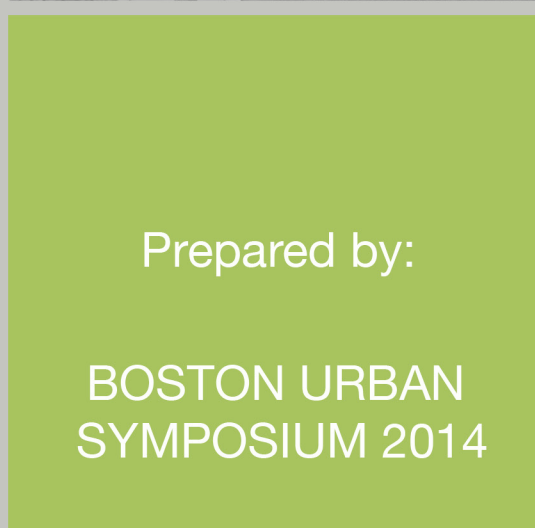




Mapping Neighborhood Transformation

An Assessment of Susceptibility and Recommendation
for Codman Square



Prepared by:

BOSTON URBAN
SYMPOSIUM 2014






Prepared by:

Boston Urban Symposium
City Planning and Urban Affairs
Metropolitan College
Boston University
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Prepared for:

Codman Square Neighborhood
Development Corporation

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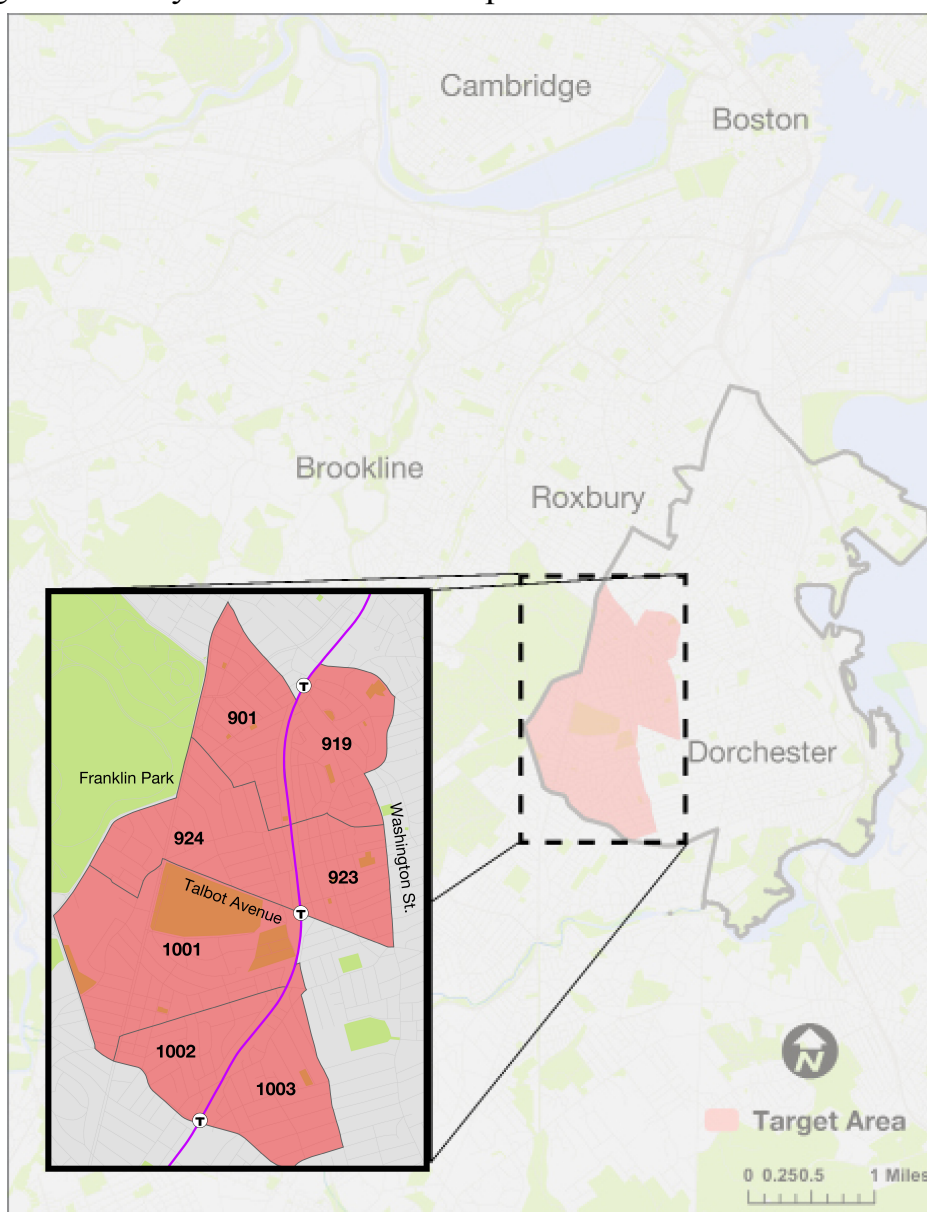
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Key Terms



