

# Town of Burlington Housing Needs Assessment

July 2022



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## **ACKNOWLEDGMENTS**

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# BURLINGTON HOUSING NEEDS ASSESSMENT

Executive Summary | July 2022

Homes in Burlington have rapidly become unaffordable, and in many cases, unattainable. Burlington rents have increased 46% over the last ten years, while the median sales price has increased 95% over the same period. The median sales price for single-family detached homes, which make up about 65% of Burlington's housing stock, has risen to nearly \$700,000. One in four households spend more than 30% of their income on housing costs, making them cost burdened. Town officials have heard anecdotes of housing struggles from residents, particularly seniors, and realized it was time to do a full assessment of Burlington's housing needs. Led by the Burlington Housing Partnership Committee, the Town worked with the Metropolitan Area Planning Council (MAPC) to undertake a housing needs assessment in 2022.

## What is a Housing Needs Assessment?

Quantitative data sources (e.g., U.S. Census Bureau) and experiences shared during three focus groups, a survey, and a town-wide public forum (qualitative data) expanded the understanding of population and development trends and other growth factors in the housing needs assessment. The assessment considers both housing need and demand.

### Quantitative Data Sources

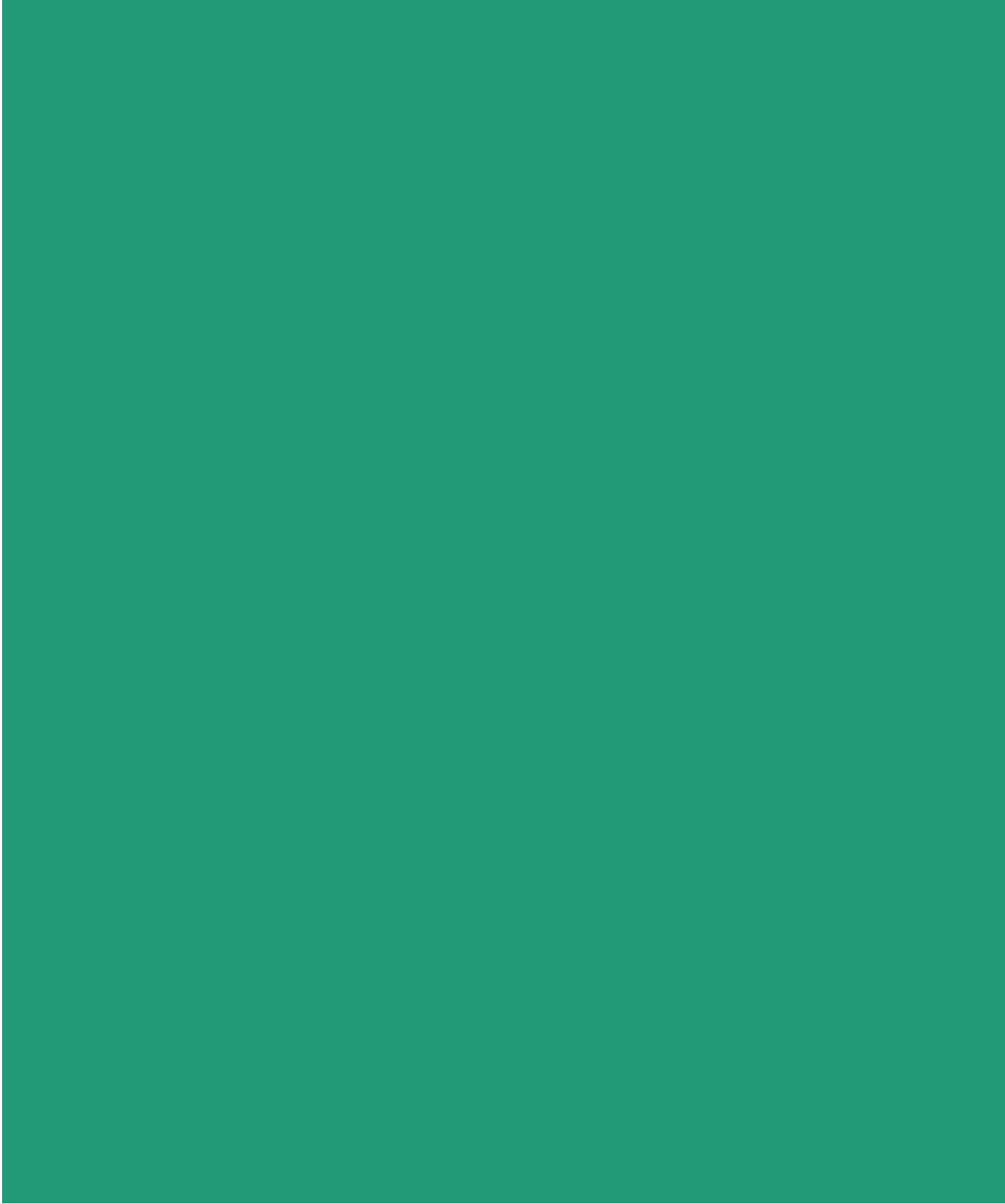
The assessment includes data from the U.S. Decennial Census (2020), American Community Survey Five-Year Estimates (2015-2019), Comprehensive Housing Affordability Strategy (CHAS) from the US Department of Housing and Urban Development (HUD), CoStar, Warren Group, Census on the Map, and NAICS employment data.

## 5 KEY FINDINGS

1. Burlington's existing housing stock, including what has currently been trending in new construction, needs to diversify to better meet the needs of current and future residents to sustain the town's mix of vibrant, diverse people.
2. Homeownership in Burlington is more difficult to attain for current and aspiring residents than previous generations of Burlington residents, even those who earn middle to upper-middle incomes.
3. Access to housing in Burlington is key to fostering an inclusive and diverse community, now and in the future.
4. Burlington lacks enough affordable housing to meet residents' needs.
5. Without more Affordable Housing and housing options, Burlington residents are at risk of being displaced from town.

## Potential Next Steps

Report findings and community feedback provide a foundation for future work, but the needs assessment alone does not result in recommendations to address housing need. Potential next steps for Burlington could include preparing a Housing Production Plan to understand physical and regulatory constraints to housing development, identify specific sites for production, and establish goals and strategies. The report findings can support ongoing work such as compliance with Section 3A (MBTA Communities), establishing a Municipal Affordable Housing Trust, and adopting the Community Preservation Act.



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*“As a newly divorced single-parent, it’s hard to stay in town, when my kids are here, because of the cost of housing...having been a Burlington homeowner for 15 years and now I’m renting, I’d like to be a homeowner again but I’m not sure I can do that in Burlington...to save up for a down payment is a lot more daunting than it was in 2005.”*

— Burlington resident’s recent experience searching for housing.

# INTRODUCTION

## **BURLINGTON HOUSING NEEDS ASSESSMENT: AN EQUITABLE PATH FORWARD**

**H**omes in Greater Boston have rapidly become unaffordable, and in many cases, unattainable. In Burlington, rents have increased 46% over the last ten years. The median sales price for single-family detached homes, which make up about 65% of Burlington's housing stock, have risen to nearly \$700,000. One in four households in Burlington spend more than 30% of their income on housing costs, making them cost burdened. Town officials have heard anecdotes of housing struggles from residents, particularly seniors, and realized it was time to do a full assessment of Burlington's housing needs. Led by the Burlington Housing Partnership Committee, the Town worked with the Metropolitan Area Planning Council (MAPC) to undertake a housing needs assessment in 2022.

## What is a Housing Needs Assessment?

Using both quantitative data sources (e.g., U.S. Census Bureau) and qualitative data (e.g., focus group input, survey comments, and a town-wide public forum) to understand population and development trends and other growth factors, a housing needs assessment considers both the housing need and demand in a community. The housing needs assessment (HNA) was funded through Burlington's Affordable Housing Fund.

Burlington's Housing Partnership Committee makes recommendations to the Burlington Select Board on how the Town can spend Affordable Housing Fund dollars to support the creation of new housing and maintain existing deed-restricted Affordable Housing in Burlington. The Committee views the Housing Needs Assessment as a critical tool for evaluating how effective the deployment of these funds has been and to plan for future housing initiatives that can strategically address the housing needs of both current and future residents.

## Why now?

Burlington has made some progress toward advancing housing objectives through efforts like adopting an inclusionary zoning bylaw, achieving [Housing Choice](#) designation, and reinvigorating the Housing Partnership Committee to help manage town-owned Affordable Housing and address housing issues. Both Town officials and Burlington residents recognize there is more work to be done and that racial and social disparities related to housing are prevalent, such as the link between homeownership and the racial wealth gap: in Burlington, 84% of all homeowners are white while only 31% of Hispanic residents and 23% of Black residents own their homes. In MAPC's engagement with the Burlington community, residents noted the value of inclusivity and racial diversity. Increasing the supply of housing that's affordable in the marketplace and "Capital A Affordable Housing" is critical to ensuring Burlington will be a more equitable community.



# HOUSING TERMS AND CONCEPTS

This glossary briefly defines terms and concepts used in this plan to describe Burlington’s housing needs.

## Cost Burden

According to the U.S. Department of Housing and Urban Development (HUD), a household is considered cost burdened when it spends more than 30% of its gross income on housing. When a household spends more than 50% of its gross income on housing, it’s considered extremely cost burdened.



## Naturally Occurring Affordable Housing (NOAH) or lowercase “a” affordable housing

Housing in the marketplace that tends to be affordable (30% of household income) or less expensive due to size, age, or other characteristics. NOAH is not protected by deed restrictions or other mechanisms, so these homes may become unaffordable at any time, depending on investment, the market, and other factors.



## Deed-restricted Affordable Housing or Capital “A” Affordable Housing

Deed-restricted Affordable Housing, often spelled with a capital “A”, is legally required to cost no more than 30% of a household’s income and be made available to income-eligible households only. HUD defines income-eligible households as households earning 80% of the Area Median Income or less.

## Missing Middle Housing

A range of housing types, sometimes with multiple units, that are often compatible in scale and form with detached single-family homes and found in more compact, walkable neighborhoods. This term is also called “naturally occurring affordable housing (NOAH)”. Examples of missing middle housing include accessory dwelling units, cottage housing, courtyard buildings, duplexes, triplexes, and townhouses. Missing middle housing options can sometimes be more affordable to buy because they are smaller or on community-owned property. More information on missing middle housing can be found here: [MAPC Living Little](#).

## Area Median Income (AMI)

The 2021 AMI for the Boston-Cambridge-Quincy, MA-NH HUD Metro Fair Market Rents (FMR) Area, which includes Burlington, is \$120,800, as determined by HUD. Eligibility for Affordable Housing is based on this regional AMI and varies by household size. For example, 80% AMI, the typical threshold for most Affordable Housing, is \$70,750 for a single-person household in Metropolitan Boston, and \$101,050 for a four-person household. **Burlington’s local median household income is \$118,721.**



## Context Communities

Context communities provide a frame of reference to compare data, showing the significance of housing trends observed in Burlington. The following communities with demographic characteristics similar to Burlington were used as context communities: Canton, Danvers, Dedham, Maynard, Reading, Stoughton, and Wakefield. MAPC’s North Suburban Planning Council (NSPC) subregion, Middlesex County, and the State of Massachusetts were also used to contextualize data findings and trends in Burlington. Context communities were approved by the Burlington Housing Partnership Committee. *More information about how these were determined can be found in Appendix B: Context Communities Methodology.*

## Mass General Law Chapter 40B, a housing-related state law

Cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. If a municipality is not at the 10% threshold, a developer can use a special Comprehensive Permit Process (also known as 40B) to build developments with Affordable Housing, as an alternative to local zoning regulations. Municipalities seeking to encourage more Affordable Housing development can use 40B regulations to encourage development through the [Local Initiative Program](#) (LIP), which offers state technical assistance as part of the development process. Doing so also provides municipalities with greater control over local development patterns. Examples of 40B developments that utilized the LIP include Arbor Point, Tremont, and Huntington.

## Subsidized Housing Inventory (SHI)

In Massachusetts, the SHI is maintained by the Massachusetts Department of Housing and Community Development (DHCD) and used to measure each municipality's supply of Affordable Housing for the purposes of Chapter 40B. The SHI includes all housing developed under Chapter 40B. The list contains both Affordable Housing and market-rate units in rental developments, as well as other deed-restricted Affordable Housing, such as public housing, project-based vouchers, federal Low-Income Housing Tax Credit (LIHTC) projects, and many others. Because the SHI includes market-rate units in 40B rental developments, the metric often misrepresents a community's share of Affordable Housing. In this report, we have provided a more realistic estimate of Burlington's supply of Affordable Housing by distinguishing SHI units that are market-rate rentals from units that are deed-restricted as Affordable Housing.



# 5 KEY FINDINGS

Completed between December 2021 and July 2022, the housing needs assessment includes the most recent data available during this time. Analysis of the town's housing needs focused on key data findings and trends. These data findings were shared with Burlington residents at three focus group meetings and a town-wide public forum. Residents also shared their experiences and local knowledge, which guided continued data exploration. The report's 5 key findings, with respect to the town's demographic makeup, housing stock, and housing affordability, have been summarized in this section and are described in further detail later in the report.

## KEY FINDING #1

**Burlington's existing housing stock, including what has currently been trending in new construction, needs to diversify to better meet the needs of current and future residents to sustain the town's mix of vibrant, diverse people.**

**65%** of all homes are detached single-family homes in Burlington.

**90%** of homes on the market are detached single-family, the most expensive to buy.

Limited rental options and costly single-family homes that dominate the ownership market make it hard for essential workers to live in town, create untenable cost burdens for single-income and small households, and challenge seniors to find housing options that allow for independence and a high quality of life. These issues compound housing challenges for Burlington families.

## Who has housing needs in Burlington?



Essential  
Workers

**Out of 26,377 total residents, only 2,337 live and work in Burlington.** As service-oriented jobs like those in public service and retail/food continue to be critical parts of the local economy, Burlington needs more rental options and modestly priced homes for sale to for these essential workers.



Single-  
Income  
Households

Housing costs have risen rapidly, making it difficult for a single-income household, like a single parent, to afford to purchase a home. The vast majority of homeownership options in town are detached single-family, and cost a median price of **\$697,000**, making homeownership unattainable for many.



Small  
Families

Younger residents, especially those with small families, may be looking for their first "starter" home but they are in short supply in Burlington due to the lack of missing middle housing. **64% of all homes have three or more bedrooms** and 65% of all homes are detached single-family.



Seniors

Aging residents looking to downsize by purchasing or renting a smaller home have limited options. **Seniors need choices** that are also integrated in the community, not solely senior-living complexes.

*"I think a townhouse or a duplex would have been a better match for me but there was just nothing really available. I'm a single guy with two dogs so we didn't really need a whole house."*

*"I ended up buying a house that's really too big... as a single-parent, I really would have preferred a townhome...but that's not really an option here in Burlington."*

*"To maintain and keep my house up, I pay someone to plow and mow my lawn. So that's an expense I never had previously. It's not easy and I'm going to be 79 and I'm still working. I hope by 80 I can fully retire, that's my goal."*

Experiences about personal housing needs shared by Burlington residents during focus groups in March 2022



Missing Middle housing accounts for just  
**19% of Burlington's housing stock.**

## KEY FINDING #2

Homeownership in Burlington is more difficult to attain for current and aspiring residents than previous generations of Burlington residents, even those who earn middle to upper-middle incomes.

**90%**



of homes in the purchasing market are single-family detached. These are the most expensive to purchase.



**\$697,000**

2021 median sales price of detached single-family home in Burlington



**\$139,400**

20% Down Payment for conventional mortgage

## Home prices in Burlington have grown faster than wages.

Since 2011, median sales prices have grown by 95%, while median household income has only grown by nearly 28%.

*"There are small homes near us. Small capes, what were at one point called starter homes, that are being torn down. And the replacements are over one million dollars. It makes me sad that there's that disparity."*

*"I looked and looked and looked and kept saving. And during those five years trying to save the down payment, it was so frustrating. Every time I got a tax refund or got fortunate at work, I just saved it. But every year it felt like the market was outrunning that."*

## Burlington lacks options that are often naturally occurring affordable homeownership options in other communities.

Condos usually offer a more affordable option for prospective homebuyers, but Burlington has the highest median sales price for condos of context communities — \$586,000 in 2021.



## KEY FINDING #3

Access to housing in Burlington is key to fostering an inclusive and diverse community, now and in the future.

**Burlington is slightly more diverse than context communities.**

**30%**

of Burlington residents are people of color.

