustment
    - a). The affordable housing linkage fee is adjusted for inflation annually, beginning on March 1, 2019, based on the change in the Boston Consumer Price Index. The Director of Housing

- shall publish and annually update the adjusted housing linkage fee on the City website.
- iii. Payment
  - a). Affordable housing linkage fees must be paid to the Somerville Affordable Housing Trust Fund, in three (3) equal annual installments.
  - b). The BUILDING OFFICIAL may not issue a Certificate of Occupancy for real property that has not paid the first installment of the affordable housing linkage fee.
  - c). Affordable housing linkage fee payments must be paid annually on the anniversary of the first payment, or the next business day if that date falls on a weekend or federal, state, or local holiday.
- d. Compliance
  - i. The review boards shall require Applicants to execute and record a covenant or deed restriction agreeing to pay the housing linkage fee with the Middlesex South Registry of Deeds or filed with the Land Registration Office as a condition of any Discretionary of Administrative permit approval.
  - ii. The BUILDING OFFICIAL may not issue any Certificate of Occupancy for DEVELOPMENT subject to this Section until a covenant or deed restriction agreeing to pay the housing linkage fee is executed and recorded with the Middlesex South Registry of Deeds or filed with the Land Registration Office.
- e. Enforcement
  - i. In accordance with §1.1.7. Fines & Penalties, the BUILDING OFFICIAL shall consider each day as a separate offense for DEVELOPMENT that is not in compliance with the provisions of this Section.
  - ii. Fines must be paid to the Somerville Affordable Housing Trust Fund.
- f. Formula Recalculation
  - i. The Director of Planning & Zoning shall prepare a Nexus Study every five (5) years to determine the suitability and performance of the provisions of this section and recommend any possible revisions or improvements necessary to address changing demand for affordable housing to the City Council.

### 3. Employment Linkage

- a. Purpose
  - i. To create and maintain employment opportunities within the city of Somerville for the residents of Somerville.
  - ii. To mitigate the impact of large-scale DEVELOPMENTS on the cost of housing.
  - iii. To provide training and services that will enable residents to ACCESS employment opportunities that will permit them to succeed and maintain adequate incomes to continue to afford living in Somerville.

## 12. DEVELOPMENT BENEFITS

### Linkage

- iv. To expand resident ACCESS to employment opportunities provided by new commercial DEVELOPMENT.
- v. To recapture a public benefit from the increased value of land resulting from the adoption of this Ordinance.
- b. Applicability
  - i. This section is applicable to all commercial DEVELOPMENT requiring site plan approval or a special permit, except the following:
    - a). Real property owned by the City of Somerville
    - b). Religious & Educational uses protected by M.G.L. 40A. Sec. 3
    - c). CREATIVE STUDIOS
    - d). Accessory Vehicular Parking
- c. Fees
  - i. General
    - a). All applicable DEVELOPMENT must pay a job creation and retention linkage fee (hereafter referred to as “jobs linkage fee”) of two dollars and forty-six cents (\$2.46) per gross square foot, except as follows:
      - i). DEVELOPMENT with less than fifteen thousand (15,000) gross square feet is exempt.
      - ii). The first fifteen thousand (15,000) gross square feet of DEVELOPMENT that has more than fifteen thousand (15,000) gross square feet in total is exempt.
    - b). MODIFICATIONS to an existing STRUCTURE that increases the total GROSS FLOOR AREA to more than fifteen thousand (15,000) gross square feet must pay the jobs linkage fee for the additional square footage.
  - ii. Inflation Adjustment
    - a). The jobs linkage fee is adjusted for inflation annually, beginning on March 1, 2019, based on the change in the Boston Consumer Price Index. The Director of Housing shall publish and annually update the adjusted jobs linkage fee on the City website.
  - iii. Payment
    - a). Jobs linkage fees must be paid to the Somerville Municipal Job Creation and Retention Trust Fund, in two (2) equal installments.
    - b). The BUILDING OFFICIAL will not issue a BUILDING Permit for DEVELOPMENT, beyond foundation construction, until the first installment of the jobs linkage is paid.
    - c). The BUILDING OFFICIAL will not issue a Certificate of Occupancy for DEVELOPMENT until the second installment of the jobs linkage fee has been paid.
- d. Compliance
  - i. The review boards shall require Applicants to execute and record a covenant or deed restriction agreeing to pay the jobs linkage fee with the Middlesex South Registry of Deeds or filed with the Land Registration Office as a condition of any Discretionary of Administrative permit approval.
  - ii. The BUILDING OFFICIAL will not issue any Certificate of Occupancy for DEVELOPMENT subject to this Section until a covenant or deed restriction agreeing to pay the jobs linkage fee is executed and recorded with the Middlesex South Registry of Deeds or filed with the Land Registration Office.
- e. Enforcement
  - i. In accordance with §1.1.7. Fines & Penalties, the BUILDING OFFICIAL shall consider each day as a separate offense for DEVELOPMENT that is not in compliance with the provisions of this Section.
  - ii. Fines must be paid to the Somerville Municipal Job Creation and Retention Trust Fund.
- f. Formula Recalculation
  - i. The Director of Planning & Zoning shall prepare a Nexus Study every five (5) years to determine the suitability and performance of the provisions of this section and recommend any possible revisions or improvements necessary to address changing need for job training to the City Council.

#### 4. Green Line Linkage

- a. Reserved

#### 5. Civic Space Linkage

- a. Reserved

#### 6. Performance Review

- a. The Mayor shall undertake a Needs Assessment and Financial Feasibility Analysis every five (5) years after the adoption date of this Ordinance to determine the suitability and performance of the provisions of this Section and to recommend any possible revisions or improvements necessary to achieve the stated purpose of the established linkage requirements.
- b. The Mayor shall submit recommended changes to the provisions of this section to the City Council for consideration.

## 12.3 BUYOUTS & PAYMENTS

### 1. Compliance

- a. The Building Official may not issue any Building Permit, excluding a foundation permit, for development until any authorized fractional buyout or in-lieu payment has been made in accordance with this Section.

### 2. Open Space In Lieu Payments

- a. Payment Calculation
  - i. The in-lieu payment for open space is calculated as  $5*(A*B)$  where:
    - i). A is the square footage of open space not provided; and
    - ii). B the average cost to acquire, design, and develop land as a civic space.
- b. Payments in-lieu of open space must be paid to the Open Space Acquisition and Improvements Stabilization Fund.

### 3. Civic Space In Lieu Payments

- a. Payment Calculation
  - i. The in-lieu payment for civic space is calculated as  $5*(A*B)$  where:
    - i). A is the square footage of civic space not provided; and
    - ii). B the average cost to acquire, design, and develop land as a civic space.
  - ii. The Director of Public Space & Urban Forestry shall calculate, publish on the City website, and annually update a fee schedule for a payment in lieu of civic space.
  - iii. Payments in-lieu of open space must be paid to the Open Space Acquisition and Improvements Stabilization Fund.
- b. Review Criteria

- i. Master Planned Development

- a). In addition to the review criteria for all Special Permits specified in §15.2.1.e. Review Criteria, the review board shall make findings considering the following in its discretion to approve or deny a special permit authorizing a payment in lieu of civic space:
      - i). The goals and objectives of the City of Somerville Open Space Plan.
      - ii). The availability and suitability of lots within a development site for development as a civic space.
      - iii). The plausible availability of sites located elsewhere in the city that are suitable for development as civic space.
      - iv). The need for funding to improve or maintain existing civic spaces, particularly athletic fields, located elsewhere in the

city.

- ii. Contributing Lots in the MPD Overlay
    - a). In addition to the review criteria for all Special Permits specified in §15.2.1.e. Review Criteria, the review board shall make findings considering the following in its discretion to approve or deny a special permit authorizing a payment in lieu of civic space:
      - i). Consistency with the approved Urban Design Framework, as amended.
      - ii). If receipt of an in-lieu payment is advantageous to the City in creating or preserving civic space as compared to the civic space that would have been otherwise provided.

### 4. Commercial Space In Lieu Payments

- a. Payment Calculation
  - a). The in-lieu payment for commercial floor area is calculated as  $10*(A*B)$  where:
    - i). A is the square footage of commercial floor area not provided; and
    - ii). B is the difference between the average price per square foot of non-residential floor area rented or sold over the previous twelve (12) months and the average price per square foot of the market-rate dwelling units proposed for the development.

### 5. ADU Fractional Buyouts

- a. The fractional buyout for an ownership or rental ADU is calculated as  $(A*B)$  where:
  - i. A is the amount of ADUs not provided; and
  - ii. B is the difference between the average sales price of comparable market-rate units sold within the city of Somerville over the previous twelve (12) months and the sale price of an ADU in the ownership or rental price tier that would have been provided, as calculated according to §12.1.4 ADU Price.
- b. The Director of Housing shall calculate, publish on the City website, and annually update a fee schedule for a fractional buyout of an ADU.
- c. Buyouts must be paid to the Somerville Affordable Housing Trust Fund or, alternatively, to the City of Somerville for transfer to a Massachusetts Non-Profit Housing Finance Corporation, at the discretion of the Director of Housing.

### 6. ADU In-Lieu Payments

- a. Applicants may request to make a payment in lieu of providing one (1) or more required ADUs by Special Permit.

## 12. DEVELOPMENT BENEFITS

### Buyouts & Payments

- i. In addition to the review criteria for all Special Permits specified in §15.2.1.e. Review Criteria, the review board shall make findings considering the following in its discretion to approve or deny a special permit authorizing a payment in lieu of ADUs:
  - a). If receipt of an in-lieu payment is advantageous to the City in creating or preserving affordable housing as compared to the ADUs that would have been otherwise provided.
- b. The in-lieu payment for an ownership ADU is calculated as  $2*(A*B)$  where:
  - i. A is the amount of ADUs not provided; and
  - ii. B is the difference between the average sales price of comparable market-rate units sold within the city of Somerville over the previous twelve (12) months and the sale price of an ADU in the ownership or rental price tier that would have been provided, as calculated according to §12.1.4 ADU Price.
- c. The lieu payment for a rental ADU is calculated as  $2.5*(A*B)$  where:
  - i. A is the amount of ADUs not provided; and
  - ii. B is the difference between the average sales price of comparable market-rate units sold within the city of Somerville over the previous twelve (12) months and the sale price of an ADU in the ownership or rental price tier that would have been provided, as calculated according to §12.1.4 ADU Price.
- d. In-lieu payments must be paid to the Somerville Affordable Housing Trust Fund or, alternatively, to the City of Somerville for transfer to a Massachusetts Non-Profit Housing Finance Corporation, at the discretion of the Director of Housing.

**12.4 DEVELOPMENT BONUSES**

**1. Reserved**

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**Appendix D: Affordable Housing Overlay District (Somerville Zoning Ordinance Section 8.1)**

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## 8.1 AFFORDABLE HOUSING (AH)

### 1. Intent

- a. To implement recommendations of SomerVision for affordable housing.
- b. To increase the supply of AFFORDABLE DWELLING UNITS in the City of Somerville.

### 2. Purpose

- a. To permit the development of buildings that provide all dwelling units as AFFORDABLE DWELLING UNITS.
- b. To permit additional residential use intensity, additional building height, and additional tolerance for dimensional standards to incentivize the development of AFFORDABLE DWELLING UNITS.

### 3. Applicability

- a. This Section is applicable to real property located in the Residential Districts (Article 3) and Mid-Rise Districts (Article 4), as specified for each zoning district.
- b. The provisions of this Section supplement or supersede the provisions of the districts upon which it is superimposed.
- c. Development may choose to comply with all of the applicable provisions of this Section in lieu of complying with those same provisions of the underlying zoning district.
- d. Where the provisions of this Section conflict with those found elsewhere in this Ordinance, the provisions of this Section apply.
- e. Development subject to this Section is exempt from Section 12.1 Affordable Housing.

### 4. Neighborhood Residence

- a. Building Types
  - i. The following building types are permitted by right:
    - a). Cottage (§3.1.7)
    - b). Detached House (§3.1.8)
    - c). Semi-Detached House (§3.1.9)
    - d). Duplex (§3.1.10)
    - e). Detached Triple Decker (§3.1.11)
    - f). Backyard Cottage (§3.1.12)
  - ii. Within the 1/2 Mile Transit Area, the following additional building types are permitted by right:
    - a). Semi-Detached Triple Decker (§3.2.8)
    - b). Multi-Plex (§3.2.8)
    - c). Apartment House (§3.2.9)
    - d). Rowhouses (§3.2.11)
- b. Dimensional Compliance
  - i. Development may deviate by up to five percent (5%) from any maximum lot coverage, minimum green score, minimum open space, front and side building setbacks, minimum facade build out, and maximum floor plate specified for each building

- c. Use Provisions
  - i. Development is exempt from any maximum number of dwelling units and maximum number of dwelling units per lot specified elsewhere in this Ordinance.
  - ii. All dwelling units must be AFFORDABLE DWELLING UNITS.