Study area is the seven census tracts in the Codman Square Neighborhood Development Corporation's service area that are west of Washington Street. For this project, the study is composed of seven census tracts in Suffolk County, Massachusetts: tract 901, 919, 923, 924, 1001, 1002, and 1003.

Figure 1. Study Area Overview Map





Key Terms

Gentrification is a process of neighborhood transformation that typically has a negative connotation. The most important aspect of gentrification is that it is a process that is influenced by several variables from the neighborhood level through the international economy. The positive aspect of gentrification is the revitalization of an area that occurs with investment. However, the most marked unintended consequence of gentrification is the displacement of low-income individuals.

Neighborhood Transformation is a process of social, cultural, economic, political and environmental change to a community. The changes associated with transformation are twofold, marking either disinvestment and disintegration; or reinvestment, revitalization, and renewal. Transformation, recognized most notably in shifts of the built environment and urban fabric, often increases the demand for land and housing within a community.

Census Tracts is a geographic region used by the US Census Bureau for classifying census data, generally averaging around 4,000 residents per tract and consisting of no more than 8,000 residents.

Equitable Development reduces social and economic disparities and promotes far-reaching growth. A successful framework for Equitable Development addresses the following needs:

- » Targeting investments that benefit current residents, businesses, and cultural institutions.
- » Linking residents to regional economic opportunities.
- » Creating adequate affordable housing opportunities, especially in proximity to high-quality services and neighborhood amenities.
- » Fostering civic participation of low-income residents and persons of color in local and regional planning and political process.

Service Area consists of the eleven census tracts in Codman Square. The area is bordered on the east by the red line, including Ashmont and Shawmut stations and on the west by the Four corners, the Talbot Avenue station on the Fairmount-Indigo commuter rail line and Franklin Park.

Susceptibility refers to an area's vulnerability in terms of neighborhood transformation. A street that is considered highly susceptible is one that is likely to undergo transformation because of either its geographic or demographic attributes.

Executive Summary



Boston University's graduate City Planning & Urban Affairs capstone project, Mapping Neighborhood Transformation, sets out to answer the question of whether the Codman Square neighborhood of Dorchester in Boston, MA, is experiencing a phenomenon of rapid transformation, and to define the dynamics that explain that transformation. In partnership with the Codman Square Neighborhood Development Corporation (CSNDC), students in the BU Symposium class were asked to respond to anecdotal evidence that Codman Square may be witnessing "gentrification." Knowing that gentrification is a problematic term due to the associated controversy and its inherent complexity, BU Symposium has developed definitions for transformation, or the natural evolution of communities over time that can be positive or negative; and gentrification, a negative form of transformation wherein current residents are involuntarily displaced from neighborhoods by higher income residents, manifested in changes to the physical, social, and economic character of communities. BU Symposium's assessment of transformation in Codman Square is sequenced by "past, present, and future."