*“Diversity was a core requirement of a town for me to move to.”*

**Diversity matters to Burlington residents.**

**How can Burlington continue to be welcoming to all?**

Having the right mix of housing types (i.e., a mix of single-family homes, duplexes, small and large multifamily buildings, available for both rent or purchase) can promote racial and income diversity.

*“I think maybe it’s been disruptive for some people who have lived here for 30 or 40 years to see different kinds of people moving in, I don’t know, but for me it’s something I value very highly.”*



## KEY FINDING #4

**Burlington lacks enough affordable housing to meet residents' needs.**

### What is “affordable”?

A household is not paying more than 30% of income on housing. When households pay more than 30% of income on housing costs, they are cost burdened.

**2,710**

Number of cost-burdened Burlington households (nearly a quarter of all households)

**22%**

of all homeowners are cost burdened.

**45%**

of all renters are cost burdened.

### What is capital “A” Affordable Housing?

Housing that is legally required not to cost more than 30% of a household’s income. Only households that earn 80% or less of the Area Median Income (\$120,800) are eligible for Affordable Housing.

**2,815**

Share of Burlington households eligible for Affordable Housing (19% of all households)

**65% or 1,820**

Share of households earning less than 50% of the Area Median Income

### How much Affordable Housing exists in Burlington?

While the Town has 13.5% of units on the subsidized housing inventory, many of these units are actually market-rate. When these are removed, only about 565 truly Affordable units remain (5.4%). This means for every 1 Affordable unit available, there are 5 eligible households.

**2,250**

Number of additional Affordable units needed to meet the current need (2,815 households)

*“I have 3 kids in a two-bedroom apartment. I pay \$1,775 in rent. I am on low-income waitlists, the public housing waitlist, section 8 waitlist and just barely getting by and hoping something somewhere can give me relief.”*

## KEY FINDING #5

**Without more Affordable Housing and housing options, Burlington residents are at risk of being displaced from town.**

**Displacement has already occurred in Burlington and is likely to continue if steps are not taken to address housing issues.**

*“I’m a teacher who grew up in Burlington and want to live there but it’s not affordable.”*

*“I grew up in Burlington. I’m in my mid 30s. I can’t see being able to buy, let alone afford to rent, in the town on a single income.”*

**Increasing the Affordable Housing supply can help prevent residential displacement.**

Burlington has 565 deed-restricted Affordable Housing units. This translates to one unit available for every 5 eligible households.

Residents can be displaced from communities for a variety of reasons. Towns have a responsibility to monitor how their communities are growing and changing. Certain indicators hint that residential displacement is more likely and signal that municipal interventions may be needed to help residents stay in place.

### **Monitoring Displacement Risk: Indicators**

#### **Number of Households Earning Lower Incomes eligible for Affordable Housing**

When this population decreases, it could mean that lower income residents are being priced out of a community, indicating that residential displacement is occurring. Burlington has 2,815 households eligible for Affordable Housing.

#### **Portion of population who are people of color**

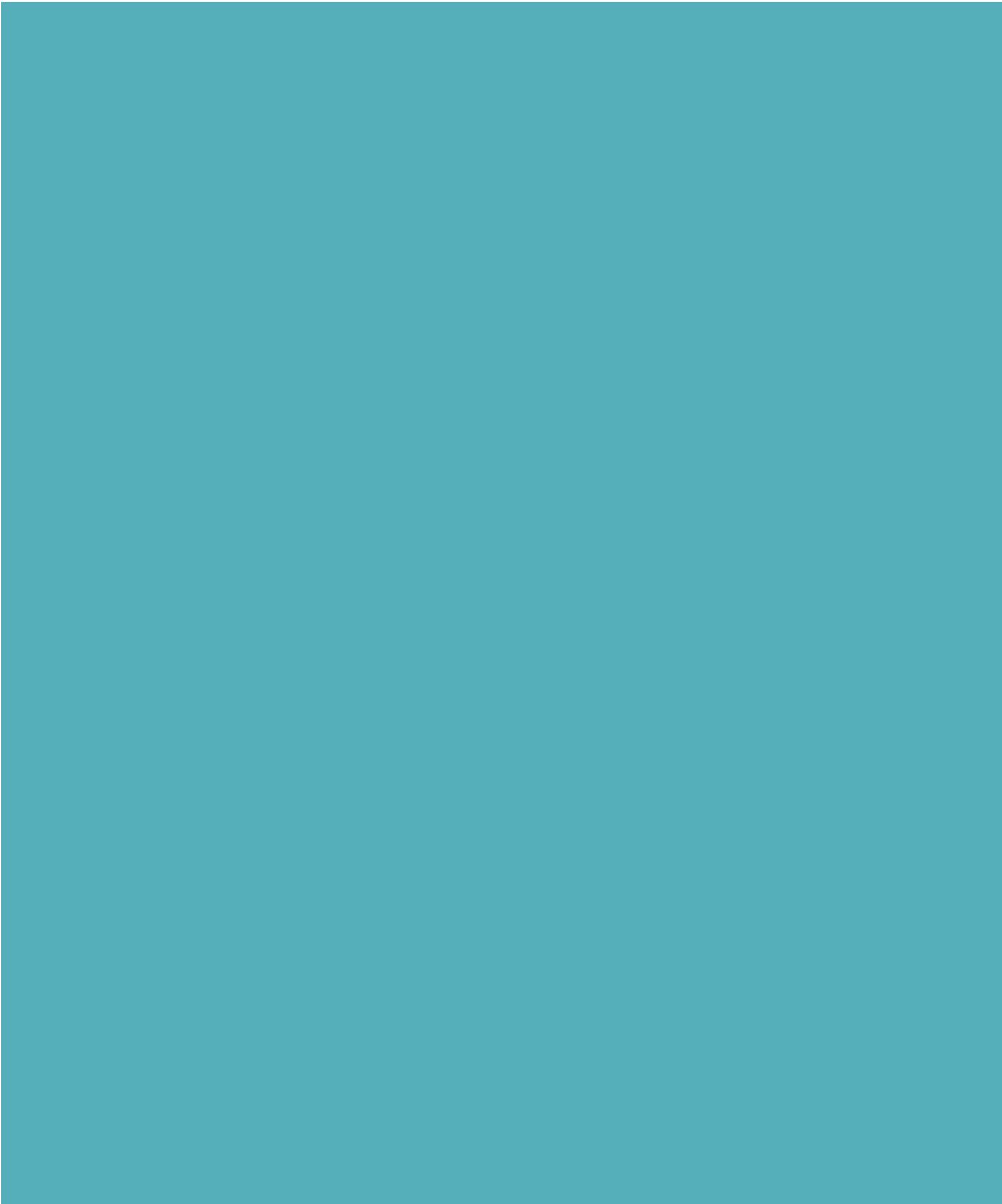
Decreases in this population could indicate residential displacement is occurring, likely due to lack of housing options available for rent or purchase. 30% of Burlington residents identify as people of color.

#### **Number of cost-burdened households**

Increases in this population could indicate residential displacement is more likely to occur as it becomes more difficult to secure affordable housing. Burlington has 2,710 cost-burdened households.

#### **Share of non-white homeowners**

Homeownership is extremely inequitable in Burlington — only 16% of homeowners are non-white. Burlington residents of color are much more likely to rent their homes, and renter households are more vulnerable to displacement as rental markets are much more susceptible to inflation. This racial disparity is related to historic discriminatory housing policies like redlining that denied home loans to people of color and is perpetuated by zoning that only allows single-family homes.



# DATA FINDINGS

The housing needs assessment consists of community demographic data to understand Burlington's population and how the community has grown and changed. Data on the housing stock provides a snapshot of Burlington's current housing supply, including the types and sizes of homes available for rent and purchase. Data collected on cost burden, household income, and share of existing Affordable Housing comprise the housing affordability section of the assessment. Housing policy considerations are included alongside data findings to help residents, policy makers, and other stakeholders draw conclusions and shape future actions.

## Data Sources

Data collection for the Housing Needs Assessment occurred from December 2021 to April 2022. Qualitative data sources were first collected and analyzed. A variety of public and private data sources were used to get a better understanding of Burlington's demographics, housing stock, and housing affordability.

## Focus Groups

To augment qualitative data, three focus groups were held to have frank conversations about local housing needs and gain a first-hand understanding of housing experiences in Burlington. Focus groups were also used to supplement the qualitative data and help explain outliers or anomalies. Focus group perspectives and quotes are included throughout the report to illustrate the data. Focus group participants represented diverse perspectives from the town and included homeowners, renters, seniors, younger residents and current students, residents with lower incomes, people of color, and single parents. Some participants worked for public sector agencies that provide housing or other public services, and these participants were able to share anecdotes and secondhand stories from their experience within the community.

## Town-wide Forum & Survey

A town-wide community forum was held virtually on April 27th to share the preliminary results of the needs assessment and initial key findings. The event also included small group discussions, where residents could share their reactions to the data and how it compares with their personal experiences. The Housing Partnership Committee also fielded an online housing survey, due to the overwhelming interest for focus groups. Survey respondents shared personal housing experiences, and these are also reflected in this report.

### Quantitative Data Sources

- » U.S. Decennial Census (2020)
- » American Community Survey Five-Year Estimates (2015-2019)
- » Comprehensive Housing Affordability Strategy (CHAS) from the US Department of Housing and Urban Development (HUD)
- » CoStar
- » Warren Group
- » Census on the Map
- » NAICS employment data

## Context Communities

MAPC identified “context communities” to establish a reference point for analyzing certain key findings and trends. Findings that are consistent or differ from those observed in Burlington may reveal Burlington’s unique challenges or strengths. To identify context communities, MAPC analyzed key data indicators and found communities that are most similar to Burlington. Communities with the highest “similarity” score were designated as context communities and included in the assessment as benchmarks. The context communities used in this assessment were reviewed and approved by the Housing Partnership Committee.

When margins of error in Burlington datasets were too large, MAPC also relied on subregional data to confirm trends or disparities, particularly when looking at data for segments of Burlington’s population by race. Burlington is located in MAPC’s North Suburban Planning Council (NSPC) Subregion.

### Context Communities

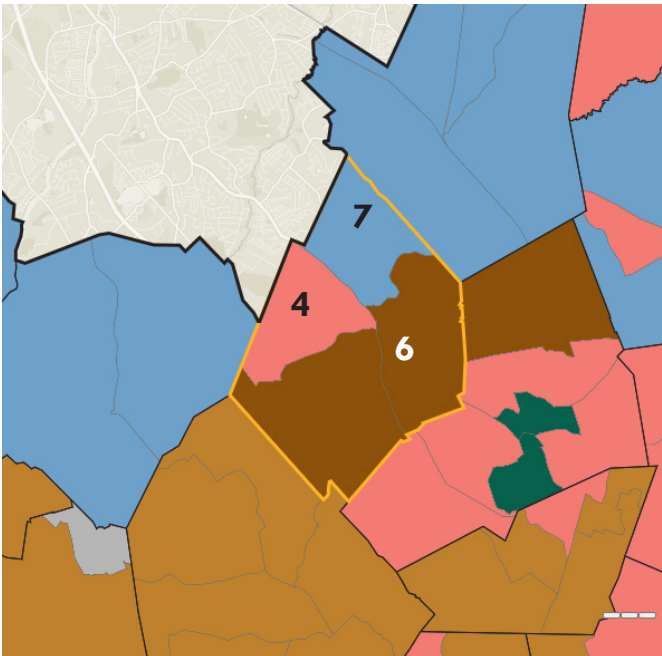
- » Canton
- » Danvers
- » Dedham
- » Maynard
- » Reading
- » Stoughton
- » Wakefield

# COMMUNITY DEMOGRAPHICS

A summary of Burlington’s population makeup, with baseline conditions and trends. Data about population growth, household size and composition, and demographic data (age, race/ethnicity, etc.) is included.

## Burlington, a maturing suburb

Burlington is located in the Greater Boston region and is considered a “maturing suburb” that has experienced moderate growth over the last few decades. It is a significant retail and employment center, with nearly 45,000 jobs. MAPC analyzed the Greater Boston housing market and identified [seven different housing submarkets](#) to better understand local housing conditions. A housing submarket is a collection of neighborhoods—some next to each other, some not—with similar housing stock and housing market characteristics. These characteristics determine who can find, afford, and remain in suitable housing in that neighborhood. The neighborhoods in each submarket share common needs and challenges, regardless of geographic location. MAPC’s study revealed seven distinct housing submarkets in the Greater Boston region. Submarkets 4, 6, and 7 are found in Burlington. About 27% of households are located in Submarket 4, characterized by low-density urban-suburban mix of housing, sometimes with lower prices or more naturally occurring affordable housing. 52% of households are located in Submarket 6, which is defined as suburban edges with newer housing stock and rapid increases in density, rents, and renters. 21% of households are located in Submarket 7, which is moderately priced single-family neighborhoods with newer housing stock and fewer renters. Depending on the housing submarkets and the data included in this housing needs assessment, policy makers can employ a number of housing strategies to address housing need and mitigate housing issues like residential displacement or cost burden.



**Housing Submarkets in Burlington**

**Submarket 4** is characterized by low-density urban-suburban mix of housing, sometimes with lower prices or more naturally occurring affordable housing.

**Submarket 6** is defined as suburban edges with newer housing stock and rapid increases in density, rents, and renters.

**Submarket 7** is moderately priced single-family neighborhoods with newer housing stock and fewer renters.



## Population Growth

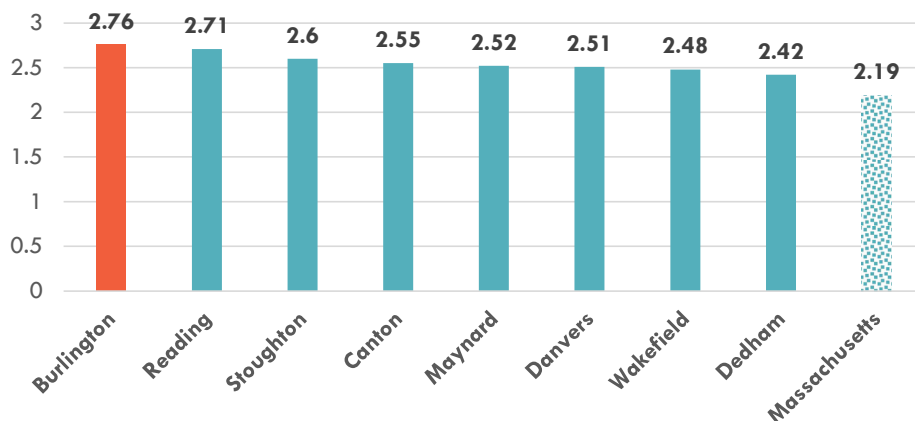
Burlington’s population has grown 13% over the past thirty years, with a current population of 26,377 in 2020 (U.S. Census Bureau). This equates to 10,001 households. About 74% of these households are families, while 26% are considered “non-family” — this includes both single-person households and living arrangements with unrelated roommates (U.S. Census Bureau, 1990–2020; American Community Survey, 2015–2019). The share of non-family households was slowly increasing between 1990 and 2010 but has since stagnated. It may be harder for non-family households, particularly single-income households, to find housing in Burlington due to high sales prices and rents. Understanding how Burlington’s population has grown and changed informs what additional housing types are needed and how the housing stock should evolve. Looking more closely at the changes in the age, income, and race/ethnicity of Burlington residents provides insight into the housing needs of specific segments of Burlington’s population and how to create opportunities for those who wish to live in Burlington.

*“On a single-income, I can’t really compete. A lot of smaller homes have been torn down and turned into million-dollar homes.”*

## Household Size

Burlington’s average household size is 2.76, which is the largest within its group of context communities, and is a slight increase from 2010, when the average household size was 2.61 (American Community Survey, 2015-2019; 2005-2010).