### 5. Urban Residence

- a. Building Type
  - i. The maximum number of stories permitted for each building type is specified on Table 8.1.5.

**Table 8.1.5**

	Semi-Detached Triple Decker	Multi-Plex	Apartment House	Apartment Building	Row houses
Number of Stories (max)	4	4	4	4	4

- b. Dimensional Compliance
  - i. Development of any building type permitted by this Section may deviate by up to five percent (5%) from any maximum lot coverage, minimum green score, minimum open space, front and side building setbacks, minimum facade build out, and maximum floor plate specified for each building type elsewhere in this Ordinance.
- c. Use Provisions
  - i. Development is exempt from any maximum number of dwelling units, maximum number of dwelling units per lot, and minimum gross floor area per dwelling unit specified elsewhere in this Ordinance.
  - ii. All dwelling units must be AFFORDABLE DWELLING UNITS.

### 6. Mid-Rise Districts

- a. Building Types
  - i. The following building types are permitted by right:
    - a). Apartment Building
    - b). General Building
  - ii. ~~The maximum number of stories and the maximum building height permitted for each building type is specified on Table 8.1.6. The~~

# 8. OVERLAY DISTRICTS **ATTACHMENT**

Affordable Housing (AH)

standards of Table 8.1.6 supersede or supplement the dimensional standards for the specified building types permitted by the underlying zoning district.

- b. Dimensional Compliance
  - i. Development of any Apartment Building or General Building may deviate by up to five percent (5%) from the numeric value of the following dimensional standards of the underlying zoning district:
    - a). Lot coverage (max)
    - b). Green score (min)
    - c). Open space (min)
    - d). Front building setbacks (min & max)
    - e). Side building setbacks for lots abutting any non-NR or LHD lot (min)
    - f). Facade build outs (min)
    - g). Floor plate (max)
- c. Use Provisions
  - i. Uses from the following principal use categories are permitted by right:
    - a). Household Living
  - ii. Development is exempt from any minimum gross floor area per dwelling unit specified elsewhere in this Ordinance.
  - iii. The use of any upper story of a general building is limited to the following principal use categories and specific uses:
    - a). Community Center
    - b). Library
    - c). Public Service
    - d). Religious & Educational Uses Protected by M.G.L. 40A. Sec. 3
    - e). Day Care Services
    - f). Health Care Services
    - g). Household Living
    - h). Group Living
  - iv. At least forty percent (40%) of the gross floor area of any general building must be occupied by uses from the Residential principal use categories.
  - v. All dwelling units must be AFFORDABLE DWELLING UNITS.
- d. Parking & Mobility
  - i. Development may deviate by up to five percent (5%) from the minimum number of bicycle parking spaces required per dwelling unit.

**Table 8.1.6 Dimensional Standards**

	Apartment Building	General Building
<b>Building Setbacks</b>		
<b>Side Setback (min)</b>	=	=
<u>4th - 7th Story abutting NR or LHD</u>	30 ft	30 ft
<b>Rear Setback (min)</b>	=	=
<u>4th - 7th Story abutting NR or LHD</u>	30 ft	30 ft
<b>Main Massing</b>		
<b>Number of Stories (max)</b>	-	-
Mid-Rise 3 abutting NR	4	4
All other MR3-MR6 lots	7	7
<b>Step-Back, 5th - 7th Story (min)</b>	10 ft	10 ft
<b>Building Height, Feet (max)</b>	-	-
Mid-Rise 3 abutting NR	50 ft	52 ft
All other MR3-MR6 lots	86 ft	88 ft

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**Appendix E: Condominium Conversion Ordinance**

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**CITY OF SOMERVILLE**  
**ORDINANCE NO. 2019-06**  
**IN THE CITY COUNCIL: March 28, 2019**

**AN ORDINANCE AMENDING THE CITY OF SOMERVILLE CODE OF ORDINANCES BY DELETING AND REPLACING IN ITS ENTIRETY PART II, CHAPTER 7, ARTICLE IV, SECTIONS 7-61 THROUGH 7-76, ENTITLED “CONDOMINIUM CONVERSION AND REMOVAL OF RENTAL UNITS”.**

NOW THEREFORE, be it adopted by the City Council, in session assembled, that Part II, Chapter 7, Article IV, Sections 7-61 through 7-76 of the Somerville Code of Ordinances, entitled “Condominium Conversion and Removal of Rental Units” be hereby deleted in its entirety and replaced by the following Part II, Chapter 7, Article IV, Sections 7-61 through 7-69, entitled “Somerville Condominium/Cooperative Conversion Ordinance”.

**SECTION 7-61. Declaration of Emergency.**

Pursuant to the authority vested in the City of Somerville by Chapter 527 of 1983, as amended by Chapter 709 of 1989, and Chapter 218 of the Acts and Resolves of 1985, the City of Somerville finds and declares that a serious public emergency exists with respect to the housing of a substantial number of the residents of the City of Somerville. This rental housing emergency has been created by the lack of sufficient new rental housing production, by prolonged increases in housing costs at a rate substantially exceeding increases in personal income, and by increased costs of new housing construction and finance. In addition, the critical undersupply of housing in general within the surrounding region further exacerbates the emergency conditions that exist within Somerville. It has also been created by the effect of conversion of rental housing into condominiums or cooperatives. While these forms of home ownership may constitute an important and positive dimension in addressing the housing needs of the City of Somerville, absent sufficient new rental housing production, such conversion necessarily reduces the stock of rental housing otherwise available. A substantial and increasing shortage of rental housing, especially for the elderly, the disabled, and persons and families of low and moderate income, has been and will continue to be the result of this emergency. Unless the available stock of rental housing, and the tenants who reside therein, receive further protection from the consequences of conversion of said accommodations to condominiums and cooperatives than the law now affords, this rental housing shortage will generate serious threats to the public health, safety, and general welfare of the residents of the City, particularly the elderly, the disabled, and persons and families of low and moderate income. It is therefore necessary that such emergency be dealt with immediately.

**SECTION 7-62. Title.**

This Ordinance shall be known and may be cited as the "Somerville Condominium/Cooperative Conversion Ordinance."

**SECTION 7-63. Definitions.**

As used in this ordinance, the following words shall, unless the context clearly requires otherwise, have the following meanings:

*Condominium or cooperative conversion eviction*, shall mean

- (i) an eviction of a tenant for the purpose of removing such tenant from a housing accommodation in order to facilitate the initial sale and transfer of legal title to a condominium or cooperative unit in such housing accommodation to a prospective purchaser, or
- (ii) an eviction of a tenant by any other person who has purchased a condominium or cooperative unit in a housing accommodation when the tenant whose eviction is sought was a resident of the housing accommodation at the time the notice of intent to convert is given or should have been given to convert the building or buildings to the condominium or cooperative form of ownership pursuant to section 7-64. However, the eviction of a tenant for non-payment of rent or other substantial violation of a rental agreement shall in no event be deemed a condominium or cooperative conversion eviction, as long as the landlord would have taken the same action at the same time whether or not the owner was converting the building to condominiums.

If a prior owner transfers property to a prospective purchaser where the owner knows or should have known that the prospective purchaser intends to convert the property to a condominium or cooperative unit, and such prior owner seeks to evict the tenant in anticipation of conversion, such eviction shall be deemed to be a condominium or cooperative conversion eviction for the purposes of this section.

For purposes of this definition, the “initial sale and transfer of legal title” shall mean the first bona fide sale or proprietary lease for fair market value; and “eviction” shall include, without limitation, any action by an owner of a housing accommodation which causes substantial deprivation of a tenant’s beneficial use of such housing accommodation, materially impairs such tenant’s beneficial enjoyment of such housing accommodation, or is intended to compel such tenant to vacate or to be constructively evicted from such housing accommodation. An eviction shall be presumed to be a condominium or cooperative conversion eviction if the owner has the intent to convert, as defined herein.

*Condominium review board*, the City of Somerville board established pursuant to Section 7-66 herein.

*Condominium unit*, a unit in a housing condominium as that term is defined in G. L. c. 183A.

*Conversion permit*, the permit referred to in Section 7-67 herein.

*Convert*, the initial offer, in any manner, for sale and transfer of title to any residential unit as one or more condominium units pursuant to an individual unit deed or deeds or, in the case of a cooperative, an individual proprietary lease or leases.

*Cooperative unit*, a unit in a housing cooperative as set forth in G. L. c. 157.

*Disabled tenant*, a tenant who is a person or group of persons residing in the same unit of a housing accommodation any one of whom has a physical or mental impairment, as of the date the notice provided for hereunder is given or should have been given, which (1) substantially limits such person's ability to care for him or herself, perform manual tasks, walk, see, hear, speak, breathe, learn or work; or (2) significantly limits the housing appropriate for such person or significantly limits such person's ability to seek new housing; or (3) meet the disability related provisions contained within the definition of "handicapped persons of low income" in G.L. c. 121B § 1.

*Elderly tenant*, a tenant who is a person or group of persons residing in the same unit of a housing accommodation any one of whom has reached the age of 65 years or over as of the date the notice provided for hereunder is given or should have been given.

*Household*, all tenants who occupy a unit in a housing accommodation, including a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share such unit.<sup>1</sup>

*Housing accommodation*, any building or buildings, structure or structures, or part thereof, or land appurtenant thereto, or any other real or personal property rented or offered for rent for living or dwelling purposes, together with all services connected with the use or occupancy of such property, including two or more adjacent, adjoining, or contiguous buildings under common legal or beneficial ownership which are used in whole or in part for residential purposes, but not including the following:

- (i) housing accommodations which the United States or the commonwealth or any authority created under the laws thereof either owns or operates;
- (ii) housing accommodations in any hospital, convent, monastery, asylum, public institution or college or school dormitory operated exclusively for charitable or educational purposes, or in any nursing or rest home for the aged;
- (iii) housing accommodations in hotels, motels, inns, tourist homes, and rooming and boarding houses which are occupied by transient guests staying for a period of fewer than 14 consecutive days; and
- (iv) single family dwellings.

*Intent to convert*, the intent to make the initial sale and transfer of title to a residential unit in a housing accommodation as one or more condominium or cooperative units pursuant to an individual unit deed or deeds, or, in the case of a cooperative, a proprietary lease or leases. Factors which shall be considered in determining whether an owner has the intent to convert are:

- (i) a master deed or articles of organization for the housing accommodation has been prepared or recorded;
- (ii) the owner of the housing accommodation dwelling has prepared or is in the process of preparing a purchase and sale agreement for the sale of any unit as a condominium or cooperative unit;
- (iii) the owner has advertised for sale any unit in the housing accommodation as a condominium or cooperative unit;

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<sup>1</sup> "household" definition adapted from Community Development Block Grant regulations at 24 CFR 570.3.

- (iv) the owner has shown to any prospective purchaser a unit in the housing accommodation for the sale of such unit as a condominium or cooperative unit;
- (v) the owner has made any communication, written or oral, to any person residing in the housing accommodation expressly indicating an intent to sell any unit as a condominium or cooperative unit;
- (vi) the owner has had any unit in the housing accommodation measured or inspected to facilitate the sale of the units as a condominium or cooperative unit;
- (vii) the owner has had the land surveyed, an engineering study performed or architectural plans prepared for the purpose of converting such housing accommodation into one or more condominium or cooperative units;
- (viii) retaining a real estate agent for the sale of the converted unit; and
- (ix) retaining an attorney for the purpose of pursuing a conversion.

*Low/moderate income tenant household*, a tenant/household is a person or group of persons residing in the same unit of a housing accommodation whose total income for the 12 months immediately preceding the date the notice provided for hereunder is given or should have been given is at or below 80% of Boston Area Median Income, adjusted for household size, as published annually by the U.S. Department of Housing and Urban Development.

*Notice*, the notice of intent to convert required in Section 7-64(1) of this ordinance.

*Owner*, a person who holds title in any manner to a building or housing accommodation, including without limitation, a corporation, partnership or trust, and an employee, agent, servant or other representative of such owner.

*Tenant*, a person or group of persons who are collectively entitled to occupy a unit in a housing accommodation pursuant to a rental agreement written or implied, and who occupy such unit on the date that the notice required hereunder is given or should have been given.

*Tenant subsidy*, any payment made by the federal or state government for or on behalf of any tenant to be applied toward the reduction of the tenant's rental payment.

*Unit or residential unit*, the room or group of rooms within a housing accommodation which is used or intended for use as a residence by one household.