Past assessment involves identifying indicators for transformation, including both population and housing/real estate data, and charting trends within those indicators to determine whether we can make conclusions about how the Codman Square study area has transformed in recent history. The results from this analysis were conflicting; certain indicators suggest transformation, while others do not. For instance, the educational attainment of the population is increasing, though those increases have accrued mostly to the number of residents completing high school diploma or attending but not completing college. The study area population is aging, growing in senior citizens but losing the proportion of ages 25 – 44, suggesting that the neighborhood is not adding primary working and home-buying population.

Beyond population trends, an analysis of the real estate market demonstrates that the area has been impacted by macro-trends, such as the foreclosure crisis beginning in 2008 and the Boston region's strong economic growth, as many properties have been purchased by investors and limited liability companies (LLCs), but there has not been a trend in permitting or upgrading of housing stock to suggest that the physical character is changing. Additionally, the area is girded by a large renter population, and recent zoning changes have actually decreased condominiums in favor of adding more rental units. Transformation analysis is not able to identify a phenomenon of gentrification, but there are factors that make the area susceptible.

The third leg of this report is a snapshot of Codman Square's present, identifying which factors and characteristics make residents in certain areas susceptible to



Executive Summary

gentrification and displacement. We conducted a GIS-analysis that identified factors such as population age, rentership, housing cost burden, and distance to neighborhood amenities to localize where CSNDC might expect to see transformation in coming years.

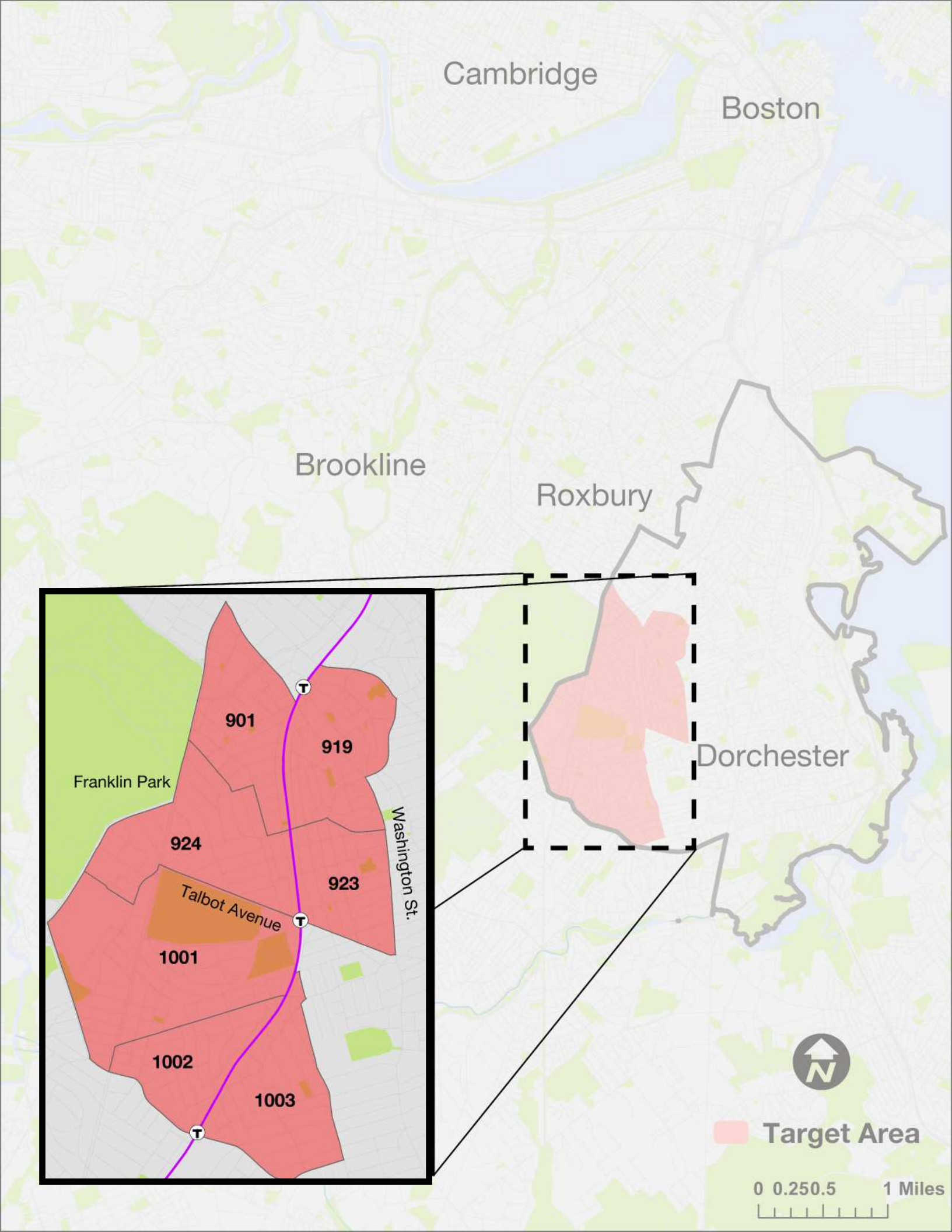
Finally, based on issues identified in the analyses, BU Symposium has created for CSNDC—based on a survey of their organizational capacity—a toolkit of recommendations for managing transformation in the future, including strategies for strengthening intergenerational social networks, improving the capacity of Codman Square’s workforce, and advocating for policies that will protect the population and community character while stimulating development.