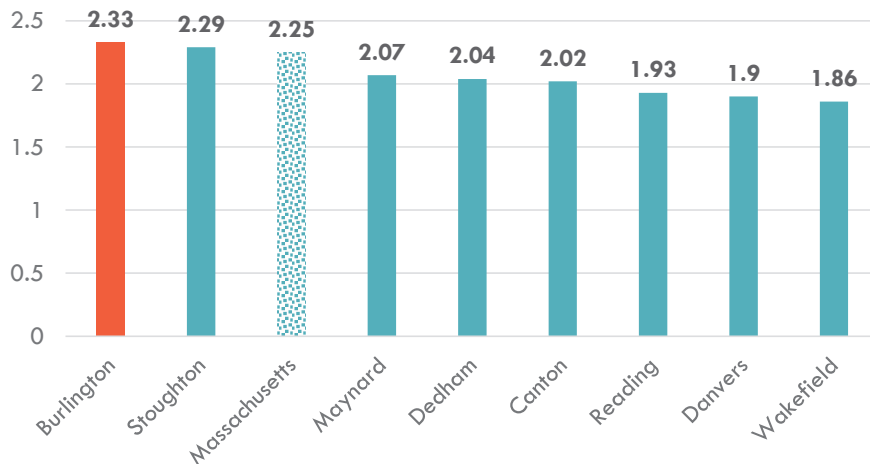
**Figure 1: Average Household Size, 2019**



Source: American Community Survey, 2015-2019

Household size varies by tenure. Owner-occupied homes average 2.91 in size, while renter-occupied homes are 2.33 (American Community Survey, 2015-2019). Figure 2 compares Burlington’s renter household size to the context communities, where Burlington also tops the chart. The size of renter households in Burlington is much larger than communities like Wakefield, Danvers, and Reading, where renter household sizes average below two. Focus group participants discussed this data point and shared anecdotally that Burlington is often home to multigenerational families who live in rental units. Additionally, some participants noted that with rents being so high, some families or couples are choosing to live together to pool resources to pay for housing. This helps explain why Burlington’s renter households are slightly larger than in other communities.

**Figure 2: Average Size of Renter Households, 2019**



Source: American Community Survey, 2015-2019

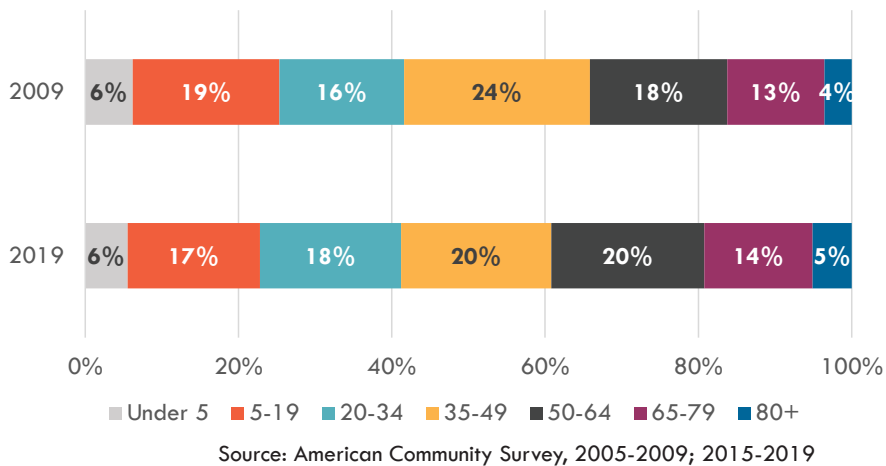
As household sizes continue to change with population needs, Burlington should focus on encouraging housing production that meets evolving preferences. Increasing the share of larger rental options may expand housing for larger families or multigenerational living, especially those who cannot afford to purchase a home in town. Smaller homes available to rent or for purchase may better meet the needs of empty-nesters and seniors looking to downsize or those living alone. Those seeking to buy their first home in Burlington would benefit from a wider selection of smaller homes that tend to be more moderately priced than large single-family homes. Several residents shared that they would like to see Burlington allow accessory dwelling units (ADUs) to meet changes in population and household composition.

*“It would be nice if we had more zoning for things like in-laws [accessory dwelling units] because that would certainly be more cost effective and easier for [my father] as he gets older and needs more help.”*

## Age

From 2009 to 2019, Burlington’s population shifted slightly in a few significant age groups — residents aged 35–49 decreased by 4% and residents aged over 50 increased by 4%. Residents aged 20–34 increased by 2%. Overall, Burlington’s population is on the younger side, with 61% of residents under the age of 50 (American Community Survey, 2005-2009; 2015-2019). Figure 3 shows the overall age breakdown of Burlington residents.

**Figure 3: Age Distribution in Burlington, 2009-2019**



Understanding the age characteristics of a community helps ensure a range of housing options are available for residents of all ages. Households of various ages — families, seniors, singles — all have different housing needs. Housing that supports multigenerational living, smaller homes for prospective buyers looking to downsize or buy for the first time, and rentals of varying size are all necessary to provide housing choices for Burlington residents. Options are also important for newcomers hoping to make Burlington home and contribute to its vibrant community.

During housing focus groups, many residents shared stories of senior citizens who feel “stuck” in older single-family homes that are difficult to maintain as they age. Several participants noted that there are not many options available for seniors looking to downsize but still remain homeowners, and for those who wish to transition back to renting, they find it hard to find rental options that are affordable on a fixed income.

*“To maintain and keep my house up, I pay someone to plow and mow my lawn. So that’s an expense I never had. It’s not easy and I’m going to be 79 and I’m still working. I hope by 80 I can fully retire.”*

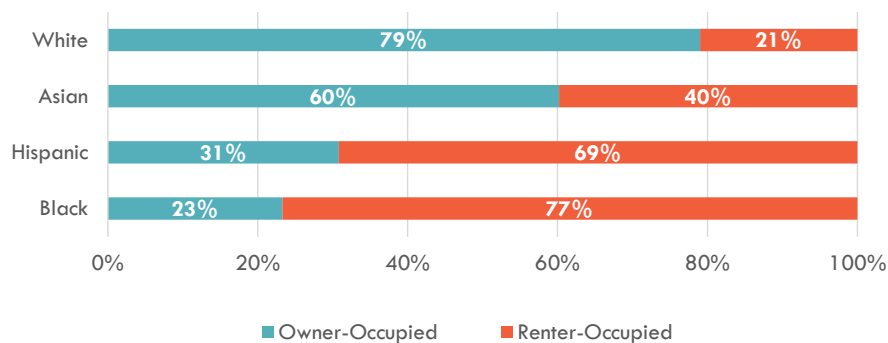
*“We moved into town as a young family. Our 1,400 sf Cape was a great starter home. I hear a lot from people who would love to come into town is that something like that [a starter home] doesn’t exist.”*

## Tenure

Of the 10,674 homes in Burlington, 69% (7,363 homes) are owned, 25% (2,638 homes) are rented, and 6% (673) are vacant (American Community Survey, 2015-2019). The large share of homes that are owned is tied to the town's housing stock, which is predominantly detached single-family homes (65% of the town's housing stock). Only 35% of the town's housing stock is multi-family (this includes attached single-family units like duplexes or townhouses) (American Community Survey, 2015-2019). Multi-family housing types often provide more rental options.

Looking more closely at housing tenure, racial disparities in homeownership become apparent. Figure 4 shows Burlington's housing tenure by race. People of color are much less likely to own homes in Burlington. While 79% of white residents own their homes, only 60% of Asian residents, 31% of Hispanic residents, and 23% of Black residents are homeowners (American Community Survey, 2015-2019).

**Figure 4: Housing Tenure by Race, 2019**

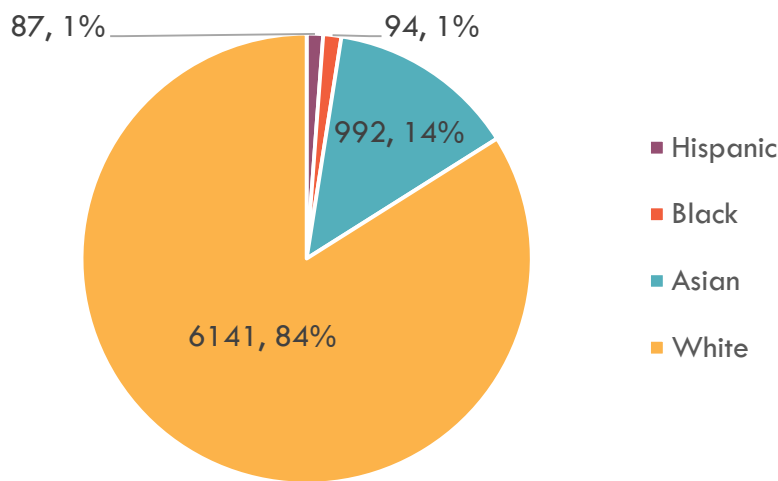


Source: American Community Survey, 2015-2019

This disparity in access to homeownership is not unique to Burlington. Discriminatory housing policies and historical lending practices like redlining<sup>1</sup> have resulted in inequitable access to homeownership in the Greater Boston region and across America. In suburban communities like Burlington, exclusionary zoning practices that favor single-family detached homes (often only available for purchase, and usually the most expensive type to buy) and private restrictive covenants that prohibited previous generations of residents from purchasing or renting in certain communities on the basis of race or ethnicity have exacerbated housing inequities. Figure 5 shows how inequitable homeownership is in Burlington: 84% of homeowners are white. 14% of owners identify as Asian, while only 1% identifies as Hispanic and another 1% identifies as Black (American Community Survey, 2015-2019).

<sup>1</sup> [Redlining](#) is the discriminatory practice of denying financial services like mortgages or home loans to residents of certain areas based on their race or ethnicity. Redlining facilitated racial segregation in communities across the United States, and much of this segregation is perpetuated by local zoning laws that only allow detached single-family homes.

**Figure 5: Homeowners by Race, 2019**



Source: American Community Survey, 2015-2019

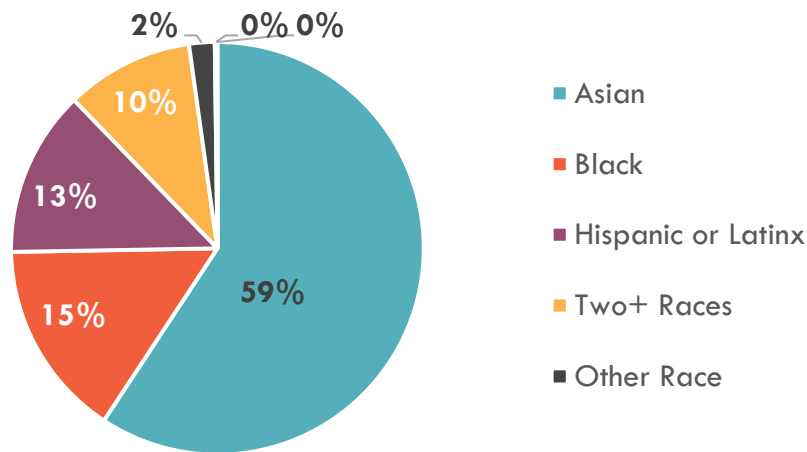
Recognizing that homeownership is much more difficult to attain for people of color in Burlington, there is a need for expanded home choices available to purchase by first-time homebuyers, many of whom are people of color who have historically been excluded, and expanded rental options to ensure all residents who are unable to purchase a home can have the ability to rent in Burlington if they choose.

## Race and Ethnicity

The racial composition of communities in the Greater Boston region and across the United States, especially in suburban cities and towns, is tied to the history of federal, state, and local housing policies mentioned in the previous section. Suburban communities tend to be more segregated as a result of local policy decisions, one of the most impactful being redlining, an historical discriminatory housing practice supported by the federal government that limited where people of color could access loans to purchase a home. The consequences of redlining are still evident in communities today, and settlement patterns created by redlining have been codified through local zoning decisions that promote single-family-exclusive residential districts and a separation of land uses.

Burlington is slightly more diverse than its context communities, with 30% of residents (7,917) being non-white (see Figure 6). As a whole, nearly a third of all Massachusetts residents identify as non-white (U.S. Decennial Census, 2020). Figure 6 shows the breakdown of Burlington's non-white population by race and ethnicity. Nearly 60% of Burlington's non-white residents identify as Asian – a large share of which identify as Asian Indian. 15% of non-white residents are Black, while 14% identify as Hispanic (U.S. Decennial Census, 2020).

**Figure 6: Non-White Population by Race**



Source: U.S. Decennial Census, 2020

Burlington’s diversity was discussed during housing focus groups, and it was evident that diversity matters to the community. Diversity was the third most prevalent theme raised by participants, who shared experiences within Burlington’s school system and their belief that students of color are more prevalent than before but there is ample room for more diversity. Another participant shared that they were looking for a diverse community when they relocated from Boston, stating, “Diversity was a core requirement of a town for me to move to.”

*“My daughter is still the only Latina in her classroom. We’d love to see more. I think there’s a lot of things diverse people can bring to the table. I’ve seen in the last four years more diversity than I’ve ever seen before... My new neighbors are awesome. They’re very welcoming to everyone.”*

*“Diversity was a core requirement of a town for me to move to.”*

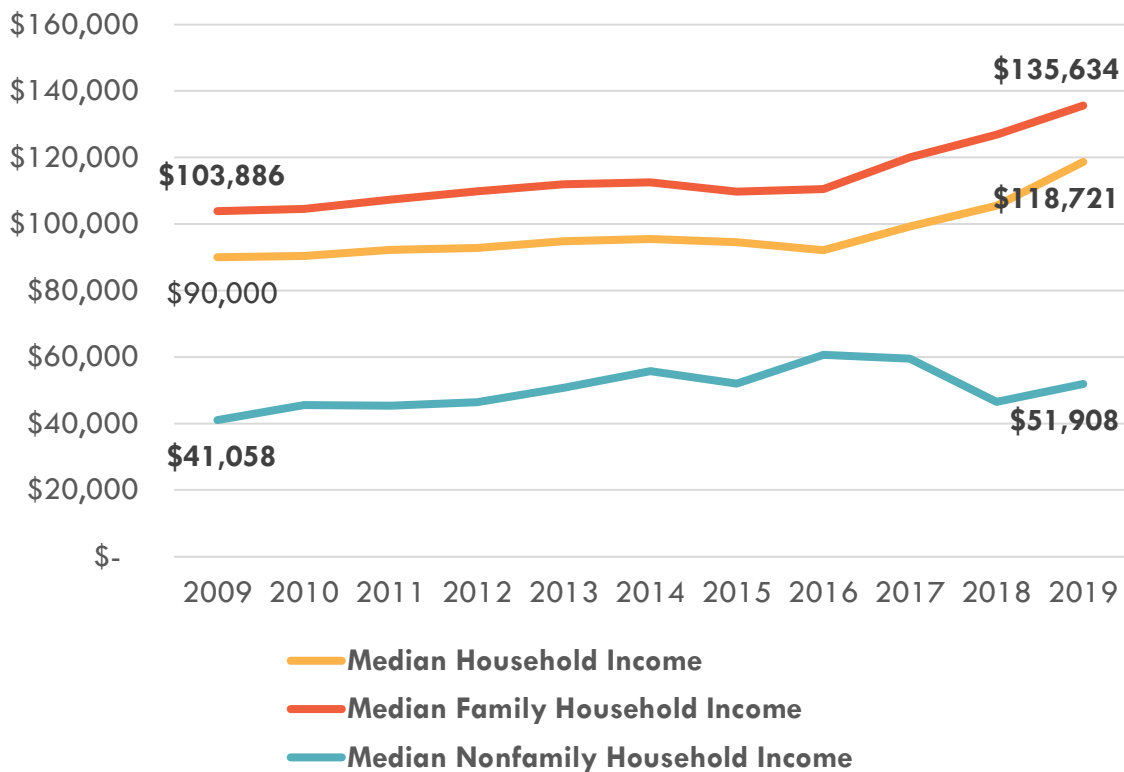
## Income

Since 2009, the median household income in Burlington has steadily increased, growing from \$90,000 in 2009 to \$118,721 in 2019 (American Community Survey, 2015-2019). This is a 32% growth rate over ten years; however, when adjusted for inflation, household income has only increased by 11%. Household incomes are growing much more slowly than home prices and rents, which have risen 95% and 46% respectively since 2011, making it harder for residents to keep up with rapidly rising housing costs.

The increase in median household income could be attributed to improved employment opportunities, increases in higher-income residents who have relocated to Burlington, or because of the town's high-cost housing stock precludes households with less income from residing in town.

Figure 7 shows the median household income by household type from 2009 to 2019. Family households earn 62% more than nonfamily households. The median household income for a non-family household, which includes single people and unrelated roommates, is \$51,908 (American Community Survey, 2015-2019).