## **SECTION 7-64. Condominium Conversion Requirements.**

### 1) Notice Requirements

- (a) Vacant Units- If an owner has an intent to convert an unoccupied housing accommodation to the condominium or cooperative form of ownership, the owner shall give one year advance notice to the Condominium Review Board ("Review Board") on a form prescribed by the Review Board. This one year waiting period requirement shall not apply under the following circumstances:

- (i) Where the unit had been previously owner occupied for the 12 months immediately preceding the unit becoming vacant; or
  - (ii) Where the City or Designee purchases the vacant unit for the purpose of deed-restricting it for affordability; or
  - (iii) Where the owner is selling the unit to a family member as provided for under section 7-64(4)(c).
- (b) Occupied Units- If an owner has an intent to convert an occupied housing accommodation to the condominium or cooperative form of ownership, such owner shall give to each tenant then residing in a unit in such housing accommodation and simultaneously give to the Condominium Review Board a written notice translated into the tenant's primary language if a need for such translation has been identified or is otherwise apparent to a reasonable person. This notice shall be deemed given on the date when the notice is delivered in person to the tenant or the date on which the notice is received by the tenant after being sent by certified or registered mail, return receipt requested, or the date of service by a deputy sheriff or constable. The notice shall state the following in clear and conspicuous language:
- (i) that the owner intends to file (or has filed) a master deed at the Middlesex South District Registry of Deeds or Land Registration Office in Cambridge, thereby converting the housing accommodation to a condominium; or that the owner intends to file (or has filed) articles of organization with the secretary of the commonwealth, thereby converting the housing accommodation to a cooperative; and
  - (ii) that the tenant shall have one year from the date the notice is given before the tenant shall be required to vacate the housing accommodation, except that any elderly, disabled, or low/ moderate income tenant shall have 5 years from the date the notice is given before such tenant shall be required to vacate the housing accommodation; and
  - (iii) that, except as set forth in section 7-64(4)(c), the tenant shall have a period of 120 days, or 180 days in the case of an elderly, disabled, or low/moderate income tenant, from the date the notice is given to purchase the tenant's unit on terms and conditions which are substantially the same as or more favorable than those which the owner would, in good faith, extend or actually extends to prospective arm's length purchasers of such unit during the applicable period following the expiration of said tenant's right to purchase, as provided in Section 7-64(4), provided that such terms and conditions represent fair market value for such unit in "as is" condition as described in Section 7-64(4)(a) last paragraph; and

- (iv) that there is a permit review process involving (1) a preliminary hearing after service of this notice and (2) a final hearing for a Conversion Permit at the end of the Notice Period or upon vacancy of the tenant, in addition to hearings as necessary that may be initiated by the tenants, owner or Review Board. These hearings shall be before the Review Board and that the tenant and owner shall be notified of the date and time at least 2 weeks prior to the hearing date. The tenant and owner shall have a right to attend any such hearings and to present evidence as to whether the owner has or has not met the requirements of the Somerville Condominium/Cooperative Conversion Ordinance; and
- (v) that if the tenant does not purchase the tenant's unit or another unit in the housing accommodation, the tenant has a right to relocation benefits as provided in Section 7-64(5); and
- (vi) that the owner is obliged to find comparable housing for elderly, disabled, and low or moderate income tenants as provided in Section 7-64(6) unless the owner is exempt thereunder or the notice period will be extended for up to 2 additional years; and that no change may be made in the tenant's rental agreement during the notice period, except that the owner may increase the rent at the expiration of the tenancy agreement by an amount not to exceed the sum which would result by multiplying said rent by the percentage increase in the consumer price index for all urban consumers as published by the United States Department of Labor, Bureau of Labor Statistics during the calendar year immediately preceding the date of the proposed rent increase, or 10%, whichever is less and the owner may collect real estate taxes due under a valid tax escalation clause, provided such tax escalation clause was included within the rental agreement existing as of the date of the notice of intent to convert; and
- (vii) that the tenant is entitled to an extension of the tenant's rental agreement to coincide with the period of notice, as provided in Section 7-64(7) of this ordinance; and
- (viii) that the tenant is entitled to freedom from unreasonable disruption and breach of quiet enjoyment as a result of rehabilitation, repairs or improvements made by the owner during the period of notice, as provided in Section 7-64(8); and
- (ix) that the date the notice is deemed "given" is the date on which the notice is delivered in person to the tenant or the date on which the notice is received by the tenant after being sent by certified or registered mail, return receipt requested, or the date of service by a deputy sheriff or constable.

The burden of proving that a tenant is elderly, disabled, or low or moderate income shall, if contested, rest with the tenant. The owner shall be entitled to provide the tenant with a written request to disclose whether the tenant claims to be elderly, disabled, or low or moderate income. In the event the tenant confirms in writing that they do not claim that they are elderly, disabled, or low or moderate income, then there shall be a rebuttable presumption that the tenant is not elderly, disabled, or low or moderate income, which presumption shall only be overcome by clear and convincing evidence to the contrary. Any tenant may request that the Office of Housing Stability assist the tenant in establishing eligibility for extended protections on account of age, disability or status as a low or moderate income household.

2) Renting Units During Conversion

- (a) If an owner intends to sell or offer for sale fewer than all of the units in a housing accommodation, within the applicable notice period or a reasonable time thereafter, the owner shall give to each tenant in a unit not for sale a notice which (a) informs such tenant of the date when the owner reasonably expects to offer the tenant's unit for sale and (b) states that, on or about such date, the owner will give to the tenant the notice required by Section 7-64(1)(b)(i)-(ix) hereunder; and thereafter, at such time as the owner is ready to offer the unit for sale, the owner shall give the tenant then occupying such unit the notice required by Section 7-64(1)(b)(i)-(ix) hereunder. The notice required herein must be translated into the tenant's primary language if a need for such translation has been identified or is otherwise apparent to a reasonable person.
- (b) If a tenant who is entitled to receive the notice of intent to convert vacates such tenant's unit either before the initial sale and transfer of title to the residential unit as a condominium unit has occurred, and/or after the owner has otherwise already obtained a conversion permit for a unit which has not expired pursuant to Section 7-67(3), then the owner shall give each prospective tenant of the unit written notice, prior to the inception of the tenancy, which informs such prospective tenant that the unit is being or will be offered for sale as a condominium or proprietary lease as a cooperative, but such prospective tenants shall not be entitled to the protections of this ordinance, except that they shall be entitled to the benefits of any remaining notice period for which the original tenant was entitled to, not to exceed one year. If such notice is not provided to the prospective tenant prior to the inception of the tenancy, the prospective tenant will then be afforded full tenant rights pursuant to Section 7-64(1)(b) and the applicable notice period will restart in accordance with the status of the new tenant.

3) Condominium/Cooperation Eviction

No owner shall seek or conduct a condominium or cooperative eviction against a tenant in occupancy of a housing accommodation at the time the notice of conversion was

served or should have been served pursuant to 7-64 (1)(b) above until the expiration of the notice period required therein. Failure of the owner to comply with the provisions of this Ordinance shall constitute a defense in a summary process action against such tenant(s).

4) Tenant/City and/or Designee Right To Purchase

- (a) Occupied Units- An owner shall extend to a tenant who is entitled to receive notice of intent to convert an exclusive right to purchase such tenant's unit, which right shall extend for a period of 120 days, or 180 days in the case of an elderly, disabled, or low/moderate income tenant beginning on the date the tenant receives a purchase and sale agreement from the owner containing the same or more favorable terms of sale than those the owner would, in good faith, offer, or actually does offer, to prospective arms' length purchasers of such unit, provided that such terms and conditions represent fair market value for such unit in "as is" condition. A copy of such agreement shall be contemporaneously provided to the Condominium Review Board. Once the owner sets these terms of sale, the owner may not sell the unit under more favorable terms for 90 days from the expiration of the tenant's right to purchase. The tenant may exercise the right to purchase the tenant's unit by executing such purchase and sale agreement within the applicable period, whereupon the owner shall promptly countersign the agreement. Where there is more than one unrelated adult tenant in a household, the right to purchase shall only apply if (a) all tenants opt to purchase *the unit* jointly or (b) if all tenants other than those opting to exercise their rights to purchase waive their right to purchase under this section.

If the tenant does not wish to exercise the tenant's right to purchase and the tenant so notifies the owner, in writing, prior to the expiration of the applicable period, the applicable period shall be deemed to have expired as of the date the owner receives such notice as to the tenant. The same applicable right to purchase that is provided to the tenant shall also be provided to the City of Somerville or its designee, who will maintain the property as affordable housing in perpetuity. In the event that the city or its designee purchases such unit and to the extent possible dependent on any restrictions of funding source, no tenant shall be displaced as result of such sale. The applicable period for this right to purchase shall run concurrently with the tenant's applicable right to purchase, but shall extend to the full notice period of 120 or 180 days, whichever is applicable, unless the City or its Designee also waive such rights in writing. In the event that the tenant wishes to exercise the tenant's right to purchase, the tenant shall have priority over any other entity also wishing to purchase the unit pursuant to a right to purchase. Nothing herein shall be construed to provide any right to purchase, or obligation of any owner to sell, any unit for an amount which is less than the amount being offered, in good faith, to third parties, provided that such amount represents the fair market value of such unit in its condition as of the date of the notice set forth in Section 7-64(1)(b) above. Fair market value shall include the cost of repairs required by law in the tenant's unit in order to sell it as a

condominium and a proportional amount of costs based on square footage for repairs required by law to be performed to the common areas in order to sell the unit as a condominium. Fair market value in “as is” condition does not contemplate pricing reflecting the cost of optional upgrades or any required upgrades or repairs that are triggered by optional upgrades.

- (b) Unoccupied Units- With respect to unoccupied units, the owner shall provide a 120 day right to purchase to the City of Somerville or its designee, within 30 days of notification to the Condominium Review Board of the intent to convert, containing the same or more favorable terms of sale than those the owner intends to offer to prospective arms’ length purchasers. A non-tenant entity as set forth above wishing to purchase shall inform the owner of its intent to purchase within 120 days of the notice and shall execute a purchase and sale agreement within 30 days of informing the owner of its intent to purchase. Nothing herein shall be construed to provide any right to purchase, or obligation of any owner to sell, any unit for an amount which is less than the amount being offered, in good faith, to third parties, provided that such amount represents the fair market value of such unit in its condition as of the date of the notice set forth in Section 7-64(1)(a) above.
- (c) If an owner has an intent to convert a housing accommodation to a condominium or cooperative form of ownership, and the owner is transferring property as part of a conversion to a relative within the fourth degree of kindred, there shall be no tenant/city right to purchase. Any notices required pursuant to section 7-64 need not comply with section 7-64(1)(b)(iii). Any subsequent sale of such unit within a 2-year period from the date of sale shall be subject to the city or its designee’s right to purchase and the notice requirements of section 7-64(1)(b)(iii).

## 5) Relocation Payments

An owner shall pay to a tenant who is entitled to receive notice of the owner’s intent to convert, and who does not purchase the unit which such tenant occupies or another unit in the same housing accommodation and who relocates within the notice period or such longer period allowed for access to public or subsidized housing as set forth in this section below, a relocation benefit of \$10,000.00 per unit for elderly, disabled, or low/moderate income tenants and \$6,000.00 per unit for all other tenants. This dollar amount shall be adjusted annually in February of each year, by an amount equal to the increase in the consumer price index for all urban consumers (as published by the United States Department of Labor, Bureau of Labor Statistics) during the immediately preceding calendar year. In the event that a tenant vacates the premises pursuant to a notice under this ordinance without having paid all rent due, the owner may subtract any sums owed from the required payment of moving expenses. in the event an elderly, disabled, low or moderate income tenant is seeking public or subsidized housing and requires a judgment for possession to be issued in order to obtain emergency status or other preference/priority necessary to access such housing or housing subsidy program on an expedited basis, such tenant shall continue to be entitled to the relocation benefit

whether or not the tenant has vacated by the end of the notice period, so long as the tenant vacates the unit within 90 days of any trial date set forth in a summary process complaint filed against the tenant, or such longer time period as agreed upon by the parties.

Relocation benefits shall be paid to the tenant within 10 days after the date on which the tenant vacates the unit with the following exception: in recognition of the fact that many relocation costs must be paid in whole or in part before a tenant actually moves out, the owner shall, upon request of the tenant, make payments, up to the amount authorized by this section, directly to a moving company, realtor, storage facility, or successor landlord (upon receipt of a signed lease, tenancy at will agreement, or letter signed by the prospective landlord indicating that he/she has agreed to rent a particular unit to the tenant as of a date certain with a copy of proof of ownership), prior to the date on which they vacate the premises.

6) Housing Search Assistance

Any owner shall assist elderly, disabled, and low or moderate income tenants who are entitled to notice of intent to convert by locating, within the 5-year period of the notice to such tenants, comparable rental housing within the City of Somerville which rents, for at least the remainder of the notice period, for a sum which is equal to or less than the sum which any such tenant had been paying for the tenant's unit. The failure of the owner of such residential property to find such comparable housing shall extend the period of notice required by Section 7-64(1)(b)(vi) until the owner locates such comparable rental housing, or for 2 additional years, whichever occurs first.

Any owner who has both kept rent levels at or below Somerville Housing Authority Section 8 payment standards in place at the time the notice is served for a minimum of 3 consecutive years and has limited rent increases to no more than 5% annually for 3 consecutive years shall be exempt from (a) being required to locate comparable rental housing and (b) from providing an additional 2-year notice period in the event that after 5 years, the elderly, disabled or low or moderate-income tenant has not yet located alternative housing.