Introduction

The background of the slide is a light green map of a city grid. A river flows through the city from the top left towards the bottom right. A horizontal dotted line is positioned below the title 'Introduction'.

Problem Definition
Problem Approach





The Boston Metropolitan Area stands among the most economically sound, dynamic, and attractive urban regions in the country. The success and appeal of the region's economy creates a paradox for planners and advocates of affordable housing and equitable community development because the more work that is done to make a neighborhood accessible and attractive for its residents, the more appealing the neighborhood becomes to external renters, homebuyers, and investors who may drive up the costs of living and create strain on current residents, many of whom worked to improve the neighborhood. This dynamic is taking place all over the Boston Metropolitan Area. The city's strong performance in economic sectors such as bio-tech, information technology, health services, and education increases the costs of living for all residents. When the cost of housing, goods, and services in an area exceed the ability of low- and moderate-income households to afford to live in that area, those residents are at risk of being involuntarily displaced from neighborhoods in which they would otherwise choose to live—this process of filtering is often referred to as “gentrification.”

In Boston, gentrification is as pronounced as anywhere in the US. A recent study by Daniel Hartley at the Federal Reserve Bank of Cleveland analyzed the proportion of census tracts in major metropolitan areas that gentrified based on housing prices between 2000 and 2007 (i.e. tracts where average home prices moved from below the median regional value to above the median). Hartley assessed that Boston is leading the nation in terms of gentrification, with more than a quarter of its neighborhoods having gentrified. Be it the brownstones of the South End, or the Victorians of Jamaica Plain, property values throughout the city have charged upward over the last two decades, putting additional strain on lower income households and restricting housing affordability¹.

For over 25 years, the Codman Square Neighborhood Development Corporation (CSNDC) has been working in Boston's Codman Square neighborhood in Dorchester. CSNDC's mission has been:

“To build a better, stronger community in Codman Square and South Dorchester by creating housing and commercial spaces that are safe, sustainable, and affordable, promoting financial and economic stability for residents and for the neighborhood, and providing residents of all ages with opportunities and skills to empower themselves to improve their lives.”² CSNDC stands out as one of the more effective and influential community development corporations (CDC) in the Boston area, but that success has also come with a price. CSNDC has noted that the demographics in its service area are changing. CSNDC is seeing signs of what might be called gentrification, which could be attributed to the successful sustainable community work the development corporation has done over the past several years, including work to introduce new transit stops on the Fairmount-Indigo Commuter Rail Line and the recent launch of an Eco-Innovation District Initiative. More specifically, CSNDC has noted demographic shifts (e.g. entry of higher-income households, rise in property values) that, they feel, could be representative of reinvigoration of the community, but ultimately pose the threat of displacement for low- to moderate-income residents.