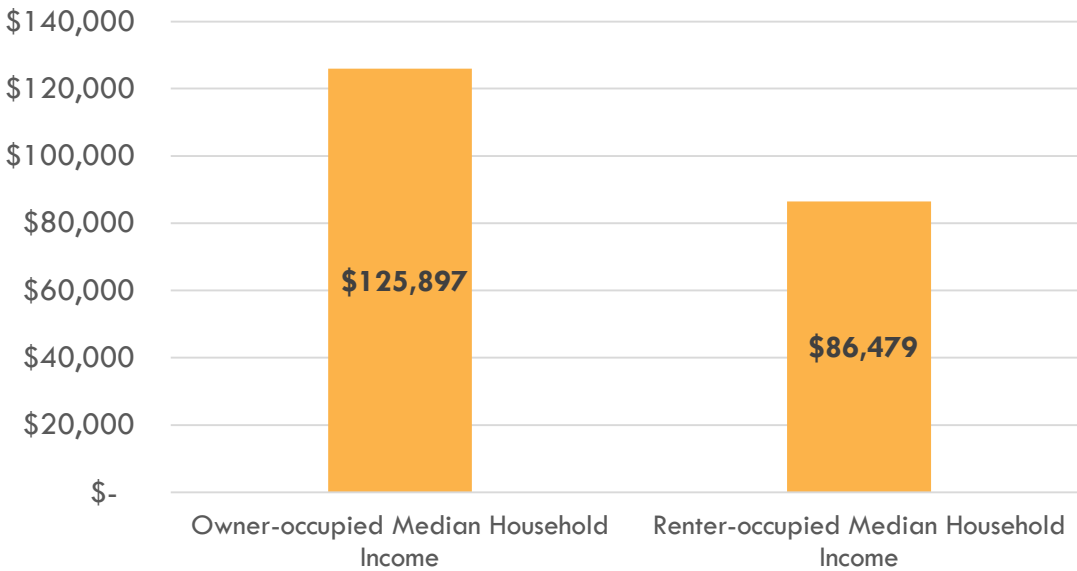
**Figure 7: Median Household Income by Household Type, 2009-2019**



Source: American Community Survey, 2015-2019

Renters also earn significantly less than homeowners in Burlington. Figure 8 shows that renters earn 31% less than homeowners.

**Figure 8: Median Household Income by Tenure, 2019**

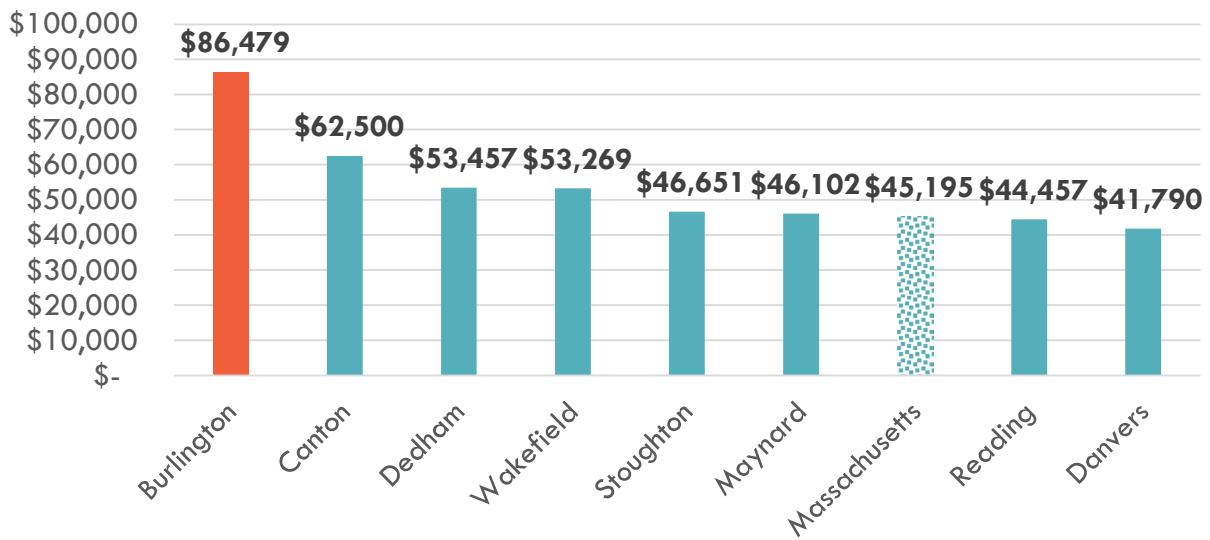


Source: American Community Survey, 2015-2019

While renters in Burlington earn significantly less than homeowners, Burlington renters are earning significantly more than renters in context communities (see Figure 9). MAPC asked focus group participants why Burlington might be an outlier when it comes to renter-household income. Participants shared a number of anecdotes that could explain why renters earn more, including the possibility that high-earning residents may be able to afford Burlington’s more expensive rental units but not make the leap from renting to owning because of the high cost of homes, most of which are detached single-family, requiring large down payments. Others shared anecdotes that some rental homes are comprised of multiple families living together to help cover costs, resulting in more income-earners in a household (sometimes up to 4 or more, depending on the living arrangements).



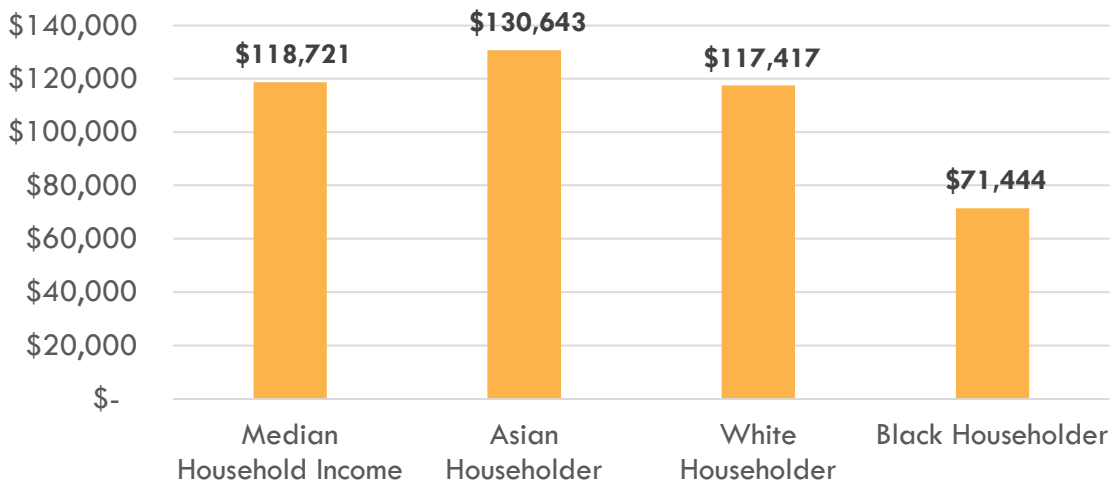
**Figure 9: Median Household Income for Renters in Burlington and Context Communities, 2019**



Source: American Community Survey, 2015-2019

A racial disparity exists when looking at the median household income of different racial groups in Burlington. Black households earn 45% less than Asian households and 40% less than white households. Asian householders, as a group, earn the highest median household income at \$130,643 (American Community Survey, 2015-2019). Anecdotes from focus groups indicate that multigenerational living arrangements common in Asian households could contribute to higher household incomes in this group.

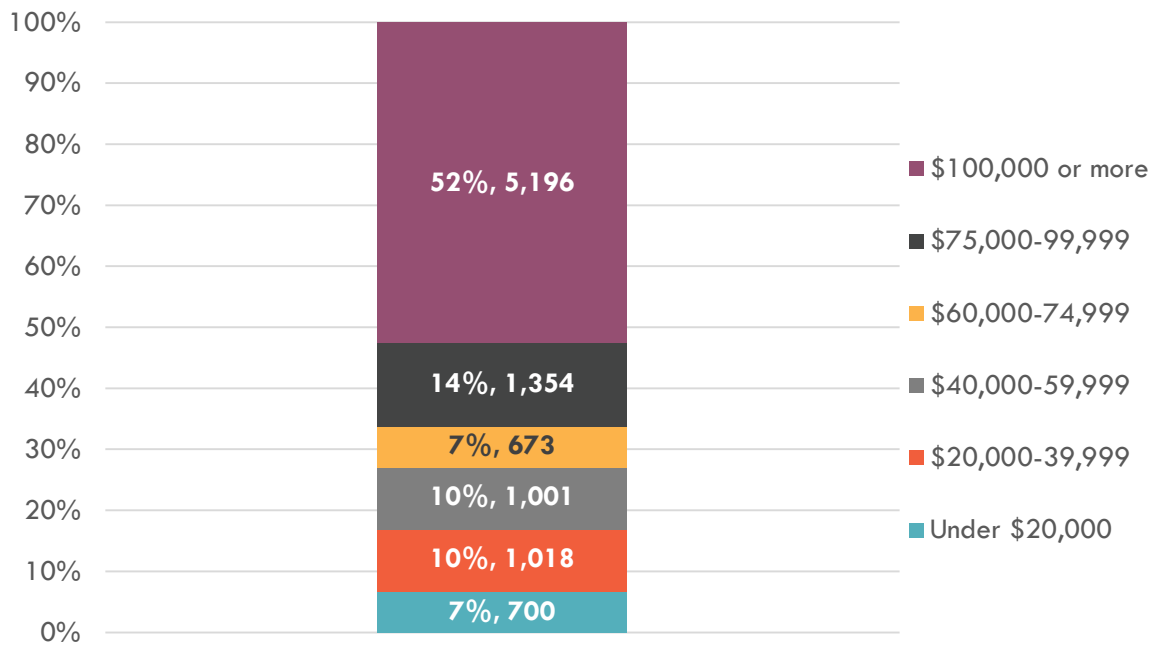
**Figure 10: Median Household Income by Race, 2019**



Source: American Community Survey, 2015-2019

Understanding the median household income is helpful for assessing where Burlington falls as a community but looking more deeply into the different income segments paints a better picture of individual need based on income earnings. 34% or 3,392 households earn less than \$75,000 (American Community Survey, 2014-2018). Many of these households are likely to be cost-burdened, considering how expensive housing costs have gotten in Burlington.

**Figure 11: Burlington Households by Income Category, 2018**

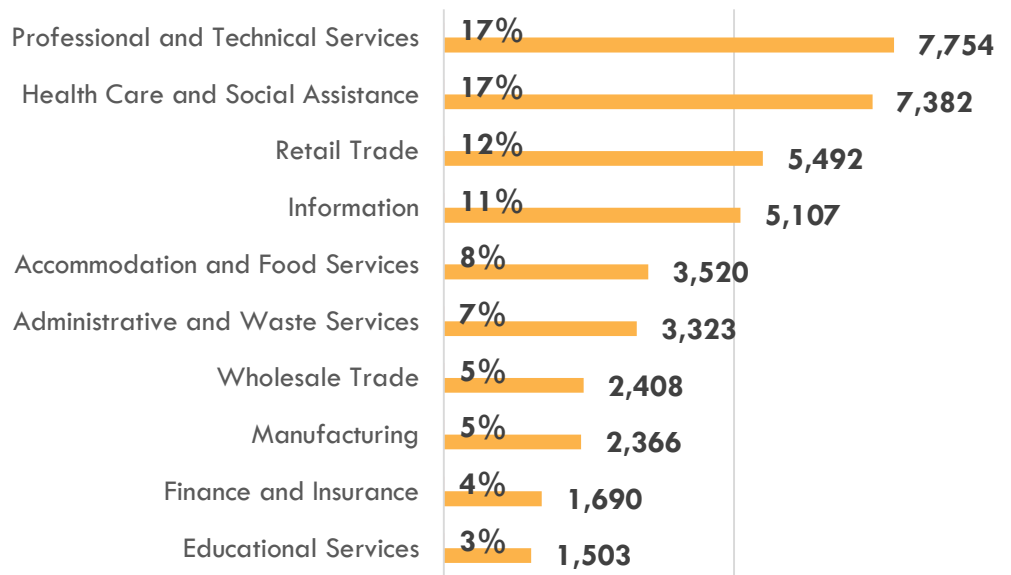


Source: American Community Survey, 2014-2018

## Jobs and Wages

Burlington is a significant employment center in the Greater Boston region, with nearly 45,000 jobs. Looking at the types of jobs in Burlington, along with average weekly wages, can help determine whether local workers can afford to live in Burlington, if desired. Figure 12 shows the top ten employment sectors – Professional and Technical Services (17%), Health Care and Social Assistance (17%), and Retail Trade (12%) comprise nearly half of all jobs in Burlington. Sample annual wages for these three sectors, based on average weekly wages are \$163,020, \$86,164, and \$31,824 respectively (NAICS, ES-202, 2018). Those working in retail and similarly paid sectors like accommodation and food services, particularly if they live alone or with other earners with lower incomes, have a very difficult time affording housing in Burlington.

**Figure 12: Top 10 Job Industries in Burlington, 2018**



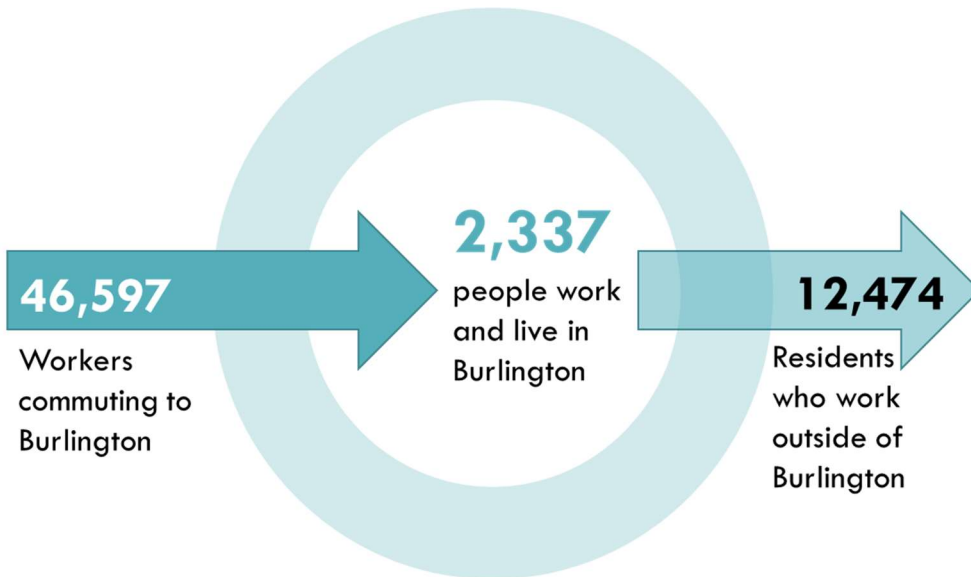
Source: NAICS, ES-202, 2018

Number and Share of Total Jobs by Industry

Understanding the existing jobs in a community, along with likely wages earned by workers, can help local policy makers connect economic development planning with housing efforts. Prospective new employers look at the existing housing stock when deciding whether to locate or expand in a community. If a town is unable to adequately house new workers, employers may choose to locate elsewhere. Having housing close to where jobs are located can also help relieve traffic congestion and support multimodal transportation options, as shorter commutes could allow workers to walk, bike, or take transit to work.

Figure 13 shows that very few people work and live in Burlington. In 2019, 46,597 people commuted into Burlington for work, while only 2,337 Burlington residents stayed and worked in Burlington. Of the workers commuting into Burlington, 30% (13,787) of them earn less than \$3,333 per month (approximately \$40,000 per year). These data were collected before the pandemic and reflect commuting patterns under “normal conditions.” The fact that so few people live and work in Burlington could indicate that there are not enough rental options in general or ones that are affordable to those who work in service and other industries that are critical to Burlington’s economy. While the pandemic will have an everlasting effect on employment dynamics by spurring the prevalence of work from home, the Burlington Mall, restaurants, and retail will always be a critical part of the town’s economy that rely on workers who need housing options they can afford. Many of them do not have the assets to purchase a home or may not desire homeownership. Diversifying the housing stock and improving the ability to live and work in Burlington will reduce the need for commuting and strengthen the workforce, which has become increasingly important as employers have struggled to retain workers willing to work in-person. A housing market with more options will also attract higher-income households that are needed to support new industries the town hopes to grow such as the life sciences.