7) Extension of Rental Agreement

An owner shall give to a tenant who is entitled to notice of intent to convert an extension of such tenant's rental agreement, whether it be a lease or a written or oral tenancy at will, until the expiration of the notice period or the applicable right to purchase period, whichever is later. Conversely, if the 1-year or 5-year notice period would expire before the expiration date of such tenant's rental agreement, then the notice period shall be extended to coincide with the expiration date of such rental agreement.

The provisions of such rental agreement may not be modified by the owner except with respect to the amount of annual rent. The total increase in rent for any one year during the period of notice shall not exceed an amount equal to the sum which would result by

multiplying said rent by the percentage increase in the consumer price index for all urban consumers as published by the United States Department of Labor, Bureau of Labor Statistics, during the calendar year immediately preceding the date of receipt of the notice of intent to convert, or 10%, whichever is less; provided, however, nothing herein shall limit the right of an owner to any amounts which may be due under a valid tax escalation clause, provided such tax escalation clause was included within the rental agreement existing as of the date of the notice of intent to convert. The Review Board shall be notified of any rent increase on a form prescribed by the Review Board.

8) Renovation to Units During the Notice Period

Tenants are entitled to freedom from unreasonable disruption as a result of rehabilitation, repairs or improvements. The owner may only make repairs in a tenanted Unit undergoing conversion that are required by the State Sanitary or Building Codes. Other unit renovations or improvements may only be undertaken with the express written consent of the Tenant. In the event that the Owner wishes to make optional upgrades to vacant units or common areas, the owner must comply with Review Board rules and policies regarding such repairs or renovations including, but not limited to, days and times repairs can be made, methods for notifying tenants in advance of the work schedule, rules regarding any interruption of services and clean up procedures.

9) Tenant's Right to Vacate

A tenant shall be permitted to vacate the unit upon 30 days' notice without penalty regardless of the status of their rental agreement, during the notice period.

The rights specified in Section 7-64 hereunder shall vest with a tenant at the time that the owner intends to convert any unit in such property to the condominium or cooperative form of ownership.

**SECTION 7-65. Notice to Tenants Given Prior to Date of this Ordinance.**

In the case of any housing accommodation for which the applicable notice required under City of Somerville Ordinance 1985-9 was given prior to the adoption of this ordinance, the period of notice shall be deemed to have commenced on the date the notice was received by the tenant.

**SECTION 7-66. Condominium/Cooperative Review Board.**

- 1) There is hereby established a Condominium/Cooperative Conversion Review Board to consist of 5 members, all of whom shall be City of Somerville residents. The failure of a Review Board member to reside in Somerville shall result in automatic termination of membership. Review Board members shall serve staggered terms of 3 years each. The Review Board shall include 2 homeowners, 2 tenants, and 1 elderly, disabled, or low or moderate income person, who may be either a homeowner or a tenant.

- 2) Review Board members shall be appointed by the Mayor, subject to confirmation by the City Council. For good cause shown, a Review Board member may be removed by the Mayor prior to the expiration of such member's term of office. Members of the Review Board shall receive such annual compensation as the Mayor shall propose and the City Council shall approve.
- 3) The Review Board shall have the power to enforce the provisions of this ordinance and shall be responsible for promulgating such rules, policies and procedures, as it may deem advisable in furtherance of its purposes. The Review Board may adopt such rules, policies and procedures by majority vote. Without limiting the generality of the foregoing, the Review Board shall be responsible for developing administrative forms, conducting hearings, and granting or denying Conversion Permits.
- 4) Review Board members shall be deemed public employees for purposes of G.L. c. 258. Review Board members shall be deemed special municipal employees for purposes of G.L. c. 268A.

#### **SECTION 7-67. Permitting Process.**

- 1) Application for Conversion Permits and Granting of Conditional Permits
  - (a) Any owner who has an intent to convert a housing accommodation shall provide notice of intent to convert to the Review Board and tenant as required in Section 7-64(1). In addition, the owner shall, within one month of service of said notice, submit to the Review Board a fully completed application for a Conversion Permit and all required documentation.
  - (b) Upon submission of a completed application for a Conversion Permit, a preliminary hearing will be scheduled for an upcoming regularly scheduled Review Board meeting. The Review Board shall be responsible for giving written notice to the owner and the tenant(s) described in paragraph 2(e) below stating the date, time, and place of any hearing regarding the housing accommodation in which such tenants reside or formerly resided. At such preliminary hearing the owner shall appear and the tenants may appear and testify, if so desired. The Review Board, after reviewing relevant documents and any testimony will render a determination regarding whether the actions taken by the owner thus far comply with this Ordinance. In addition, the Review Board shall review with any Tenants present their rights afforded by this Ordinance. If the Review Board agrees that the owner has complied with its obligations under this Ordinance a Conditional Conversion Permit shall issue. Such Conditional Permit shall indicate if the unit is tenanted and the expiration date of any applicable notice period. An owner may not seek a final Conversion Permit until the tenant has vacated the unit or the notice period has expired, whichever comes first.
  - (c) In the event that the tenant and the City and/or its Designee have relinquished their right to purchase the unit pursuant to Section 7-64(4) an owner who has

received a Conditional Permit may sell the unit to any other purchaser prior to issuance of a Conversion Permit only under the condition that the new owner takes the unit subject to the tenant's rights under this Ordinance including, but not limited to, the right to remain in their unit for the remainder of any notice period, payment of relocation expenses and the duty to find comparable housing. In order to effectuate such a sale the owner must provide to the Review Board and the tenant a sworn document signed by the then current and future owners stating that the purchaser stands in the shoes of the prior Owner and that they must fully comply with all obligations of the Owner under this Ordinance.

- (d) If at any point a tenant or an owner believes the other has not complied with their obligations under this Ordinance they may request a hearing before the Review Board. The Review Board will notify the Tenant, all other building tenants also undergoing conversion and the Owner of the time and date of the hearing. The party that requested the hearing must appear and the other party may appear at such hearing and may testify.

## 2) Conversion Permit Timeline

- (a) An owner may not engage in a condominium conversion eviction of a tenant or sell a unit for immediate occupancy by the purchasing owner prior to the granting of a Conversion Permit by the Board.
- (b) An owner of a unit that was occupied at the time the notice of intent was provided to the Review Board may request a Conversion Permit on a form provided by the Review Board no sooner than the earlier of (i) the expiration of the notice period or (ii) when the tenant vacates the premises or (iii) when the tenant or City or its designee purchase the unit.
- (c) An owner of a unit that was vacant at the time the notice of intent to convert was provided to the Review Board may request a Conversion Permit on a form provided by the Review Board at the end of any required waiting period.
- (d) In addition to other documentation required for a Conditional Permit or a Conversion Permit, an owner applying for a Permit shall submit with the application a complete list of names and contact information of (i) current tenants; (ii) former tenants who vacated during the previous 12 months, if known, or reasonably discoverable in the exercise of due diligence; (iii) any tenant who was evicted during the previous 12 months along with a copy of the summons and complaint; and (iv) any tenants who received a notice to quit or a notice of rent increase during the previous 12 months, with a copy of the notice to quit and/or the notice of rent increase.
- (e) A Conversion Permit shall be granted where all documents required by the Review Board have been submitted and the Review Board has made a determination after a hearing, of which notice has been provided to the owner and

tenants as required by paragraph (e) below, that the requirements of Sections 7-64(1)(b)-(9) in the case of a housing accommodation have been met.

Notwithstanding the above, the Review Board may deny a Conversion Permit where documentation is incomplete in any material respect. The Review Board may also impose reasonable conditions on the granting of a permit. The Review Board may deny a Conversion Permit where it has made a determination that any document or statement is false in any material respect. In addition, the Review Board, in its discretion, may deny a Conversion Permit if the Review Board finds that the owner has taken any action to circumvent the state or local condominium law, including, but not limited to, unreasonable rent increases, reduction or elimination of services, termination of tenancy without cause, or the imposition of new conditions of the tenancy. The Review Board may revoke a Conversion Permit previously granted where it makes a determination that any document or statement was false in any material respect at the time of the Review Board's decision to grant the Conversion Permit. The Review Board shall have the power to require the submission of additional documentation, including without limitation, purchase and sale agreements, deeds, agreements with real estate brokers, and/or cancelled checks, if in the Review Board's reasonable judgment, such documentation is necessary to ensure the fairness of its deliberations. The Review Board may, in its discretion, continue a hearing. A decision shall be rendered by the Review Board within 60 days of the close of the hearing.

### 3) Conversion Permit Expiration

A Conversion Permit shall lapse and the owner shall reapply for a new Permit subject to the then current provisions of this Ordinance or any successor Ordinance in the case of either of the following: (1) the owner has failed to file a Master Deed within one year after the date on which the Conversion Permit has been granted; or (2) the unit for which a Conversion Permit has been granted has not been sold to a bona fide purchaser or leased by proprietary lease to a bona fide lessee within 2 years after the date of the granting of said Permit.

### **Section 7-68. Effective Date.**

This Ordinance shall take effect on July 31, 2019.

### **Section 7-69. Severability.**

In the event that the Court determines that Chapter 218 of the Acts and Resolves of 1985 does not remain in full force and effect, or that the City of Somerville is otherwise prohibited from regulating dwellings with less than 4 units, it is the intent of this Ordinance to regulate 4 or more units in the same manner as set forth in this Ordinance, to the extent permitted by state law. Furthermore, in the event that the Court determines that Chapter 218 of the Acts and Resolves of 1985 does not remain in full force and effect, it is the intent of this Ordinance to provide any tenant protections to the extent permitted by state law. Otherwise, it is hereby declared to be the

intention of this Ordinance that the sections, paragraphs, sentences, clauses and phrases of these ordinances are severable, and if any phrase, clause, sentence, paragraph or section of these ordinances, shall be declared invalid by the valid judgment or decree of any Court of competent jurisdiction, such invalidity shall not affect any of the remaining phrases, clauses, sentences, paragraphs and sections of these ordinances, since the same would have been enacted without the incorporation in these ordinances of any such invalid phrase, clause, sentence, paragraph, or section.

Approved:

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President

## Appendix F: Fractional Payments 2018-2021

<b>APPENDIX F: FRACTIONAL PAYMENTS 2018-2021 AND ANTICIPATED PAYMENTS</b>			
<b>Project</b>	<b>Fractional IZ Requirement</b>	<b>Payment Amount</b>	<b>Payment Year</b>
116-117 Holland St.	0.6	\$ 81,220.05	2018
260 Beacon St.	0.125	\$ 43,183.00	2019
400 Mystic	0.4	\$ 66,676.84	2019
Rail & Glass	0.375	\$ 177,276.75	2019
Cedar Murdock Condominiums	0.4	\$ 184,647.20	2019
3 Ward St./44 Medford St.	0.1	\$ 20,671.94	2019
17 Holland St.	0.6	\$ 289,880.40	2020
32 Glen St./27 Cutter	0.4	\$ 294,474.80	2021
Total Payments to Date - 2018-2021		\$ 1,158,030.98	
60 Cross St. & 771 McGrath	0.375	N/A	Future
109 Prospect St.	TBD	N/A	Future
300 Somerville Ave.	0.75	N/A	Future
346 Somerville Ave.	0.8	N/A	Future
379 Somerville Ave.	0.4	N/A	Future
22-44 Broadway	0.2	N/A	Future
26-28 South St.	0.8	N/A	Future
3 Hawkins	0.8	N/A	Future
13 Warwick St.	0.6	N/A	Future
872 Broadway	0.4	N/A	Future
1252 Broadway	0.4	N/A	Future
24-28 Mt. Pleasant St.	0.4	N/A	Future
205 Beacon	0.2	N/A	Future
59-61 Bow St.	0.8	N/A	Future
Source: City of Somerville			

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**Appendix G: ACS Margin of Error, Somerville Supplements**

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# Using American Community Survey Estimates and Margins of Error

April 18<sup>th</sup>, 2018

Sirius Fuller  
Decennial Statistical Studies Division  
U.S. Census Bureau

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## Outline

- ACS Estimates
- What is the Margin of Error (MOE)
- Why do MOEs Matter
- Statistical Testing Using the MOE
- Special Cases
- Approximating the MOE
- Available Resources
- Questions

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## Outline

- **ACS Estimates**
- What is the Margin of Error (MOE)
- Why do MOEs Matter
- Statistical Testing Using the MOE
- Special Cases
- Approximating the MOE
- Available Resources
- Questions

## ACS Estimates

- Every year, over 3.5 million housing unit addresses are contacted to participate in the ACS
- ACS estimates are based on a sample of the population
  - Creates uncertainty in the data
- For more information on ACS Design and Methodology, please visit:

<https://census.gov/programs-surveys/acs/methodology.html>

## Availability of ACS Data Products

Estimated Population of Geographic Area	1-Year Estimates	1-Year Supplemental Estimates	5-Year Estimates
65,000 or more	X	X	X
20,000 to 64,999		X	X
Less than 20,000			X
Planned Release Date	September	October	December

<https://census.gov/programs-surveys/acs/news/data-releases.html>

## Outline

- ACS Estimates
- **What is the Margin of Error (MOE)**
- Why do MOEs Matter
- Statistical Testing Using the MOE
- Special Cases
- Approximating the MOE
- Available Resources
- Questions

# What is the Margin of Error?

B01001 SEX BY AGE  
 Universe: Total population ⓘ  
 2012-2016 American Community Survey 5-Year Estimates

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**Tell us what you think.** Provide feedback to help make American Community Survey data more useful for you.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Versions of this table are available for the following years:		United States		
Year	Estimate	Margin of Error		
2016	318,558,162	*****		
2015	156,765,322	+/-6,427		
2014	10,154,024	+/-3,778		
2013	10,476,978	+/-17,108		
2012	10,547,421	+/-17,082		
2011	6,431,470	+/-2,858		
2010	4,448,837	+/-4,370		
2009	2,428,268	+/-13,313		
	2,386,738	+/-11,112		
	6,780,386	+/-15,168		
	11,152,792	+/-4,602		
	10,746,358	+/-3,931		
	9,893,279	+/-18,408		

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# What is the Margin of Error?