**Figure 13: Burlington Commuters, 2019**



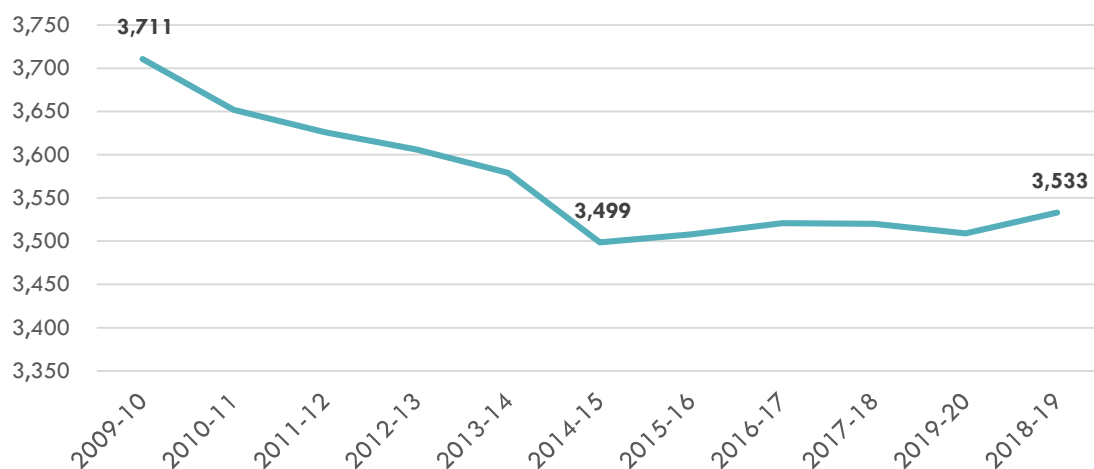
Source: Census On the Map, Longitudinal Employer-Household Dynamics (LEHD), 2019

## School Enrollment

The perceived impact of new housing on local schools and student capacity is often a major concern of residents, particularly when multi-family developments are proposed. Recent studies have shown that school enrollment is more impacted by single-family, low-rise development more than medium- to high-rise developments. Bedroom unit counts in new homes also can influence whether or not a development is likely to increase school enrollment.

It is important for Burlington to monitor school enrollment data as household sizes continue to trend smaller, with fewer households with school-aged children. The town can also consider school enrollment estimates as new development proposals are submitted. Across the Commonwealth specifically, studies have demonstrated that there is little correlation between new housing developments and increased school enrollment ([The Waning Influence of Housing Production on School Enrollment, 2017](#)). As the following figure shows, despite adding new housing over the last ten years, school enrollment has actually decreased from 3,711 students in 2010 to 3,533 in 2019 (MA DESE).

**Figure 14: School Enrollment, 2009-2019**



Source: MA DESE

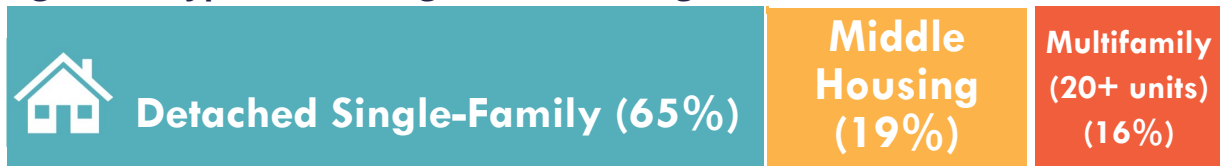
# HOUSING STOCK

A snapshot of Burlington’s current housing stock, including the types and sizes of homes available for rent and purchase. Some data limitations exist when researching a community’s housing stock. From conversations with Town officials, it became evident that Burlington has a number of accessory dwelling units (e.g., granny flats, mother-in-law suites, etc.) that may not have been permitted properly or tracked. These units are likely underrepresented or miscategorized in the American Community Survey datasets. In the Greater Boston region, the local tourism economy results in higher shares of vacation rentals, which are also not always captured in American Community Survey data. These caveats are shared to illustrate the complexity of tracking and understanding the local housing stock and the importance of local leaders collecting and augmenting national data sources with local data.

## Housing Types

Through conversations with residents in focus groups and the public forum, along with written comments received through a public survey, it is evident that Burlington residents’ needs are changing as the population changes and grows. To meet a variety of housing needs, from seniors looking to downsize to single parents and small families looking to buy their first home, Burlington needs to continue diversifying its housing stock. Nearly two-thirds (65%) of Burlington’s housing are detached single-family homes (see Figure 15).

Figure 15: Types of Housing Units in Burlington, 2019



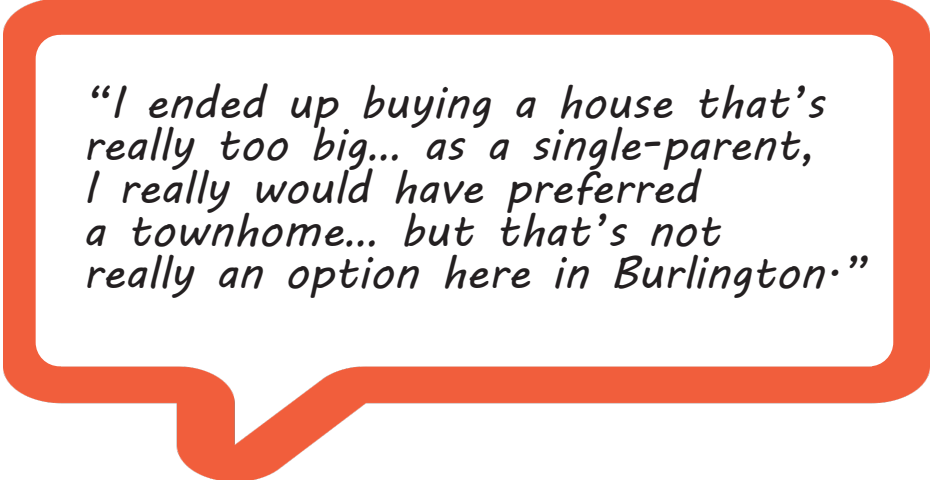
## What is Missing Middle?

Examples include townhouses, duplexes, and small multi-family. Middle housing expands homeownership and rental opportunities to people at a variety of income levels.

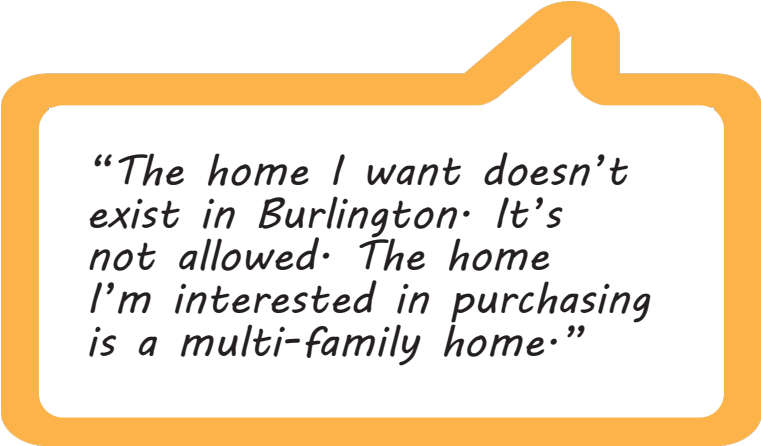


Suburban communities like Burlington have been heavily impacted by single-family exclusionary zoning and auto-centric development patterns that this type of zoning facilitated. Burlington could have a greater supply of “missing middle” housing in the form of duplexes, townhomes, and other forms of small to mid-sized multifamily housing. This type of housing is important to have and promote in communities because it often is more affordable in the marketplace, due to smaller size (both building and lot sizes). Missing middle housing is often also referred to as “naturally-occurring affordable housing” (NOAH).

During focus groups, Burlington residents consistently spoke about Burlington’s housing stock and the lack of “missing middle” housing options.



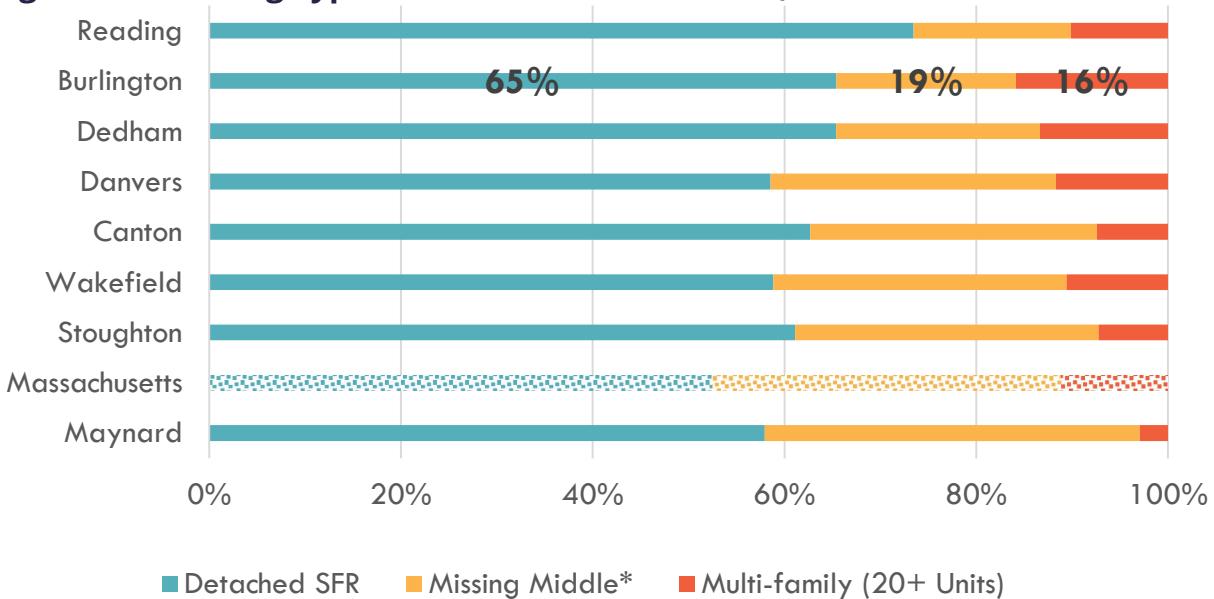
*“I ended up buying a house that’s really too big... as a single-parent, I really would have preferred a townhome... but that’s not really an option here in Burlington.”*



*“The home I want doesn’t exist in Burlington. It’s not allowed. The home I’m interested in purchasing is a multi-family home.”*

Burlington has the second smallest share of missing middle housing (19%) compared to the context communities. Other than Reading, Dedham, and Burlington, the context communities all have more than a quarter of the housing stock in missing middle housing. Massachusetts' housing stock on the whole is comprised of 36% missing middle housing.

**Figure 16: Housing Types in Context Communities, 2019**



Source: American Community Survey, 2015-2019

\*Missing middle is defined as duplexes, townhouses, and small multi-family.

## Unit Size

While Burlington's average household size is 2.76, the housing stock has a significant share of homes with three or more bedrooms (64%). Only 21% of homes have two bedrooms, and even fewer (11%) are one-bedroom homes. 4% of units are studio apartments (American Community Survey, 2015-2019). Homes with three or more bedrooms are the most expensive housing type and more plentiful in Burlington, but they often provide unnecessary space and cause maintenance needs and related expenses for residents. Without many alternatives, oversized housing makes it difficult for seniors to stay in Burlington and for younger households to afford their first home.

To expand missing middle housing options and smaller (0-2 bedroom) homes, local incentives could be explored to help increase this type of development. Reviewing zoning regulations, building requirements, and other regulatory requirements could help expand this segment of Burlington's local housing stock.

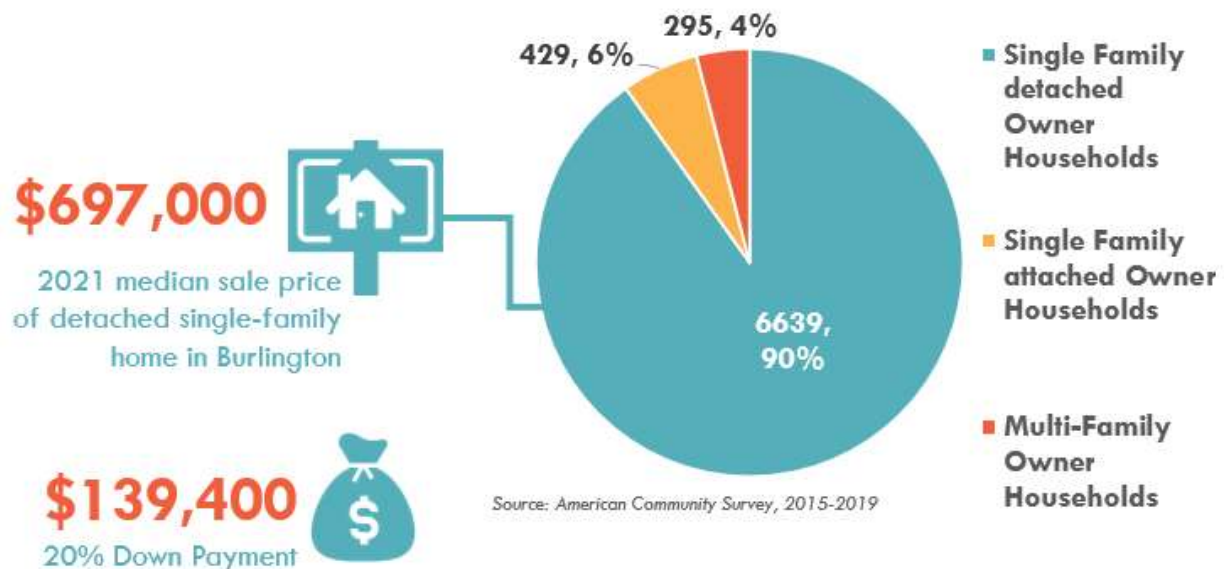


## Housing Unit Type by Tenure

### Owner-Occupied Housing

Understanding the share of homes that are available to own and rent provides a snapshot into the local market and who may or may not have access. In Burlington, 90% of all homes that are owned are single-family detached units – the most expensive type of house to purchase. In 2021, the median sales price for a single-family detached home in Burlington was \$697,000 (The Warren Group). Assuming a traditional mortgage, a potential homebuyer would need to have saved \$139,400 to provide a 20% down payment. Considering the household earnings data from the Community Profile, only a small segment of Burlington’s population could afford to purchase a single-family home. Potential homebuyers may have better luck trying to purchase an attached single-family home (e.g., townhouse) or multi-family home (e.g., condo), but those are in short supply – only 10% combined.

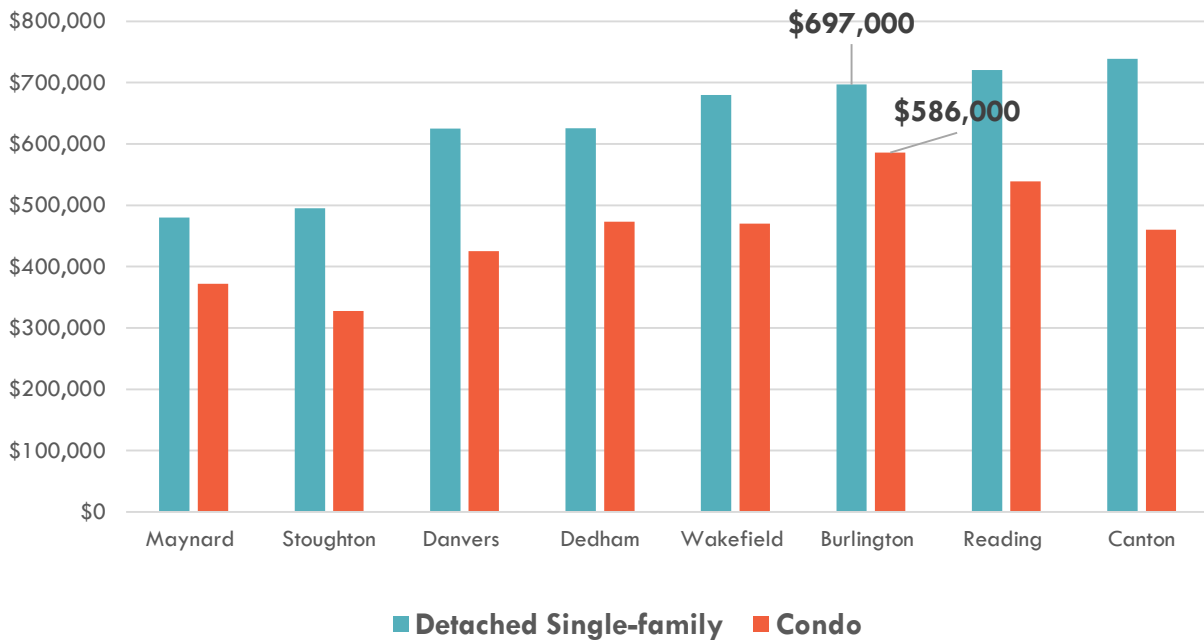
Figure 17: Owner-Occupied Housing Stock



As noted, the median sales price for single-family detached homes is \$697,000. This would require a monthly mortgage payment of approximately \$3,100, assuming conventional mortgage conditions like a 20% down payment. A prospective homebuyer could put less than 20% down but they would then need to pay for private mortgage insurance, which would further increase their monthly costs. Condominiums, which often offer a more affordable housing option for potential homebuyers, are also very expensive in Burlington. The median sales price for a condo in Burlington in 2021 was \$586,000 (The Warren Group). To buy a condo priced at this level, at least \$117,000 would be required for a 20% down payment and the monthly mortgage payment would be approximately \$2,600. Condos often come with additional expenses, like homeowner association fees, that can dramatically increase monthly housing costs.



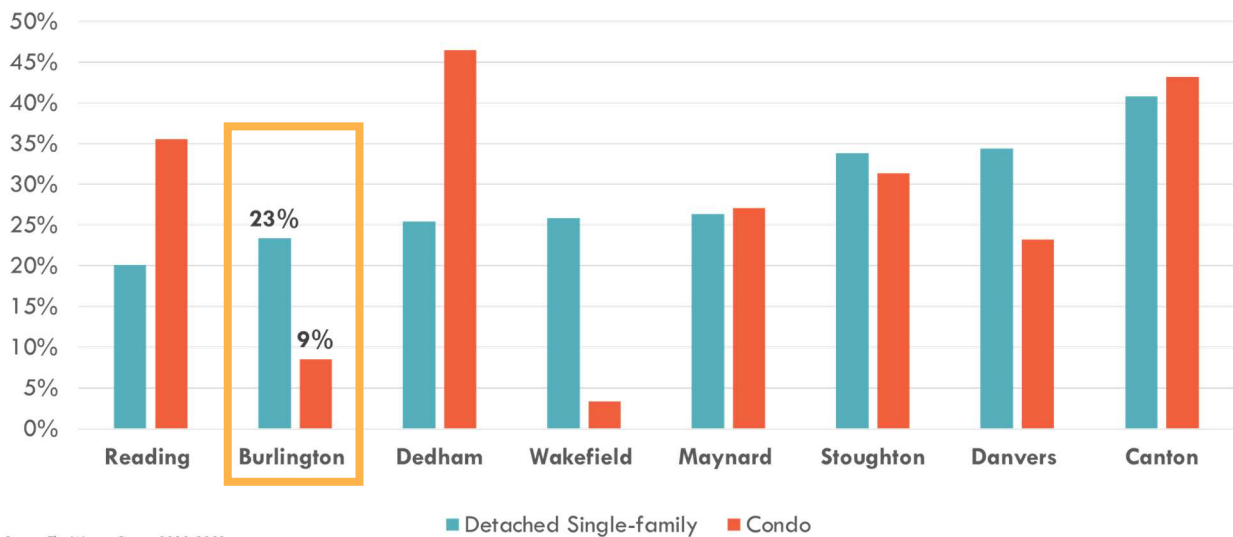
**Figure 18: Median Sales Price, 2021**



Source: The Warren Group, 2021

Median sales prices for single-family detached homes and condos have increased dramatically over the past three years, especially when you consider that household earnings have grown at a much slower pace. From 2018 to 2021, the median sales price for detached single-family homes in Burlington grew by 23%, while condo sales prices increased by 9%. Burlington’s single-family home prices grew at a similar rate to the context communities, while condo prices grew at a slightly lower rate than the context communities.

**Figure 19: Percent Increase in Median Sales Prices, 2018-2021**



Source: The Warren Group, 2018-2021

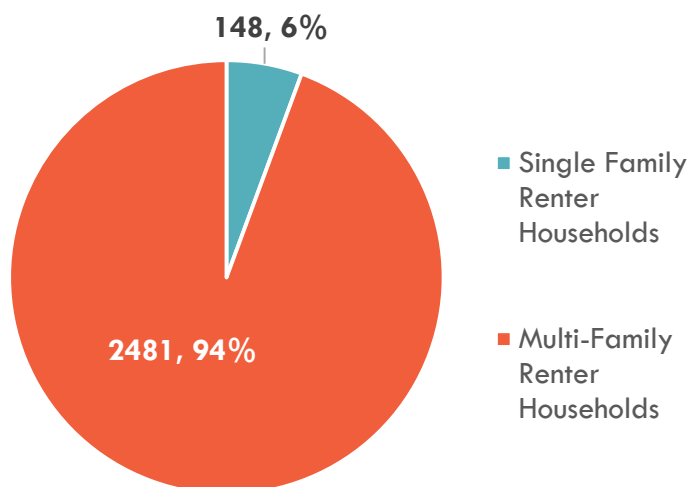
Burlington residents shared experiences about trying to purchase homes in this incredibly hot housing market. Many anecdotes centered on the struggle to save for hefty down payments as prices continued to climb. Others noted competition for a limited stock and that first-time homebuyers felt like they were competing with developers who wanted to buy small houses to tear down and build “McMansions.” Some residents noted that the older housing stock in Burlington is most at risk of being purchased by investors or developers and torn down. This concerned many who felt the loss of these “starter” homes would result in Burlington becoming less diverse, as the housing stock becomes affordable only to households with dual-incomes or generational wealth not typically afforded to non-white residents.

*“I looked and looked and looked and kept saving. And during those five years trying to save the down payment, it was so frustrating. Every time I got a tax refund or got fortunate at work, I just saved it. But every year it felt like the market was outrunning that.”*

### Renter-Occupied Housing

Of the 2,629 renter-occupied households, 94% (2,481 units) are in multi-family buildings, and only 6% (148) are single-family homes (American Community Survey, 2015-2019). In Burlington, the Town has approved several 40B comprehensive permits that resulted in larger multi-family developments (ranging from 65-312 units). Developments built under 40B comprehensive permits must include a minimum of 20-25% Affordable Housing units while the remainder can be rented at market-rate. This has resulted in many more apartment units, but mostly with higher rents. Having so few single-family homes available for rent indicates the town lacks family-sized rental units (homes with three or more bedrooms). Anecdotally, focus group participants shared their difficulties finding affordable apartments that offered enough space for their families.

**Figure 20: Renter-Occupied Housing Units, 2019**

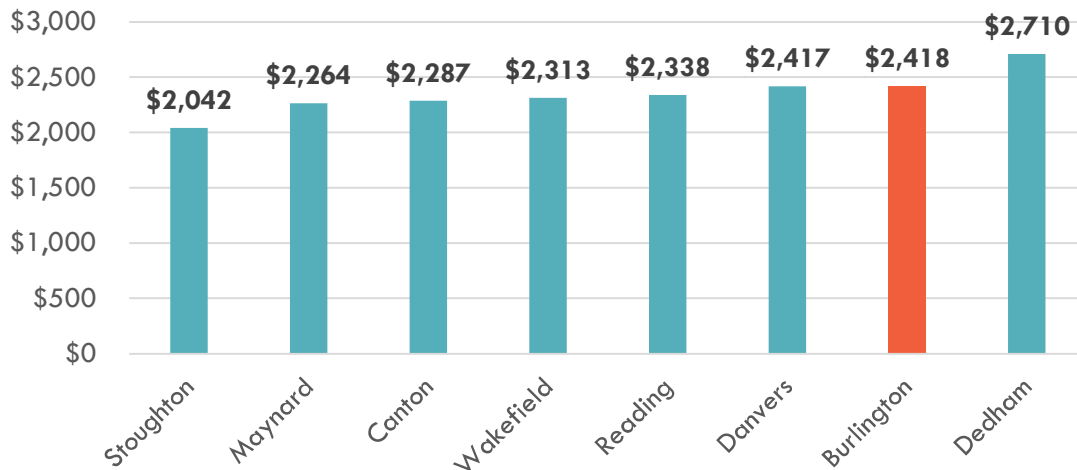


*“I have two kids. They’d previously had their own rooms, but there was no way I could afford a three-bedroom [rental].”*

Source: American Community Survey, 2015-2019

Average rents have increased at alarming rates in many communities across the Greater Boston region, and Burlington is no different. Since 2011, the average rent per unit in Burlington increased by 46%. In 2021, the average rent was \$2,418 per month (CoStar). For a household to not be cost-burdened (paying more than 30% of their income for housing), the monthly income would need to be \$8,060 or \$96,720 annually. Burlington has the second highest rent of the context communities, second only to Dedham.

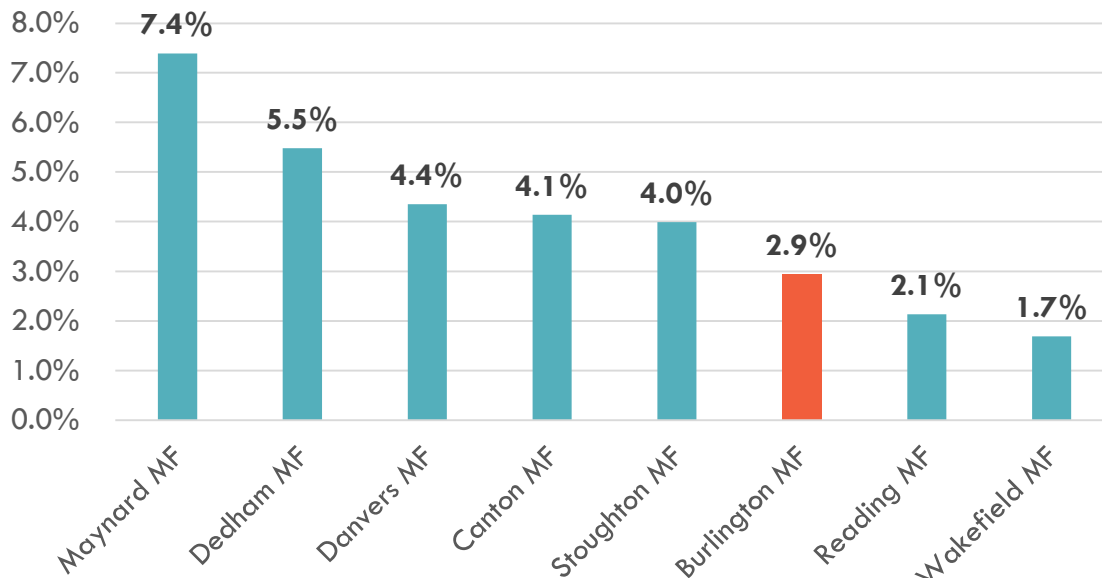
**Figure 21: Average Rent per Unit, 2021**



Source: CoStar, 2021 Q4

The rental market fluctuates frequently and similar to the housing market, vacancy rates and housing supply factor into rents. Burlington’s multi-family vacancy rate is low, at 2.9%, indicating a very tight, competitive rental market (CoStar, 2021). Burlington’s vacancy rate is not the lowest of the context communities, but is significantly lower than Maynard (7.4%), Dedham (5.5%), Danvers (4.4%), and Canton (4.1%).

**Figure 22: Multi-Family Vacancy Rates, 2021**

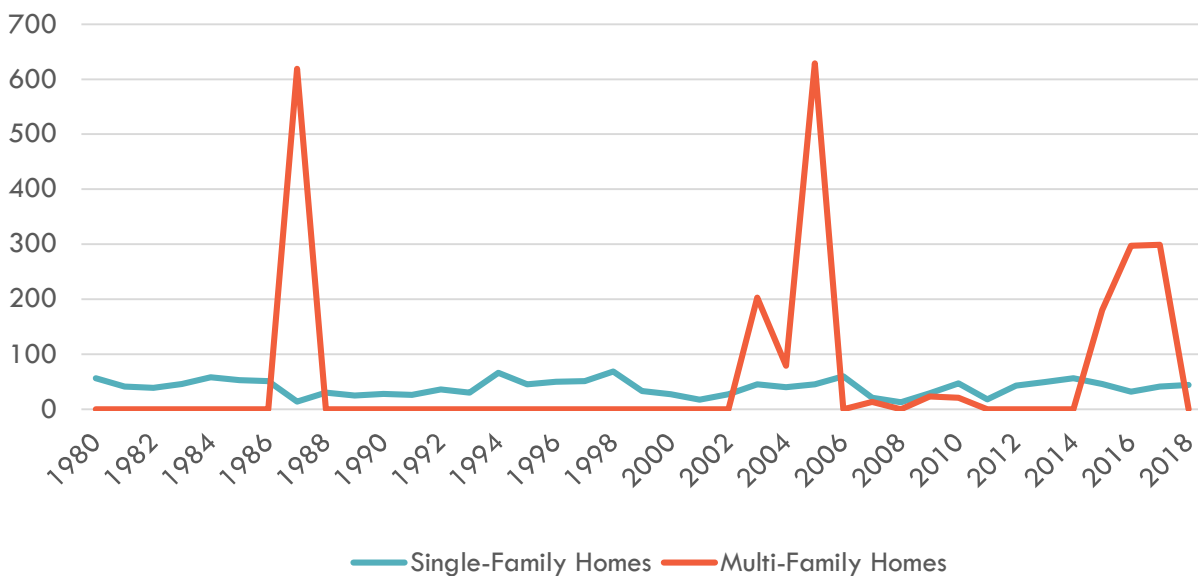


Source: CoStar, 2021 Q4

## Residential Building Permit Activity

Burlington has maintained a relatively low but steady trend of single-family home development since 1980. From the chart below, it is evident that there have been infrequent spikes in multi-family development over the past 40 years, with very little built between 2007 and 2014. Incredibly, only two duplexes have been constructed in Burlington since 1980, a strong indication that the town is indeed lacking middle housing. The majority of the apartment complexes constructed over the last four decades have been built under 40B comprehensive permits, which have slowly increased the share of Affordable Housing. Permitting data, especially from the U.S. Census Bureau, can be lagging and is best augmented with local permitting data when possible. It is also important to note that permits do not always result in housing construction, and some of the units represented on the chart below may never have been built.

**Figure 23: Residential Building Permit Activity, 1980-2018**



Source: Census Building Permit Survey, 1980 - 2018

During focus groups, Burlington residents shared their observations about recent housing development trends. As Burlington has attracted more population and economic growth, and as home prices have soared, residents have observed that developers are purchasing many of the smaller, older single-family homes that were once considered “starter homes.” These homes are being torn down and replaced with much larger single-family detached homes that typically sell for over \$1 million. Many lament that developers are tearing down small more moderately priced homes in favor of large expensive “McMansions,” yet this phenomenon is a result of large lot single-family zoning which makes teardowns profitable and prohibits the construction of more than one home on a lot. With regulatory reform that allows for smaller lot sizes and more housing types, redevelopment could result in smaller more moderately priced homes like duplexes and townhouses. Zoning regulations must change to create development economics that facilitate more naturally occurring affordable housing.

The tear-down trend is concerning as Burlington continues to lose naturally occurring affordable housing. The Town may want to inventory existing older, more modestly sized homes and target specific ones to purchase and transition to Affordable Housing. These older homes may be difficult for existing homeowners to maintain, as older homes often require additional maintenance or renovations. The Town should consider ways to help existing homeowners stay in their aging homes (if desired) to prevent displacement and loss of naturally occurring affordable housing as investors continue to show interest.

*“A good piece of land in Burlington is \$500K. That was another thing I was competing against when I was looking for a house. I was looking at a house as a fixer upper. But I was competing against builders that wanted to tear it down and put a one- to two-million-dollar house on it.”*

*“A lot of the homes that are smaller had been torn down and turned into million-dollar homes. The ones that were in my price range...were very disappointing. They felt like total teardowns... the price range I was looking in was comparable to what contractors were paying to tear down homes and build million-dollar homes.”*

# HOUSING AFFORDABILITY

Increasing housing costs impact current Burlington residents by making it more difficult for them to afford other necessities like food, healthcare, and transportation. To be affordable, housing should cost no more than 30% of a household’s income (this includes utilities, insurance, and other associated housing costs). If a household is paying more than 30% of their income, the household is considered “cost burdened,” and may be at risk of displacement. Cost-burdened households also may be making sacrifices in other areas of their life that could impact their mental and physical health and wellbeing. This section looks at the number of cost-burdened households in Burlington and the number of households eligible for Affordable Housing and provides the current need for additional Affordable Housing units to help ensure fewer households are cost burdened.

## Housing Supply and Rising Prices

Looking at the findings from the Housing Stock section, it is evident that Burlington has a housing supply issue that is likely contributing to housing unaffordability. As noted, the vast share of homes available for purchase in Burlington are single-family detached, the most expensive housing type to buy. Because there are few “missing middle” options, even condos in Burlington are more expensive than other communities in the Greater Boston region. Burlington has seen an expansion of rental homes; however, the majority are market-rate “luxury” units that average over \$2,400 per month to rent. The lack of “missing middle” housing options to purchase paired with the expensive rental market result in more cost-burdened households and a greater need for Affordable Housing.