B01001 SEX BY AGE  
 Universe: Total population ⓘ  
 2012-2016 American Community Survey 5-Year Estimates

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Versions of this table are available for the following years:		United States		
Year	Estimate	Margin of Error		
2016	318,558,162	*****		
2015	156,765,322	+/-6,427		
2014	10,154,024	+/-3,778		
2013	10,476,978	+/-17,108		
2012	10,547,421	+/-17,082		
2011	6,431,470	+/-2,858		
2010	4,448,837	+/-4,370		
2009	2,428,268	+/-13,313		
	2,386,738	+/-11,112		
	6,780,386	+/-15,168		
	11,152,792	+/-4,602		
	10,746,358	+/-3,931		
	9,893,279	+/-18,408		

**United States** Census Bureau  
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# What is the Margin of Error?

B01001 SEX BY AGE  
Universe: Total population  
2012-2016 American Community Survey 5-Year Estimates

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		United States	
		Estimate	Margin of Error
45	Total	318,558,162	+/-6,427
45	Male	156,765,322	+/-3,778
	Under 5 years	10,154,024	+/-17,108
	5 to 9 years	10,476,978	+/-17,082
	10 to 14 years	10,547,421	+/-2,858
	15 to 17 years	6,431,470	+/-4,370
	18 and 19 years	4,448,837	+/-13,313
	20 years	2,428,269	+/-11,112
	21 years	2,306,738	+/-15,168
	22 to 24 years	6,780,396	+/-4,602
	25 to 29 years	11,152,762	+/-3,931
	30 to 34 years	10,746,358	+/-18,408
	35 to 39 years	9,893,275	

Versions of this table are available for the following years:  
2016  
2015  
2014  
2013  
2012  
2011  
2010  
2009

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# What is the Margin of Error?

- **Definition:** An MOE is a measure of the possible variation of the estimate around the population value
- At a given confidence level, the estimate and the actual population value will differ by no more than the value of the MOE
  - 90% confidence level is the Census Bureau Standard
- ACS MOEs are provided in the same units as their respective estimates

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# What is the Margin of Error?

B01001 SEX BY AGE  
 Universe: Total population  
 2012-2016 American Community Survey 5-Year Estimates

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Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

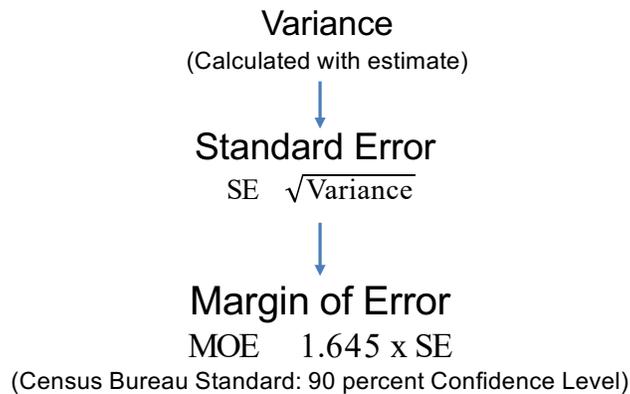
		United States	
		Estimate	Margin of Error
45	Total	318,558,162	+/-3,778
46	Male	156,765,322	+/-4,477
47	Female	161,792,840	+/-3,168
48	Under 5 years	10,154,024	+/-3,778
49	5 to 9 years	10,476,076	+/-3,168
50	10 to 14 years	10,547,421	+/-17,082
51	15 to 17 years	6,431,470	+/-2,858
52	18 and 19 years	4,448,837	+/-4,370
53	20 years	2,428,269	+/-13,313
54	21 years	2,306,738	+/-11,112
55	22 to 24 years	6,780,386	+/-15,168
56	25 to 29 years	11,152,752	+/-4,602
57	30 to 34 years	10,746,358	+/-3,931
58	35 to 39 years	9,883,279	+/-18,408

Versions of this table are available for the following years:  
 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009

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## Measures of Sampling Variability



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## Alternate Confidence Levels

Confidence Level	Margin of Error (MOE)
90%	1.645 x SE
95%	1.96 x SE
99%	2.58 x SE

Converting MOE to different confidence level:

$$\text{MOE}_{95\% \text{ confidence level}} = \frac{1.96}{1.645} \times \text{MOE}_{90\% \text{ confidence level}}$$

$$1.96 \times \frac{\text{MOE}_{90\% \text{ confidence level}}}{1.645}$$

## Alternate Confidence Levels

B01001 SEX BY AGE Universe: Total Population 2012-2016 American Community Survey 5-Year Estimates		
United States		
	Estimate	Margin of Error
Under 5 years	10,154,024	+/-3,778

$$\text{MOE}_{95\% \text{ confidence level}} = \frac{1.96}{1.645} \times 3,778$$

$$\text{+/- 4,501}$$

## Alternate Confidence Levels

<b>B01001</b>	<b>SEX BY AGE</b> Universe: Total Population 2012-2016 American Community Survey 5-Year Estimates	
	<b>United States</b>	
	<b>Estimate</b>	<b>Margin of Error</b>
Under 5 years	10,154,024	+/-3,778

$$\text{MOE}_{95\% \text{ confidence level}} = \frac{1.96}{1.645} \times 3,778$$

$$= +/- 4,501$$

Confidence Level	Margin of Error (MOE)	MOE for Example Estimate
90%	1.645 x SE	/- 3,778
95%	1.96 x SE	/- 4,501
99%	2.58 x SE	/- 5,925

## Outline

- ACS Estimates
- What is the Margin of Error (MOE)
- **Why do MOEs Matter**
- Statistical Testing Using the MOE
- Special Cases
- Approximating the MOE
- Available Resources
- Questions

## Confidence Intervals

Confidence Interval: (Estimate - MOE, Estimate + MOE)

Geography	Median Household Income (\$)	MOE (\$)
Block Group 1	37,284	+/- 20,922

Upper Bound    \$37,284    20,922    \$58,206

Lower Bound    \$37,284 – 20,922    \$16,362

Confidence Interval <sub>90%</sub>: \$16,362, \$58,206

## Why MOEs Matter

Geography	Median Household Income (\$)	MOE (\$)
Block Group 1	37,284	
Block Group 2	42,797	
Block Group 3	56,875	
Block Group 4	66,725	
Block Group 5	76,850	

## Why MOEs Matter

Geography	Median Household Income (\$)	MOE (\$)
Block Group 1	37,284	+/-20,922
Block Group 2	42,797	+/-21,305
Block Group 3	56,875	+/-20,956
Block Group 4	66,725	+/-32,137
Block Group 5	76,850	+/-47,200

## Outline

- ACS Estimates
- What is the Margin of Error (MOE)
- Why do MOEs Matter
- **Statistical Testing Using the MOE**
- Special Cases
- Approximating the MOE
- Available Resources
- Questions

## What is Statistical Testing

- **Definition** : A test to determine if a difference is unlikely to occur by chance
- To be “statistically different”, there must be statistical evidence that there is a difference between two estimates
- Testing should be conducted for all comparisons, both implicit and explicit

## Statistical Testing

Generic Z-score formula:

$$\frac{|E - E|}{\sqrt{MMME_2^2 + MMME_2^2}}$$

# Statistical Testing

S0201 SELECTED POPULATION PROFILE IN THE UNITED STATES				
2016 American Community Survey 1-Year Estimates				
Subject	United States		New York	
	Total Population		Total Population	
	Estimate	Margin of Error	Estimate	Margin of Error
25 to 34 years	13.7%	+/-0.1	14.6%	+/-0.1
35 to 44 years	12.6%	+/-0.1	12.5%	+/-0.1
45 to 54 years	13.2%	+/-0.1	13.7%	+/-0.1
55 to 64 years	12.8%	+/-0.1	13.0%	+/-0.1
65 to 74 years	8.9%	+/-0.1	8.7%	+/-0.1
75 years and over	6.4%	+/-0.1	6.7%	+/-0.1
Median age (years)	37.9	+/-0.1	38.4	+/-0.1
18 years and over	77.2%	+/-0.1	78.8%	+/-0.1
21 years and over	73.1%	+/-0.1	74.7%	+/-0.1



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# Statistical Testing

Subject	United States		New York	
	Total Population		Total Population	
	Estimate	Margin of Error	Estimate	Margin of Error
Median age (years)	37.9	+/-0.1	38.4	+/-0.1

Step	Process	Result
1	Take the difference of the estimates	37.9 – 38.4 = -0.5
2	Take the absolute value of step 1	-0.5  abs -0.5 = 0.5
3	Square the MOEs	0.1 <sup>2</sup> = 0.01 0.1 <sup>2</sup> = 0.01
4	Add the squared MOEs together	0.01 + 0.01 = 0.02



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## Statistical Testing

Step	Process	Result
5	Take the square root of the sum	$\sqrt{0.02} \approx 0.141$
6	Divide step 2 by step 5	0.5 / 0.141 = 3.55
7	Compare result to 1.0	3.55 > 1.0

If the result is greater than 1.0,  
then the estimates are statistically different  
at the 90% confidence level

## Statistical Testing

Generic Z-score formula:

$$\frac{|E - \bar{E}|}{\sqrt{MMME^2}}$$

Example:

$$\frac{|37.9 - 38.4|}{\sqrt{(0.1)^2}} = 3.55$$

# Statistical Testing

This method is used for:

- Any type of estimate (count, percent, median, rate, etc.)
- Between years
  - Not between single-year and multi-year estimates
- Between non-overlapping multi-year periods
- Across geographic areas
- Between surveys (e.g. ACS vs Census)
  - To check ACS/ Census compatibility, visit:

<https://www.census.gov/programs-surveys/acs/guidance/comparing-acs-data.html>

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# Statistical Testing Tool

The screenshot shows the 'Statistical Testing Tool' page for the American Community Survey (ACS). The page has a navigation menu on the left with categories like 'About the Survey', 'Respond to the Survey', 'News & Updates', 'Data', 'Guidance for Data Users', 'Subjects Included in the Survey', 'Which Data Table or Tool Should I Use?', 'When to Use 1-year, 2-year, or 5-year Estimates', 'Handbooks', 'Comparing ACS Data', 'Statistical Testing Tool', 'Training Presentations', 'Geography & ACS', 'Technical Documentation', and 'Methodology'. The main content area is titled 'Statistical Testing Tool' and includes a 'Print' and 'Share' button. Below this is a paragraph explaining that comparing ACS estimates involves more than just determining which is higher or lower, and that users should conduct statistical testing to ensure differences are statistically significant. A small thumbnail image of the tool is shown. Below the thumbnail is a 'Download Statistical Testing Tool' link with a file size of 3.5 MB. A 'Tool Features' section lists: 'Compares up to 3,230 pairs of estimates at once', 'Compares multiple estimates simultaneously (up to 150 estimates)', 'Displays statistical testing results ("Yes", "No") automatically', 'Handles special formatting and characters, such as the "+" in front of the MOE, without additional editing by the data user', 'Uses the Census Bureau's standard 90% confidence level, but can also process statistical testing at 95% or 99% confidence levels', and 'May be used to conduct statistical testing for other Census Bureau surveys'.

<https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html>

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# Statistical Testing Tool

## Statistical Testing Tool

### Statistical Testing for Two Estimates



#### Purpose

This spreadsheet determines whether there is statistical evidence to conclude that two estimates are different from each another.

#### Results

Yes	Estimates are statistically different.
No	Estimates are NOT statistically different (or are statistically tied).
N/A	Statistical testing is not applicable for one or both of the estimates.

[Overview](#) [Instructions](#) [Statistical Testing for Multiple Estimates](#) [Worked Example](#) [Contact Us](#)

	Label	First Estimate	First Margin of Error (MOE)	Second Estimate	Second Margin of Error (MOE)	Statistically Different?
1	Median age (years)	37.9	+/-0.1	38.4	+/-0.1	Yes
2						
3	Median Household Income (block groups)	37284	20922	76850	47200	No
4						
5						

<https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html>



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# Statistical Testing Tool

## Statistical Testing Tool

### Statistical Testing for Two Estimates



#### Purpose

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	Label	First Estimate	First Margin of Error (MOE)	Second Estimate	Second Margin of Error (MOE)	Statistically Different?
1	Median age (years)	37.9	+/-0.1	38.4	+/-0.1	Yes
2						
3	Median Household Income (block groups)	37284	20922	76850	47200	No
4						
5						

<https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html>



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# Statistical Testing Tool

## Statistical Testing Tool

### Statistical Testing for Two Estimates



**Purpose**  
This spreadsheet determines whether there is statistical evidence to conclude that two estimates are different from each another.

Results	
Yes	Estimates are statistically different.
No	Estimates are NOT statistically different (or are statistically tied).
N/A	Statistical testing is not applicable for one or both of the estimates.

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	Label	First Estimate	First Margin of Error (MOE)	Second Estimate	Second Margin of Error (MOE)	Statistically Different?
1	Median age (years)	37.9	+/-0.1	38.4	+/-0.1	Yes
2						
3	Median Household Income (block groups)	37284	20922	76850	47200	No
4						
5						

<https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html>

# Statistical Testing Tool

## Statistical Testing Tool

### Statistical Testing for Multiple Estimates



**Purpose**  
This spreadsheet determines whether there is statistical evidence to conclude that two estimates are different from each another.

Results	
Yes	Estimates are statistically different.
No	Estimates are NOT statistically different (or are statistically tied).
X	Estimate is compared to itself.
-	Statistical testing is not appropriate.

**How to Use**  
1. Download  
2. Insert geog  
3. Insert num  
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(Recommen  
6. If the estim  
"1,645" to  
7. (Optional) 1  
column to 1

[Overview](#)   [Ins](#)

	Label	Estimate	Margin of Error (ME)	Label	Block Group 1	Block Group 2	Block Group 3	Block Group 4	Block Group 5
1	Block Group 1	37,200	+/-20,920	Block Group 1	X	No	No	No	No
2	Block Group 2	42,797	+/-21,305	Block Group 2	No	X	No	No	No
3	Block Group 3	59,876	+/-20,956	Block Group 3	No	No	X	No	No
4	Block Group 4	66,725	+/-32,137	Block Group 4	No	No	No	X	No
5	Block Group 5	76,850	+/-47,200	Block Group 5	No	No	No	No	X
6									

<https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html>

# Statistical Testing Tool

### Statistical Testing Tool

**Statistical Testing for Multiple Estimates**



**Purpose**  
This spreadsheet determines whether there is statistical evidence to conclude that two estimates are different from each another.

**How to Use**

1. Download
2. Insert geog
3. Insert numb
4. Insert marg
5. Sort the da (Recommen
6. If the estr "1,645" to "
7. (Optional) T column to t

**Results**

Yes	Estimates are statistically different.
No	Estimates are NOT statistically different (or are statistically tied).
X	Estimate is compared to itself.
-	Statistical testing is not appropriate.

[Overview](#) [Ins](#)

Label	Estimate	Margin of Error (MOC)	Label	Block Group 1	Block Group 2	Block Group 3	Block Group 4	Block Group 5
1 Block Group 1	37,200	+/-20,920	Block Group 1	X	No	No	No	No
2 Block Group 2	42,797	+/-21,305	Block Group 2	No	X	No	No	No
3 Block Group 3	56,875	+/-20,956	Block Group 3	No	No	X	No	No
4 Block Group 4	66,725	+/-32,137	Block Group 4	No	No	No	X	No
5 Block Group 5	76,850	+/-47,200	Block Group 5	No	No	No	No	X
6								

<https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html>

# ACS Comparison Profile

## Year to Year Change

CP02 COMPARATIVE SOCIAL CHARACTERISTICS IN THE UNITED STATES 2012-2016 American Community Survey 5-Year Estimates

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Since the 5-year data do not benefit from data quality filtering, comparisons are only made for populations of 5,000 or more.

Versions of this table are available for the following years	Subject	2012-2016 Estimates	United States 2007-2011 Estimates	Statistical Significance
2016	1 HOUSEHOLDS BY TYPE			
2015	Total households	117,716,237	114,761,359	*
	Family households (families)	65.0%	65.7%	*
	With own children of the householder under 18 years	29.9%	30.3%	*
	Married-couple family	48.2%	49.3%	*
	With own children of the householder under 18 years	19.2%	20.7%	*
	Male householder, no wife present, family	4.5%	4.0%	*
	With own children of the householder under 18 years	2.3%	2.2%	*
	Female householder, no husband present, family	12.9%	12.7%	*
	With own children of the householder under 18 years	7.0%	7.3%	*
	Nonfamily households	34.1%	33.3%	*
	Householder living alone	27.7%	27.3%	*
	65 years and over	10.4%	9.5%	*

# ACS Ranking Tables

R0205 PERCENT OF THE TOTAL POPULATION WHO ARE NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER ALONE - United States -- States; and Puerto Rico  
 Universe: Total population  
 2016 American Community Survey 1-Year Estimates

Table View ⌵ ⏪ BACK TO ADVANCED SEARCH

Actions: 🔧 Modify Table | 🗑️ Add/Remove Geographies | 🔖 Bookmark/Save | 🖨️ Print | 📄 Download | 🗺️ Create a Map | 📊 With Statistical Significance

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 To view this table with statistical significance, select With Statistical Significance in the Action menu.  
 A # next to a geography indicates when an estimate is not statistically significant from the estimate for the selected geography.  
 The ## indicates the selected geography.

Versions of this table are available for the following years:

- 2016 ▶
- 2015
- 2014
- 2013
- 2012
- 2011
- 2010
- 2009
- 2008
- 2007

Geography: United States ▼

Rank	Geographical Area	Percent	Margin of Error
1	United States	0.2	±0.1
1	Hawaii	10.1	±0.8
2	Alaska	1.3	±0.1
3	Utah	1.0	±0.1
4	Nevada	0.7	±0.1
4	Washington	0.7	±0.1
6	California	0.4	±0.1
6	Oregon	0.4	±0.1
8	Arkansas	0.3	±0.1
9	Arizona	0.2	±0.1
9	Colorado	0.2	±0.1
9	Delaware	0.2	±0.2
9	Missouri	0.2	±0.1
9	Oklahoma	0.2	±0.1

**United States Census Bureau** | U.S. Department of Commerce  
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[census.gov](http://census.gov)

# ACS Ranking Tables

R0205 PERCENT OF THE TOTAL POPULATION WHO ARE NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER ALONE - United States -- States; and Puerto Rico  
 Universe: Total population  
 2016 American Community Survey 1-Year Estimates

Table View ⌵ ⏪ BACK TO ADVANCED SEARCH

Actions: 🔧 Modify Table | 🗑️ Add/Remove Geographies | 🔖 Bookmark/Save | 🖨️ Print | 📄 Download | 🗺️ Create a Map | 📊 Without Statistical Significance

This table is displayed with default geographies. ?  
 Click Back to Search to select other geographies using the search options on the left. 📄 View Geography Notes | 📄 View Table Notes

**Tell us what you think.** Provide feedback to help make American Community Survey data more useful for you.  
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Versions of this table are available for the following years:

- 2016 ▶
- 2015
- 2014
- 2013
- 2012
- 2011
- 2010
- 2009
- 2008
- 2007
- 2006

Geography: United States ▼  
 Stat Sig: Geographical Area: United States ▼

Rank	Geographical Area	Stat Sig?	Percent	Margin of Error
1	United States	##	0.2	±0.1
1	Hawaii		10.1	±0.8
2	Alaska		1.3	±0.1
3	Utah		1.0	±0.1
4	Nevada		0.7	±0.1
4	Washington		0.7	±0.1
6	California		0.4	±0.1
6	Oregon		0.4	±0.1
9	Arkansas	#	0.3	±0.1
9	Arizona	#	0.2	±0.1
9	Colorado	#	0.2	±0.1
9	Delaware	#	0.2	±0.2
9	Missouri	#	0.2	±0.1
9	Oklahoma	#	0.2	±0.1

**United States Census Bureau** | U.S. Department of Commerce  
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# ACS Ranking Tables

R0205 PERCENT OF THE TOTAL POPULATION WHO ARE NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER ALONE - United States -- States; and Puerto Rico  
 Universe: Total population  
 2016 American Community Survey 1-Year Estimates

Table View [Table View](#) [BACK TO ADVANCED SEARCH](#)

Actions: [Modify Table](#) | [Add/Remove Geographies](#) | [Bookmark/Save](#) | [Print](#) | [Download](#) | [Create a Map](#) | [Without Statistical Significance](#)

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- 2013
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- 2011
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- 2008
- 2007
- 2006

Geography:  Stat Sig:

Rank	Geographical Area	Stat Sig?	Percent	Margin of Error
1	United States	##	0.2	+/-0.1
1	Hawaii		10.1	+/-0.8
2	Alaska		1.3	+/-0.1
3	Utah		1.0	+/-0.3
4	Nevada		0.7	+/-0.1
4	Washington		0.7	+/-0.1
6	California		0.4	+/-0.1
6	Oregon		0.4	+/-0.1
8	Arkansas		0.3	+/-0.1
9	Arizona	#	0.2	+/-0.3
9	Colorado	#	0.2	+/-0.1
9	Delaware	#	0.2	+/-0.2
9	Missouri	#	0.2	+/-0.1
9	Oklahoma	#	0.2	+/-0.1

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## Outline

- ACS Estimates
- What is the Margin of Error (MOE)
- Why do MOEs Matter
- Statistical Testing Using the MOE
- **Special Cases**
- Approximating the MOE
- Available Resources
- Questions

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## Special Case Controlled Estimates

- MOE = \*\*\*\*\* (5 asterisks)
- Set MOE = 0 for statistical testing

B01001 SEX BY AGE		
Universe: Total Population 2012-2016 American Community Survey 5-Year Estimates		
	United States	
	Estimate	Margin of Error
Total:	318,558,162	*****
Male:	156,765,322	+/-6,427
Under 5 years	10,154,024	+/-3,778
5 to 9 years	10,476,978	+/-17,108
10 to 14 years	10,547,421	+/-17,082
15 to 17 years	6,431,470	+/-2,858

## Special Case Zero Estimate MOEs

- Zero estimates will have an MOE

B01001E SEX BY AGE (NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER ALONE)								
Universe: People who are Native Hawaiian and Other Pacific Islander alone 2012-2016 American Community Survey 5-Year Estimates								
	Maine		New Hampshire		Rhode Island		Vermont	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	211	+/-72	229	+/-92	575	+/-245	206	+/-107
Male:	84	+/-48	103	+/-65	338	+/-153	69	+/-47
Under 5 years	0	+/-23	0	+/-26	0	+/-29	0	+/-20
5 to 9 years	0	+/-23	0	+/-26	55	+/-52	0	+/-20
10 to 14 years	11	+/-9	0	+/-26	39	+/-36	10	+/-15
15 to 17 years	0	+/-23	0	+/-26	15	+/-21	0	+/-20
18 and 19 years	0	+/-23	0	+/-26	0	+/-29	0	+/-20
20 to 24 years	0	+/-23	15	+/-23	110	+/-81	0	+/-20
25 to 29 years	30	+/-42	0	+/-26	0	+/-29	0	+/-20

## Special Case Medians and Aggregates

B06011 MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2016 INFLATION-ADJUSTED DOLLARS) BY PLACE OF BIRTH IN THE UNITED STATES Universe: Population 15 years and over in the United States with income 2012-2016 American Community Survey 5-Year Estimates		
Adak city, Alaska		
	Estimate	Margin of Error
Median income in the past 12 months --		
Total:	24,063	+/-6,521
Born in state of residence	19,375	+/-14,024
Born in other state of the United States	56,667	+/-14,001
Native; born outside the United States	-	**
Foreign born	2,500-	***

- Median and Aggregates with too few observations
  - Estimate = "-", MOE = "\*\*\*"
- Medians in lower or upper categories:
  - Estimate = "\$2,500-", MOE = "\*\*\*"
  - Estimate = "\$250,000+", MOE = "\*\*\*\*\*"

Statistical testing **NOT** possible



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## Special Case Medians and Aggregates

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Median income in the past 12 months --		
Total:	24,063	+/-6,521
Born in state of residence	19,375	+/-14,024
Born in other state of the United States	56,667	+/-14,001
Native; born outside the United States	-	**
Foreign born	2,500-	***

- Median and Aggregates with too few observations
- Percents and Ratios with a denominator of zero (0)
  - Estimate = "-", MOE = "\*\*\*"
- Medians in lower or upper categories:
  - Estimate = "\$2,500-", MOE = "\*\*\*"
  - Estimate = "\$250,000+", MOE = "\*\*\*\*\*"

Statistical testing **NOT** possible



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## Special Case Medians and Aggregates