## Cost-Burdened Households

Nearly a third of households (28% or 2,710 households) are cost burdened, meaning they spend too much on housing costs (more than 30% of their income). Cost burden rates are considerably higher for renters, with almost half (45% or 1,129 households) being cost burdened. About a quarter (22% or 1,581 of homeowners) are cost burdened (American Community Survey, 2015-2019).

Figure 24: Cost-Burdened Households, 2019



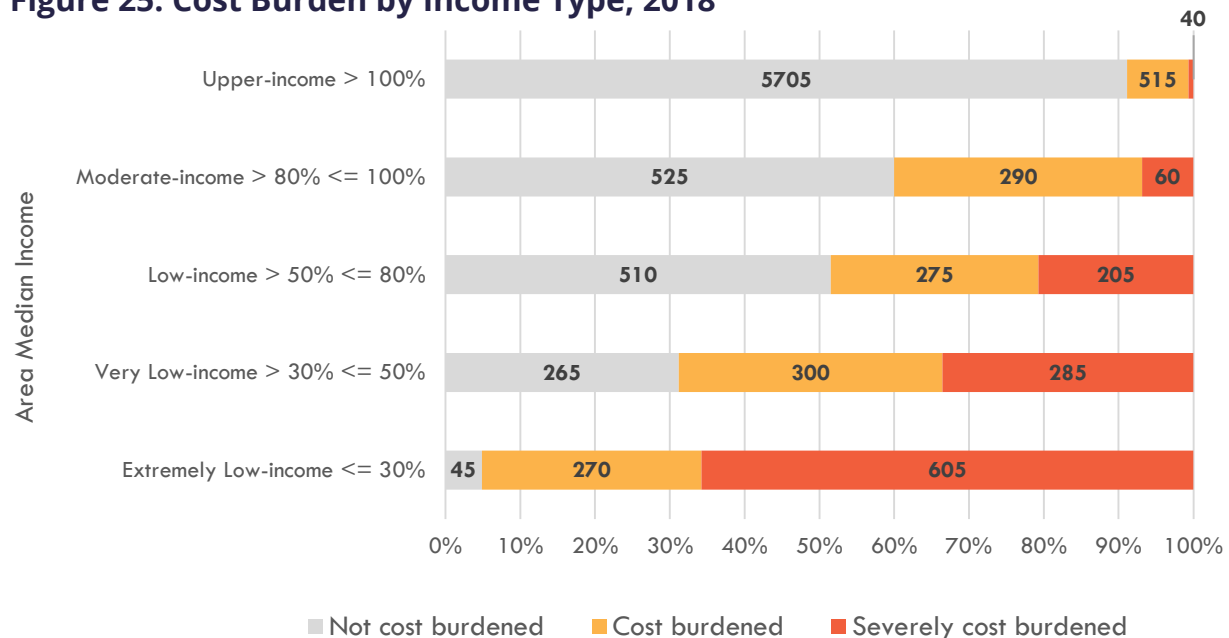
When residents are cost burdened, they are forced to make tradeoffs. During focus groups, residents were asked to share what they have had to give up or cut back on to afford their housing in Burlington.

*“For me, I basically had to make a choice between paying my rent or paying my child support... I ended up moving in with family to continue paying child support.”*

*“My son is now 18. He just got his second college acceptance. The cost of higher ed is so high. That’s the double whammy for a lot of young families. The cost of housing [means] a lot of us are foregoing educational opportunities.”*

Different types of households are more likely to experience cost burdens or severe cost burdens (when a household spends more than 50% of income on housing). Figure 25 shows that 95% of households earning 30% or less of the area median income are cost burdened. Of this 95%, 605 households (65%) are severely cost burdened. In total, there are 1,940 Burlington households earning low-, very low-, or extremely low-incomes who are extremely cost burdened. These residents are most at risk of residential displacement or housing insecurity (such as homelessness) and are most likely suffering in other aspects of their mental or physical health and wellbeing as a result. Understanding the extent of cost-burdened households provides a baseline for the Town of Burlington to develop or refine housing assistance programs and expand deed-restricted Affordable Housing options for residents.

**Figure 25: Cost Burden by Income Type, 2018**



Source: CHAS/ACS 2014-2018

## Affordable Housing Eligibility

Eligibility to live in Affordable Housing is based on the Area Median Income (AMI), which is \$120,800 for the Greater Boston area. The Area Median Income is determined by the US Department of Housing and Urban Development (HUD), and they set income limits based on household size. Some Affordable Housing is developed for middle-income households up to 100-120% AMI. However, more often, Affordable Housing is available to those earning 80% AMI or below. For example, typically, in the Greater Boston area, a one-person household earning 80% of the AMI cannot earn more than \$70,750 to be eligible for Affordable Housing.

**Figure 26: FY2021 HUD Income Limits for Affordable Housing Eligibility**

Area Median Income (AMI) 2021	Income-eligible Households	Individual Household	Two-person Household	Three-person Household	Four-person Household
\$120,800	<b>80% AMI Low income</b>	\$70,750	\$80,850	\$90,950	\$101,050
	<b>50% AMI Very low income</b>	\$47,000	\$53,700	\$60,400	\$67,100
	<b>30% AMI Extremely low income</b>	\$28,200	\$32,200	\$36,250	\$40,250

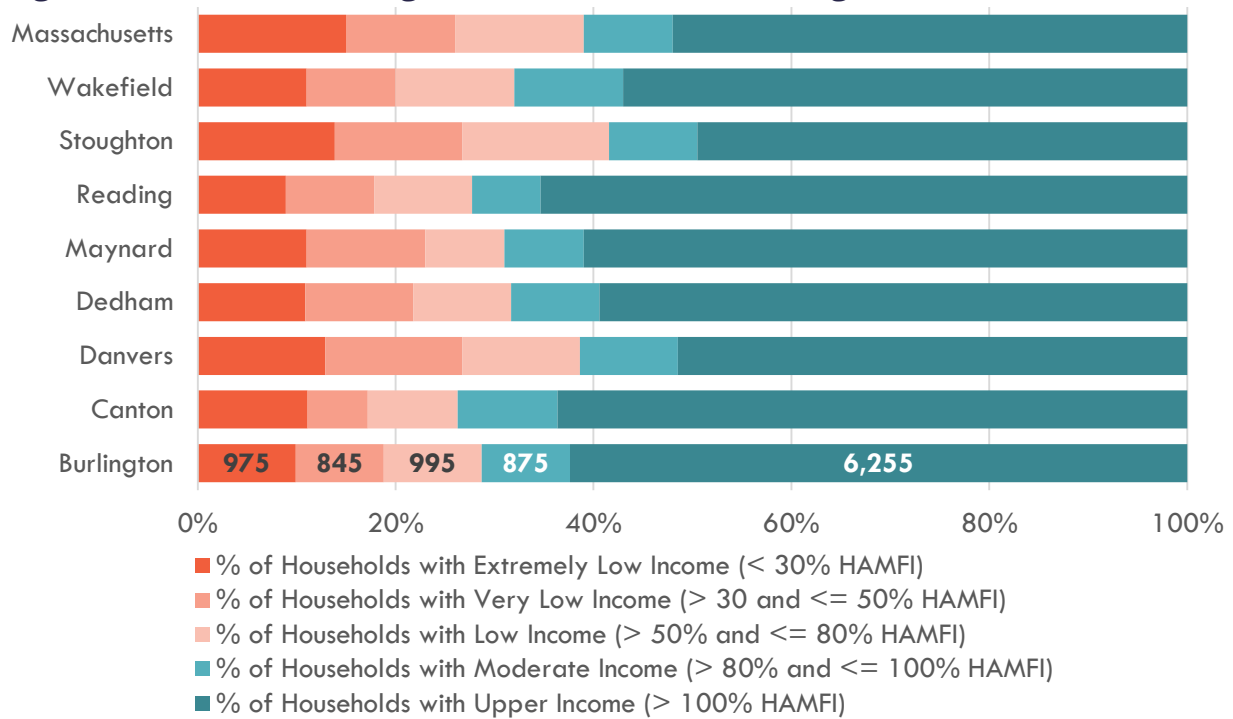
In Burlington, 29% or 2,815 households are eligible for Affordable Housing (see Figure 28). The greatest need for Affordable Housing is among those with very and extremely low incomes. These households make up 65% of all households eligible for Affordable Housing. Figure 29 shows the number of households eligible by different housing type. The greatest need for Affordable Housing by household type is elderly residents living alone or with unrelated elderly roommates — this group comprises 40% (1,115) of all eligible households.

Seeing the number of households eligible for Affordable Housing provides the Town with an opportunity to prioritize providing Affordable Housing for residents earning very low and extremely low incomes (between 30% and 50% AMI and less than 30% AMI respectively). This is especially relevant as the Town has very little Affordable Housing specifically aimed at these income levels. Providing “deeply affordable” Affordable Housing can be difficult to finance and often requires significant public subsidies. Finding ways to provide Affordable Housing and other housing support to elderly and low-income residents in need can increase housing security among this vulnerable segment of Burlington’s population. Encouraging Affordable Housing to be mixed-income or mixed-ages can benefit the entire community and achieve shared goals around economic and racial diversity.

*“That mix is important to us. That we’re not in a gated community or elders only. I want to see kids and life and things going on.”*

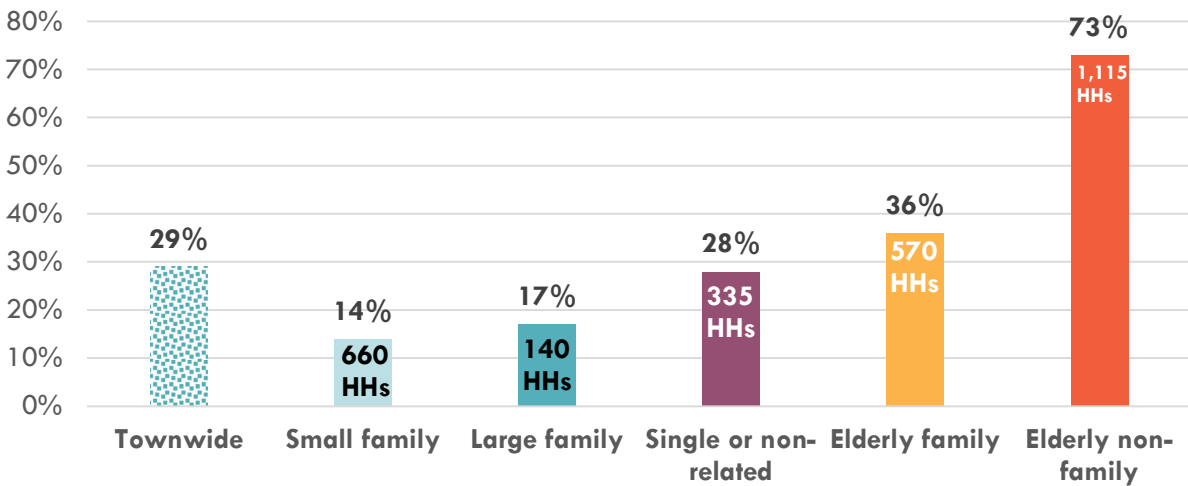


**Figure 27: Households Eligible for Affordable Housing, 2018**



Source: CHAS, 2014-2018

**Figure 28: Eligibility for Affordable Housing by Household Type, 2018\***



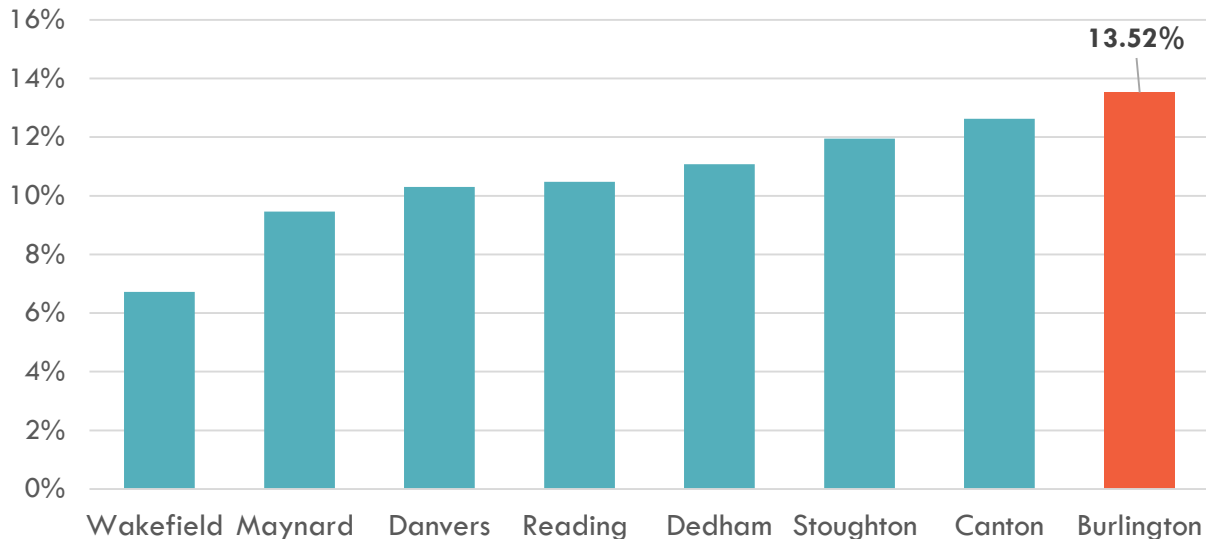
Source: CHAS, 2014-2018

\*Figure 28 note: Small family is defined as 2-4 people. Large family is defined as 5+ people. Elderly family means at least one family member is aged 62 or older. Elderly non-family means a single person or non-related roommates over the age of 62.

## Subsidized Housing Inventory

Burlington has worked with developers to build several developments under the 40B comprehensive permit process. As of 2021, Burlington has 1,302 units on the Subsidized Housing Inventory (SHI), about 13.5% of the town's total housing stock. This is slightly higher than the context communities.

**Figure 29: Subsidized Housing Inventory, 2021**



Source: Massachusetts Department of Housing and Community Development (DHCD) 2021

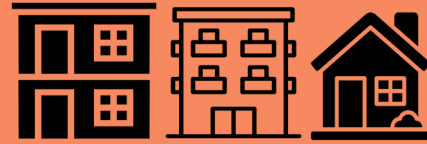
The SHI can be a misleading representation of a community's share of Affordable Housing, however, because market-rate units built under 40B comprehensive permits are included in the count. In this analysis MAPC provided a more accurate estimate of the town's supply of Affordable Housing by removing market-rate units from the SHI. After doing this, there are actually only about 565 units that are truly deed-restricted Affordable, which is 5.4%. Considering this in the context of income-eligible households (2,815), there is one deed-restricted Affordable Housing unit in Burlington for every five eligible Burlington households.

# 565

**Number of deed-restricted Affordable Housing units in Burlington (5.4% of total stock)**

**For every 5 eligible households, there is 1 deed-restricted Affordable Housing unit.**

Recognizing there are 2,815 households who are currently eligible for Affordable Housing in town, and only 565 units are truly Affordable, this results in a current Affordable Housing shortfall or need of 2,250 units. This is not taking into account households who may have financial difficulties in the future and become eligible or any new residents who may move to Burlington and need housing assistance. Expanding the share of Affordable housing units will address local housing need and prevent future residential displacement of Burlington residents.