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- Median and Aggregates with too few observations
  - Estimate = "-", MOE = "\*\*\*"
- Medians in lower or upper categories:
  - Estimate = "\$2,500-", MOE = "\*\*\*"
  - Estimate = "\$250,000+", MOE = "\*\*\*"

Statistical testing **NOT** possible

## Special Case Medians and Aggregates

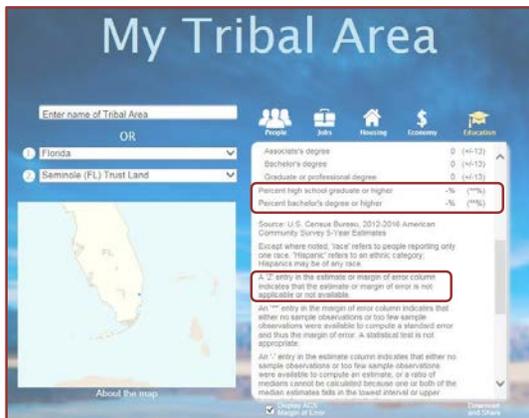
B06011 MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2016 INFLATION-ADJUSTED DOLLARS) BY PLACE OF BIRTH IN THE UNITED STATES Universe: Population 15 years and over in the United States with income 2012-2016 American Community Survey 5-Year Estimates		
Adak city, Alaska		
	Estimate	Margin of Error
Median income in the past 12 months --		
Total:	24,063	+/-6,521
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Born in other state of the United States	56,667	+/-14,001
Native; born outside the United States	-	**
Foreign born	2,500-	***

- Median and Aggregates with too few observations
  - Estimate = "-", MOE = "\*\*\*"
- Medians in lower or upper categories:
  - Estimate = "\$2,500-", MOE = "\*\*\*"
  - Estimate = "\$250,000+", MOE = "\*\*\*"

Statistical testing **NOT** possible

# Special Case

## Special Cases displayed in apps and the API



# Estimates with Large MOEs

B17001 POVERTY STATUS IN THE PAST 12 MONTHS BY SEX BY AGE  
Universe: Population for whom poverty status is determined  
2012-2016 American Community Survey 5-Year Estimates

Table View ← BACK TO ADVANCED SEARCH

Actions: [Modify Table](#) | [Add/Remove Geographies](#) | [Bookmark/Save](#) | [Print](#) | [Download](#) | [Create a Map](#)

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	Census Tract 9601, Acadia Parish, Louisiana		Census Tract 9602, Acadia Parish, Louisiana		Census Tract 9603, Acadia Parish, Louisiana		Census Tract 9604, Acadia Parish, Louisiana		Census Tract 9605, Acadia Parish, Louisiana		Census Tract 9606, Acadia Parish, Louisiana		Census Tract 9607, Acadia Parish, Louisiana		Census Tract 9608, Acadia Parish, Louisiana		Census Tract 9609, Acadia Parish, Louisiana	
	Estimate	Margin of Error																
Total:	6,168	+/-565	5,950	+/-497	3,661	+/-331	6,665	+/-505	6,528	+/-639	5,864	+/-472	4,333	+/-436	4,439	+/-444	4,882	+/-455
Income in the past 12 months below poverty level:	1,981	+/-606	300	+/-181	436	+/-185	738	+/-297	1,107	+/-400	832	+/-320	1,263	+/-347	1,372	+/-503	1,580	+/-417
Male:	743	+/-322	135	+/-106	149	+/-80	275	+/-111	504	+/-279	77	+/-64	474	+/-190	576	+/-196	536	+/-180
Under 5 years:	66	+/-23	0	+/-17	38	+/-42	15	+/-16	60	+/-75	37	+/-33	70	+/-52	109	+/-62	70	+/-53
5 years:	17	+/-27	0	+/-17	0	+/-12	0	+/-17	0	+/-17	0	+/-17	0	+/-17	51	+/-75	0	+/-17
6 to 11 years:	206	+/-176	14	+/-23	0	+/-12	17	+/-19	28	+/-44	0	+/-17	53	+/-59	52	+/-65	155	+/-95
12 to 14 years:	61	+/-104	13	+/-23	0	+/-12	9	+/-16	60	+/-88	0	+/-17	35	+/-32	12	+/-20	37	+/-40
15 years:	61	+/-70	0	+/-17	0	+/-12	0	+/-17	0	+/-17	0	+/-17	0	+/-17	0	+/-12	11	+/-18
16 and 17 years:	38	+/-56	12	+/-22	19	+/-32	13	+/-21	0	+/-17	0	+/-17	22	+/-23	24	+/-36	1	+/-2
18 to 24 years:	0	+/-17	0	+/-17	0	+/-12	0	+/-17	0	+/-17	0	+/-17	52	+/-46	66	+/-65	30	+/-39
25 to 34 years:	0	+/-17	13	+/-22	15	+/-32	31	+/-29	51	+/-73	0	+/-17	67	+/-99	101	+/-77	54	+/-55
35 to 44 years:	100	+/-111	0	+/-17	0	+/-12	24	+/-38	26	+/-42	0	+/-17	0	+/-12	0	+/-12	41	+/-50
45 to 54 years:	93	+/-80	11	+/-16	0	+/-12	0	+/-17	105	+/-112	40	+/-62	9	+/-14	60	+/-71	57	+/-61
55 to 64 years:	59	+/-54	56	+/-56	70	+/-62	82	+/-71	69	+/-64	0	+/-17	39	+/-50	70	+/-78	66	+/-56
65 to 74 years:	0	+/-17	14	+/-23	0	+/-12	0	+/-17	105	+/-85	0	+/-17	67	+/-40	0	+/-12	6	+/-9

## Estimates with Large MOEs

- Exercise Caution
  - Questionable Reliability
  - Small Sample Size
- Possible Solutions:
  - Use a larger geography
  - Combine estimates across characteristics, geographies or both

## Outline

- ACS Estimates
- What is the Margin of Error (MOE)
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- Statistical Testing Using the MOE
- Special Cases
- **Approximating the MOE**
- Available Resources
- Questions

## Deriving New Estimates Must approximate the MOE

B01001 SEX BY AGE  
Universe: Total population  
2012-2016 American Community Survey 5-Year Estimates

Versions of this table are available for the following years:  
2016  
2015  
2014  
2013  
2012  
2011  
2010  
2009

		United States	
		Estimate	Margin of Error
Total:		318,558,162	-----
Male:		166,955,906	+/-3,499
Under 5 years		10,154,024	+/-3,778
5 to 9 years		10,470,978	+/-11,108
10 to 14 years		10,547,421	+/-17,082
15 to 17 years		6,431,470	+/-2,858
18 and 19 years		4,448,937	+/-4,370
20 years		2,428,268	+/-13,313
21 years		2,398,738	+/-11,112
22 to 24 years		6,780,398	+/-15,188
25 to 29 years		11,152,792	+/-4,602
30 to 34 years		10,746,368	+/-3,931
35 to 39 years		9,993,279	+/-18,408
40 to 44 years		10,199,413	+/-19,541
45 to 49 years		10,442,250	+/-3,854
50 to 54 years		10,972,766	+/-3,047
55 to 59 years		10,318,312	+/-14,123
60 and 61 years		3,817,221	+/-10,919
62 to 64 years		5,174,670	+/-12,283
65 and 66 years		3,203,247	+/-10,818
67 to 69 years		4,032,545	+/-8,491
70 to 74 years		5,084,251	+/-10,480
75 to 79 years		3,516,057	+/-9,458
80 to 84 years		2,406,918	+/-8,277
85 years and over		2,059,412	+/-7,865
Female:		151,762,848	+/-3,498
Under 5 years		9,712,936	+/-3,911
5 to 9 years		10,031,385	+/-17,933

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## Approximating the MOE

To calculate total number of children under the age of 5 years old:

1. Sum the estimates for males and females
2. Approximate the MOE:

$$M + F \quad \sqrt{M^2 + F^2} \quad \dots$$

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## Approximating the MOE

Characteristics	Estimate	MOE
Under 5 years, Males	10,154,024	+/-3,778
Under 5 years, Females	9,712,936	+/-3,911

Estimate of the Sum    10,154,024    9,712,936  
 19,866,960

$$MMES \quad \sqrt{3,778^2 + 3,911^2} \approx 5,438$$

## Approximating the MOE

Characteristics (Native Hawaiian and Other Pacific Islander alone)	Estimate	MOE
Under 5 years old (Maine)	0	+/-22
5 to 9 years old (Maine)	0	+/-22
Under 5 years old (Rhode Island)	0	+/-29
5 to 9 years old (Rhode Island)	41	+/-37
<b>TOTAL</b>	41	+/-47

When approximating a sum,  
use only the largest zero estimate MOE, once:

$$MMES \quad \sqrt{37^2 + 29^2} \approx 47$$

# Variance Replicate Tables

## American Community Survey (ACS)

- About the Survey
- Respond to the Survey
- News & Updates
- Data
- Guidance for Data Users
- Geography & ACS
- Technical Documentation**
- Code Lists, Definitions, and Accuracy
- User Notes
- Errata
- Data Suppression
- Table & Geography Changes
- Table Shells
- Summary File Documentation
- PUMS Documentation
- Variance Replicate Tables Documentation

### Variance Replicate Tables Documentation



Variance Replicate Estimate Tables include estimates, margins of error, and 80 variance replicates for selected American Community Survey 5-year Detailed Tables. The tables are intended for advanced users who are adding ACS data within a table or between geographies. Users can calculate margins of error for aggregated data by using the variance replicates. Unlike available approximation formulas, this method results in an exact margin of error by using the covariance term.

To access the tables, please visit the [Variance Replicate Tables](#) data page.

2016	2015	2014
------	------	------

#### Technical Documentation

Contains worked examples and instructions to calculate margins of error for aggregated estimates, percentages, and ratios.

- 2012-2016 Variance Replicate Tables Documentation [ $<1.0$  MB]
- 2012-2016 Appendix A: Average Weights and k-Values [ $<1.0$  MB]
- 2012-2016 Appendix A: Average Weights and k-Values [ $<1.0$  MB]

#### Table and Geography List

Contains a list of tables and types of geographic areas that have variance replicate estimates

- 2012-2016 Variance Replicate Estimates Table and Geography List [ $<1.0$  MB]

### Related Information

Tell Us What You Think!

<https://www.census.gov/programs-surveys/acs/technical-documentation/variance-tables.html>



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# Collapsed Tables

## Detailed Table

001001B SEX BY AGE (BLACK OR AFRICAN AMERICAN ALONE) Universe: People who are Black or African American alone 2016 American Community Survey 1-Year Estimates		
	United States	
	Estimate	Margin of Error
Total:	40,893,369	+/-64,285
Male:	19,537,758	+/-35,962
Under 5 years	1,380,640	+/-11,878
5 to 9 years	1,483,840	+/-17,452
10 to 14 years	1,446,747	+/-20,544
15 to 17 years	926,684	+/-8,558
18 and 19 years	663,421	+/-11,769
20 to 24 years	1,698,590	+/-15,132
25 to 29 years	1,593,848	+/-12,072
30 to 34 years	1,364,171	+/-11,673
35 to 44 years	2,490,670	+/-16,197
45 to 54 years	2,514,128	+/-12,777
55 to 64 years	2,178,776	+/-8,608
65 to 74 years	1,194,391	+/-8,472

## Collapsed Table

C01001B SEX BY AGE (BLACK OR AFRICAN AMERICAN ALONE) Universe: People who are Black or African American alone 2016 American Community Survey 1-Year Estimates		
	United States	
	Estimate	Margin of Error
Total:	40,893,369	+/-64,285
Male:	19,537,758	+/-35,962
Under 18 years	5,237,911	+/-26,401
18 to 64 years	12,503,604	+/-21,639
65 years and over	1,796,243	+/-8,533
Female:	21,355,611	+/-43,641
Under 18 years	5,081,189	+/-29,343
18 to 64 years	13,609,249	+/-23,107
65 years and over	2,665,173	+/-8,109



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# Outline

- ACS Estimates
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# Resources

## American Community Survey (ACS)

About the Survey  
Respond to the Survey  
News & Updates  
Data  
Guidance for Data Users  
Geography & ACS  
Technical Documentation  
Methodology  
Library  
Operations and Administration  
Contact Us



The American Community Survey (ACS) helps local officials, community leaders, and businesses understand the changes taking place in their communities. It is the premier source for detailed population and housing information about our nation.



### Latest

Data News Events Library

### 2016 Data Release

Learn more about ACS data releases, including the January 18th release of 2012-2016 ACS 5-Year Public Use Microdata Sample files and Variance Replicate Tables.

### New Preview of County Profiles on data.census.gov

Search for your county on data.census.gov to explore a visual snapshot of statistics and provide feedback on this preview of the data dissemination platform.

<https://www.census.gov/programs-surveys/acs/>

# ACS Documentation

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- PUMS Documentation
- Variance Replicate Tables Documentation
- Race/Ethnicity and American Indian & Alaska Native Documentation
- Methodology
- Library
- Generations and

### Code Lists, Definitions, and Accuracy



View the detailed codes and definitions for variables, statistical testing, and an explanation of sample design, methodology, and accuracy for the American Community Survey.

2016	2015	2014	2013	2012	▶
------	------	------	------	------	---

#### Code Lists

Detailed codes for variables that contain a large number of coded responses, such as ancestry and occupation

2016 Code Lists [1.2 MB]

#### Subject Definitions

Definitions of population and housing variables to help you understand the results of the American Community Survey

2016 Subject Definitions [7.9 MB]

#### Group Quarters Definitions

Definitions for classifying group living situations according to the type of housing and/or services provided

2016 Group Quarters Definitions [1.1 MB]

#### Comparison Guidance

2016  
Learn more about comparing the 2016 ACS with Census 2000, 2010 Census, and 5-year to 5-year estimates.

#### Instructions for Applying Statistical Testing

Basic instructions for obtaining the ACS standard errors needed to do manual statistical testing

- 2016 Instructions for Applying Statistical Testing to ACS 1-year Data [ $<1.0$  MB]
- 2012-2016 Instructions for Applying Statistical Testing to ACS 5-year Data [ $<1.0$  MB]

#### Statistical Testing Tool

Spreadsheet to quickly test whether ACS estimates are statistically different from one another

Statistical Testing Tool

#### Accuracy of the Data

A basic explanation of the sample design, estimation methodology, and accuracy of the data

- 2012-2016 ACS Multiyear Accuracy (US) [ $<1$  MB]
- 2012-2016 PRCS Multiyear Accuracy (Puerto Rico) [ $<1$  MB]
- 2016 ACS 1-year Accuracy of the Data (US) [ $<1$  MB]
- 2016 PRCS 1-year Accuracy of the Data (Puerto Rico) [ $<1$  MB]

<https://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>



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### Related Information

Tell Us What You Think!

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- Summary File Documentation
- PUMS Documentation
- Variance Replicate Tables Documentation
- Race/Ethnicity and American Indian & Alaska Native Documentation
- Methodology
- Library
- Generations and

### Code Lists, Definitions, and Accuracy



View the detailed codes and definitions for variables, statistical testing, and an explanation of sample design, methodology, and accuracy for the American Community Survey.

2016	2015	2014	2013	2012	▶
------	------	------	------	------	---

#### Code Lists

Detailed codes for variables that contain a large number of coded responses, such as ancestry and occupation

2016 Code Lists [1.2 MB]

#### Subject Definitions

Definitions of population and housing variables to help you understand the results of the American Community Survey

2016 Subject Definitions [7.9 MB]

#### Group Quarters Definitions

Definitions for classifying group living situations according to the type of housing and/or services provided

2016 Group Quarters Definitions [1.1 MB]

#### Comparison Guidance

2016  
Learn more about comparing the 2016 ACS with Census 2000, 2010 Census, and 5-year to 5-year estimates.

#### Instructions for Applying Statistical Testing

Basic instructions for obtaining the ACS standard errors needed to do manual statistical testing

- 2016 Instructions for Applying Statistical Testing to ACS 1-year Data [ $<1.0$  MB]
- 2012-2016 Instructions for Applying Statistical Testing to ACS 5-year Data [ $<1.0$  MB]

#### Statistical Testing Tool

Spreadsheet to quickly test whether ACS estimates are statistically different from one another

Statistical Testing Tool

#### Accuracy of the Data

A basic explanation of the sample design, estimation methodology, and accuracy of the data

- 2012-2016 ACS Multiyear Accuracy (US) [ $<1$  MB]
- 2012-2016 PRCS Multiyear Accuracy (Puerto Rico) [ $<1$  MB]
- 2016 ACS 1-year Accuracy of the Data (US) [ $<1$  MB]
- 2016 PRCS 1-year Accuracy of the Data (Puerto Rico) [ $<1$  MB]

<https://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>



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### Related Information

Tell Us What You Think!

# ACS Documentation

## American Community Survey (ACS)

- About the Survey
- Respond to the Survey
- News & Updates
- Data
- Guidance for Data Users
- Geography & ACS
- Technical Documentation**
- Code Lists, Definitions, and Accuracy
- User Notes
- Errata
- Data Suppression
- Table & Geography Changes
- Table Shells
- Summary File Documentation
- PUMS Documentation
- Variance Replicate Tables Documentation
- Race/Ethnicity and American Indian & Alaska Native Documentation
- Methodology
- Library
- Operations and Administration
- Contact Us
- Respond to the ACS
- Learn how

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# Compass Handbooks

## American Community Survey (ACS)

- About the Survey
- Respond to the Survey
- News & Updates
- Data
- Guidance for Data Users**
- Subjects Included in the Survey
- Which Data Table or Tool Should I Use?
- When to Use 1-year, 3-year, or 5-year Estimates
- Handbooks**
- Comparing ACS Data
- Statistical Testing Tool
- Training Presentations
- Geography & ACS
- Technical Documentation
- Methodology
- Library
- Operations and Administration
- Contact Us
- Respond to the ACS
- Learn how

### Handbooks for Data Users

You can use American Community Survey (ACS) data in different ways and for different reasons. Each one of our downloadable PDF Compass handbooks helps a particular group with specific how-to instructions and/or case studies.

For an introduction to ACS data, we recommend the compass handbook for General Data Users.



#### What Congress Needs to Know

November 2009  
This handbook helps congressional staff use ACS data to respond to constituent inquiries, draft floor/press statements, conduct legislative research, and more.



#### What Federal Agencies Need to Know

December 2008  
This handbook helps federal agencies use ACS data for eligibility determinations, allocation of funds, program parameters, and more.



#### What General Data Users Need to Know

October 2009  
This handbook helps general data users learn how to access and use ACS data and provide concrete examples of how ACS data can answer real-world questions.



#### What High School Teachers Need to Know

December 2008  
This handbook helps teachers learn more about how to help students grasp statistical ideas with ACS data and how to incorporate data into lesson plans.



#### What Public Use Microdata Sample Data Users Need to Know

February 2008  
This handbook helps PUMS data users learn how to access PUMS files, create PUMS tables, and measure accuracy, margin of error, and confidence intervals.

<https://www.census.gov/programs-surveys/acs/guidance/handbooks.html>



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# Training Presentations

## American Community Survey (ACS)

- About the Survey
- Respond to the Survey
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- Guidance for Data Users**
- Subjects Included in the Survey
- Which Data Table or Tool Should I Use?
- When to Use 1-year, 3-year, or 5-year Estimates
- Handbooks
- Comparing ACS Data
- Statistical Testing Tool
- Training Presentations**
- Geography & ACS

### Training Presentations



Want to learn more about American Community Survey (ACS) data and data products? Need to train others how to understand the data? These training presentations can help.



#### Using American Community Survey Summary File Data

February 2018

Learn more about the ACS Summary File, including website resources and tools to access the data.



#### Introduction to the Public Use Microdata Sample (PUMS) File

February 2018

Discover foundational aspects of working with the Public Use Microdata Sample (PUMS) Files and its organization, confidentiality, and geographic availability.



#### 2012-2016 American Community Survey (ACS) 5-Year Pre-Release Webinar

November 2017

Learn more about the latest ACS 5-year data release with background information, changes for this release, and new information on the ACS website.

### Related Information

Tell Us What You Think!

<https://www.census.gov/programs-surveys/acs/guidance/training-presentations.html>



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# Crosswalk

## American Community Survey

- About the Survey
- Respond to the Survey
- News & Updates
- Data
- Guidance for Data Users**
- Subjects Included in the Survey
- Which Data Table or Tool Should I Use?
- When to use 1-year, 3-year, or 5-year estimates
- Handbooks
- Comparing ACS Data**
- ACS/Census Table Comparisons
- 2016
- 2015
- 2014
- 2013

### ACS/Census Table Comparison

Enter a table number below to search for a comparable table between ACS 5-year estimates and Census 2000 SF3 detailed tables. Or download all table comparisons [XLS 346KB].

ACS 5-year → Census 2000 SF3

Enter ACS Detailed Table #

example: B05008

OR

Census 2000 SF3 → ACS 5-year

Enter Census 2000 SF3 Detailed Table #

example: PCT63H

SUBMIT

RESET

Tell Us What You Think!

### Related Resources

Get ACS detailed tables on American FactFinder

Get Census 2000 SF3 detailed tables on American FactFinder

Browse ACS/Census 2000 comparison guidance by subject area/topic

Tell Us What You Think!  
contact us | email updates | site map

<https://www.census.gov/acs/www/guidance/comparing-acs-data/acscensus-table-lookup>



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# Design and Methodology

<https://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html>

Census.gov > Our Surveys & Programs > American Community Survey (ACS) > Methodology > Design and Methodology Report

## American Community Survey (ACS)

- About the Survey
- Respond to the Survey
- News & Updates
- Data
- Guidance for Data Users
- Geography & ACS
- Technical Documentation
- Methodology**
- Design and Methodology Report
- Sample Size and Data Quality
- Content Test
- Questionnaire Archive
- Mandatory vs. Voluntary Methods
- Library
- Operations and Administration
- Contact Us

### Design and Methodology Report

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The 2014 Design and Methodology Report contains descriptions of the basic design of the American Community Survey and details of

#### Download by chapter

- [Acknowledgements](#) [<1.0 MB]
- [Foreward](#) [<1.0 MB]
- [Chapter 1. Introduction](#) [<1.0 MB]
- [Chapter 2. Program History](#) [<1.0 MB]
- [Chapter 3. Frame Development](#) [<1.0 MB]
- [Chapter 4. Sample Design and Selection](#) [<1.0 MB]
- [Chapter 5. Content Development Process](#) [<1.0 MB]
- [Chapter 6. Survey Rules, Concepts and Definitions](#) [<1.0 MB]
- [Chapter 7. Data Collection and Capture for Housing Units](#) [<1.0 MB]
- [Chapter 8. Data Collection and Capture for Group Quarters](#) [<1.0 MB]
- [Chapter 9. Language Assistance Program](#) [<1.0 MB]
- [Chapter 10. Data Preparation and Processing for Housing Units and Group Quarters](#) [1.1 MB]
- [Chapter 11. Weighting and Nonresponse Adjustment](#) [1.0 MB]
- [Chapter 12. Variance Estimation](#) [<1.0 MB]**
- [Chapter 13. Preparation and Review of Data Products](#) [<1.0 MB]
- [Chapter 14. Data Dissemination](#) [<1.0 MB]
- [Chapter 15. Improving Data Quality by Reducing Nonsampling Error](#) [<1.0 MB]
- [Chapter 16. Research and Evaluation](#) [<1.0 MB]
- [Appendix. Glossary](#) [<1.0 MB]
- [Chapter 6. Survey Rules, Concepts and Definitions](#) [<1.0 MB]



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## Source Us!

U.S. Census Bureau's [YYYY-YYYY] American Community Survey  
[1/5]-year [estimates/statistics/data release]

 College Destinations: How We Rank Them  
American Institute for Economic Research - Apr 7, 2014  
Sources: U.S. Census Bureau, American Community Survey, 2011 American Community Survey 1-Year Estimates, Table B01003; using ...

 NMSU Valencia County Extension providing youth develop...  
New Mexico State University NewsCenter - Apr 14, 2015  
... Mexico and \$53,046 for the United States, according to the U.S. Census Bureau's 2009-2013 American Community Survey 5-Year Estimate.

 Census Estimates Show Progress Toward ACA Coverag...  
Health Affairs (blog) - Sep 28, 2015  
Source: U.S. Census Bureau, 2013 and 2014 American Community Survey 1-year estimates from Table S2701 in American Fact Finder.



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## Continue the Conversation #ACSdata



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<https://public.govdelivery.com/accounts/USCENSUS/subscriber/new>



More information online:  
<https://www.census.gov/acs>



1-800-923-8282



[acso.users.support@census.gov](mailto:acso.users.support@census.gov)



Social media: @uscensusbureau



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## AMERICAN COMMUNITY SURVEY DATA USERS GROUP

- Purpose:
  - Improve understanding of the value and utility of ACSdata.
  - Promote information sharing among data users about key ACSdata issues and applications
- Membership is free and open to all interested ACSdata users
- Presentations and recordings from past conferences available
- Webinars and special sessions at professional meetings planned
- Users group website and online community

[acsdatacommunity.prb.org](https://acsdatacommunity.prb.org)



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## Need Local Stats?

- Assistance Near You!  
Our regional data staff can help you access local statistics from the ACS or offer training to help build your skills.
- Contact us at:  
**1-844-ASK-DATA**  
**(1-844-275-3282)**  
[census.askdata@census.gov](mailto:census.askdata@census.gov)



## Outline

- ACS Estimates
- What is the Margin of Error (MOE)
- Why do MOEs Matter
- Statistical Testing Using the MOE
- Special Cases
- Approximating the MOE
- Available Resources
- **Questions**