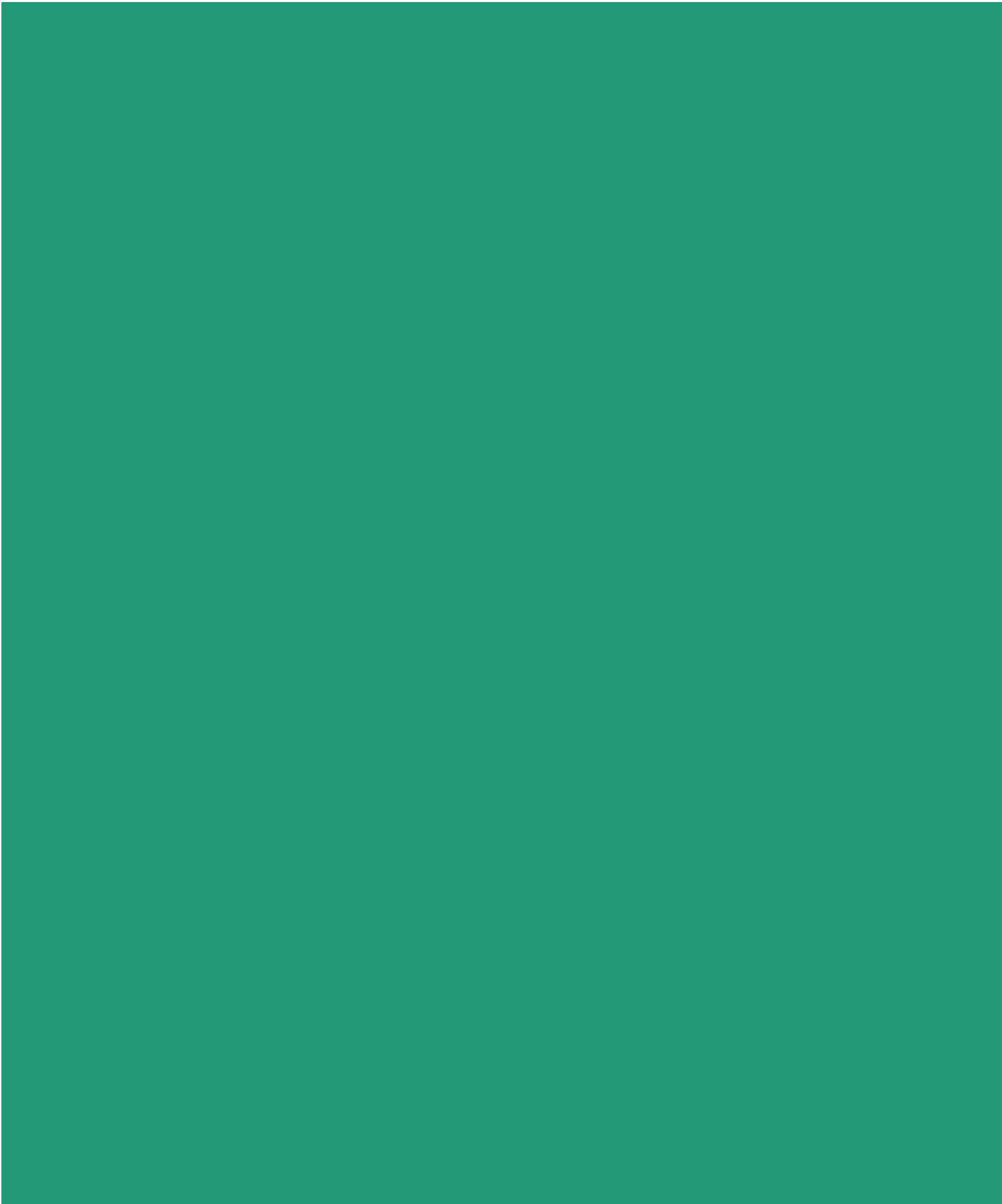
# 2,250

**Affordable Housing units needed to meet current housing needs.**

## Risk of Residential Displacement

Measures to understand housing affordability can also be helpful in assessing the risk of residential displacement. Residents can be displaced from communities for a variety of reasons. Towns have a responsibility to monitor how communities are growing and changing. Certain indicators hint that residential displacement is more likely and signal that municipal interventions may be needed to help residents stay in place.

- » **Number of households eligible for Affordable Housing:** When this population decreases, it could mean that lower income residents are being priced out of a community, indicating that residential displacement is occurring. Increasing the share of Affordable homes can help prevent displacement of lower-income residents. In 2018, Burlington had 2,815 households eligible for Affordable housing.
- » **Portion of population who are people of color:** Decreases in this population can indicate residential displacement is occurring. Historically inequitable housing policies and a lack of housing options for rent or purchase can impact how diverse a community is. In 2020, 30% of Burlington's population identified as people of color.
- » **Number of cost-burdened households:** Residents who are already cost-burdened are more vulnerable to rising rents and home sale prices. Increases in this population could indicate residential displacement is more likely to occur as these residents may have difficulty securing affordable housing. In 2019, 2,710 Burlington households were cost burdened.
- » **Share of non-white homeowners:** Homeownership is extremely inequitable in Burlington, with only 16% of homeowners identifying as people of color. Burlington residents of color are much more likely to rent their homes, and renter households are more vulnerable to residential displacement as rental markets are much more susceptible to inflation. This racial disparity is related to historic discriminatory housing policies like redlining that denied home loans to people of color and is perpetuated by zoning that only allows single-family homes.



# NEXT STEPS AND RESOURCES

**R**eport findings and community feedback collected provide a foundation for future work. The Housing Needs Assessment provides much-needed data about Burlington’s demographics, existing housing stock, and housing need based on household earnings and cost-burdened status. A Housing Needs Assessment alone does not result in recommendations to begin addressing housing need because it does not assess development constraints and opportunities, does not engage community members about housing resources and tools, and does not assess local regulations such as zoning (for assessing development capacity) and local political will.

# POTENTIAL NEXT STEPS FOR BURLINGTON

## Prepare a Housing Production Plan

A Housing Production Plan (HPP) could help Burlington understand physical and regulatory constraints to housing development, identify specific sites for housing production, and establish goals and strategies to reach housing production targets. HPPs include a housing needs assessment, so the Town is already well on its way toward the completion of an HPP. An HPP could inform other ongoing municipal work, like using American Rescue Plan Act (ARPA) funds or implementing a multi-family zoning district that meets new requirements set forth in the new Section 3A of MGL 40 (MBTA Communities).

Example HPPs: [Winchester](#), [Stoneham](#), [North Reading](#), [Maynard](#), [Ashland](#)

HPP Resources: [What is an HPP?](#)

## Section 3A (MBTA Communities) Compliance

Burlington is designated as an “MBTA Community” under the new Section 3A of M.G.L. c. 40A (the Zoning Act). This new section requires that an MBTA community shall have at least one zoning district of reasonable size in which multi-family housing is permitted as of right and meets other criteria set forth in the statute, including:

- » Minimum gross density of 15 units per acre
- » Not more than ½ miles from a commuter rail station, subway station, ferry terminal, or bus station, if applicable
- » Housing has no age restrictions and is suitable for families with children

The Department of Housing and Community Development is in the process of finalizing guidelines for how this new state law will be implemented and enforced. As Burlington considers zoning amendments to ensure the Town has a 3A-compliant multi-family district, there is an opportunity to include requirements that advance provision of Affordable Housing. The new zoning district could be located in a transit-accessible part of town and include inclusionary zoning, incentives for including additional Affordable Housing units, encourage multi-bedroom multi-family units to expand the share of family-sized rentals, and include smart parking standards that are set on a per-unit basis, when required.

Resource: [MAPC Analysis of Section 3A](#)

## Support Ongoing Town Efforts

Burlington has several projects underway that can be informed by the data findings of this assessment, including establishing a Municipal Affordable Housing Trust, adopting the Community Preservation Act to increase funds for Affordable Housing, and completing the housing element of the Burlington Master Plan. The assessment can also support the Housing Partnership Committee’s work to engage more people about Burlington’s housing goals, needs, and opportunities. The Committee could decide to undertake a strategic planning process, using the housing needs assessment data as a starting point, to decide how best to proceed with the different options and how to prioritize the spending of existing affordable housing funds to address demonstrated housing needs.

# HOUSING RESOURCES

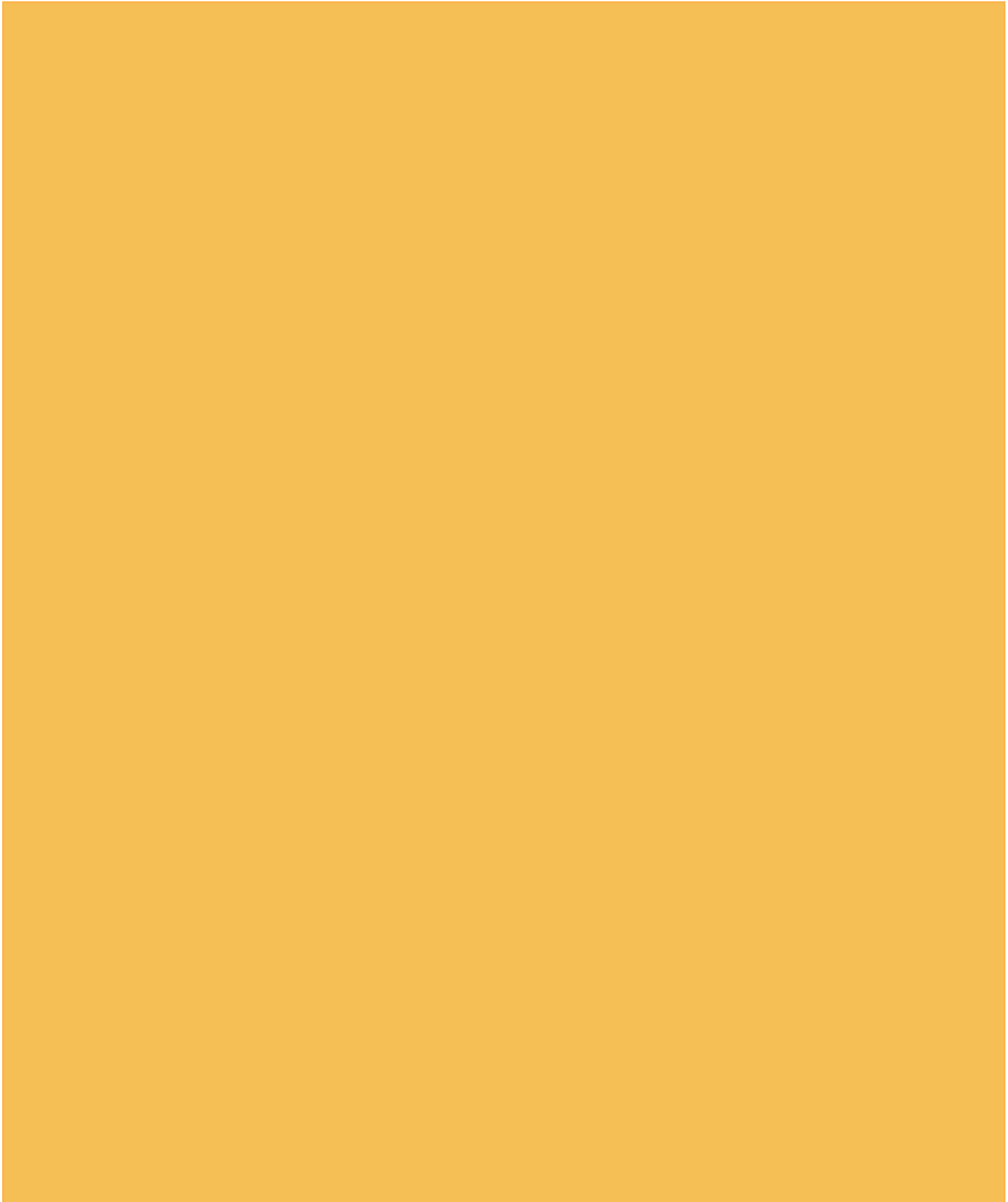
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- » [MAPC Housing](#)
- » [Community Economic Development Assistance Corporation \(CEDAC\)](#)
- » [Massachusetts Housing Partnership \(MHP\)](#)
- » [Massachusetts Association of Community Development Corporations \(MACDC\)](#)
- » [Citizens' Housing & Planning Association \(CHAPA\)](#)
- » [Harvard Joint Center for Housing Studies](#)
- » [United States Department of Housing and Urban Development Boston Regional Office \(HUD\)](#)
- » [Inclusionary Bylaws from MA Smart Growth Toolkit](#)
- » [Regional Housing Services Office](#)

## **Time Sensitive Opportunity & Resource American Rescue Plan Act (ARPA) Funds**

Municipalities have an opportunity to use federal ARPA funds to build and preserve Affordable Housing, provide emergency housing assistance and supportive housing services, provide first-time homeownership programs, and administer other housing programs if serving populations that have been disproportionately impacted by the Covid-19 pandemic. The Final Rule for ARPA funds stipulates that anyone eligible for Affordable Housing can be deemed disproportionately impacted by the pandemic. The Final Rule also stipulates that National Housing Trust or Home Investment Partnerships Program (HOME) activities are also eligible for ARPA funds. This includes property acquisition, site development hard and soft costs, operating cost assistance for rental housing, loans and grants (including projects already supported by LIHTC), housing investments and assistance (e.g., equity investments, loans, and grants), direct housing assistance, and capital expenditures to support Affordable Housing.

Resource: [MAPC ARPA Priorities](#)





# APPENDICES

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**B. CONTEXT COMMUNITIES METHODOLOGY**

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# APPENDIX A:

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# APPENDIX B:

## CONTEXT COMMUNITIES METHODOLOGY

The Burlington Housing Needs Assessment (HNA) includes a comprehensive set of data to better understand the Town’s demographics, housing stock, and housing affordability. The HNA utilizes “context communities” to establish a reference point for analyzing certain key findings and trends. Findings that are consistent or differ from those observed in Burlington may reveal Burlington’s unique challenges or strengths.

### Method

To choose context communities for the HNA, MAPC takes the following steps:

- » Generate an initial list of potential context communities using MAPC’s housing sub-market and community type data.
- » Pull key data indicators on communities identified in step (1). See below for indicators.
- » For each indicator, qualitatively establish a range of values that count as similar to Burlington’s value for that indicator.
- » Rate whether a community is similar or dissimilar to Burlington for each indicator, based on whether the value falls within the range established in step (3).
- » For each community, sum the number of indicators that are similar to Burlington to create a “similarity score.”
- » Choose which communities will be context communities, based on their similarity score and other relevant qualitative and political factors.

### Potential Context Communities – Community Types

MAPC’s community type data groups communities with similar attributes into various community types. Burlington is classified as a Mature Suburb Community type. Therefore, the following communities that are also classified as mature suburban communities were included in the initial analysis of potential context communities. “Mature Suburbs” communities: Holbrook; Marblehead; Maynard; Natick; Needham; Randolph; Reading; Saugus; Swampscott; Wakefield; and Woburn.

### Potential Context Communities – Housing Submarkets

Reflecting the fact that housing contexts are not monolithic within municipal boundaries, MAPC has created an analysis of [housing submarkets across greater Boston](#). “A housing submarket is a collection of neighborhoods—some next to each other, some not—with similar housing stock and housing market characteristics. These characteristics determine who can find, afford, and remain in suitable housing in that neighborhood. The neighborhoods in each submarket share common needs and challenges, regardless of geographic location.” There are three housing sub-markets in Burlington: sub-markets 4,6, and 7. Other municipalities that also had each of these three housing sub-markets were included in the initial analysis: Braintree; Canton; Danvers; Dedham; Framingham; Hudson; Marshfield; Milford; Natick; Norwood; Peabody; Stoughton; Waltham; and Weymouth.

## **Indicators and Similarity Scores - Key Indicators to Compare to Burlington**

- » Within the North Suburban Planning Council (NSPC) Subregion
- » Does not have an MBTA train station
- » Total Population (Census Bureau Redistricting Data, 2020)
- » Percent Increase in Population, 2010–2020 (US Census, 2010; Census Bureau Redistricting Data, 2020)
- » Average household size (ACS, 2014–2018 5-year estimates)
- » Percent of population that is non-Latinx White (Census Bureau Redistricting Data, 2020)
- » Percent of homes that are owner-occupied (ACS, 2014–2018 5-year estimates)
- » Change in school enrollment (Massachusetts Department of Education, 2010 – 2020).
- » Percent of population with a disability (ACS, 2014–2018 5-year estimates)
- » Median household income (ACS, 2014–2018 5-year estimates)
- » Total households eligible for Affordable Housing (ACS, 2014–2018 5-year estimates)
- » Percent of housing on the state Subsidized Housing Inventory (SHI) (DHCD, 2020)
- » Median home sale price (Warren Group, 2019)
- » Change in median home sale price, 2010 - 2019 (Warren Group, 2019 and 2010)
- » Median rent (ACS 5-year estimates, 2014-2018)
- » Median condominium for-sale price (Warren Group, 2019)
- » Percent of housing stock that's detached single family buildings (ACS, 2014–2018 5-year estimates)

MAPC then determined a range of values for each indicator that would be considered similar to Burlington. This determination was qualitative. A community was given the score 1 if that indicator's value fell within the range determined to be similar to Burlington.

### **Recommended Context Communities**

MAPC reviewed the potential context communities, the values for each indicator, and the similarity scores. Communities with the top seven similarity scores (noted in parenthesis) have been recommended as context communities:

- » Dedham (10)
- » Canton (10)
- » Reading (10)
- » Stoughton (9)
- » Danvers (9)
- » Wakefield (9)
- » Maynard (9)