As a result of these changing dynamics, CSNDC engaged Boston University's Urban Symposium to investigate the following questions: how susceptible is Codman Square to transformation? To study neighborhood transformation is a complex task, as the concept itself can be subjective, overly-broad, and laden with socioeconomic and racial components. Moreover, there are a multitude of equally-complex moving parts. While the concept is considered problematic by scholars, practitioners, and residents alike, most people understand that in places like Boston there are a host of forces and



Introduction

actors that trigger a rise in the cost of living in low-income neighborhoods. These forces and actors not only include the global service and high-tech economy, but also the local labor, financial and real estate markets, zoning regulations and city development policies, as well as shifts in cultural tastes and socio-racial relations. These forces, in turn, are associated with a set of spatial, economic, and demographic transformations that benefit some residents at the expense of others. The transformations can include displacement of low-income renters and homeowners, the appearance of high-end services and amenities, new or renovated public and private spaces for leisure, and changes in attitudes about what constitutes proper behavior in public and private areas.

Noting the complex and divisive nature of neighborhood transformation - and particularly the term gentrification - BU Symposium developed a nuanced philosophy and methodology that addresses the questions and objectives of CSNDC.

Neighborhood transformation is ongoing and omnipresent. Transformation of a community can potentially offer improved housing, transportation, education, employment opportunities, access to healthcare, and open space, among other positive benefits. We hold that the key litmus test is the moment at which transformation begins to spur displacement; this marks the threshold between positive transformation and inequitable development.

Inspired by our understanding of the multifaceted nature of neighborhood transformation, we have taken multiple approaches toward studying it. To illustrate the complexity of neighborhood change in Codman Square, we have gathered empirical evidence on economic and demographic changes; identified neighborhood attitudes and perceptions about social and economic changes; and gathered data and analyzed the physical composition of the local real estate market. Informed by our findings, we

have developed a Recommendations Toolkit, comprised of tailored techniques that address the neighborhood dynamics identified. The following management plan is composed as a preliminary plan of action for CSNDC, catering to its core mission and position within Codman Square as a neighborhood-level advocate and community developer.

BU Symposium presents this mixed methods report as a three-part, sequential examination of the study area's past, a detailed analysis of its present conditions, and a set of recommendations to help CSNDC guide the area's future.

How has Codman Square changed?

In order to understand transformation, the BU Symposium identified a series of socioeconomic and demographic indicators to measure the dynamics of Codman Square. These indicators are the result of a thorough literature review on the influencing factors and conditions that foretell and reveal gentrification. The indicators were selected to shed light on a complex and varying problem of neighborhood transformation in Codman Square. Surveying a 30-year period to offer retrospective on the area's recent history and illustrate the most recent shifts, these indicators will demonstrate where the most significant levels of change are happening and identify the greatest pressures on Codman Square's residents and stakeholders. The selected indicators of transformation are divided into two major categories, Population and Housing/Real Estate. Population indicators were chosen to show whether abrupt shifts have taken place in the populous (which would suggest major community cohorts were being replaced by others), while Housing indicators were selected to illustrate the market pressures affecting housing affordability and asset distribution:

From these indicators we conducted an

Figure 2. Codman Square Susceptibility

Population	Housing/Real Estate
Total population changes	Housing Hardship
Age profile of residents	Ownership vs. rentership
Racial composition	Sales and foreclosures
Income characteristics	Housing value
Educational attainment	Investments and construction
Public safety observations	Ccommercial character
Household type (families vs. non-families)	

analysis to determine if they aligned to tell a story that residents are being displaced by external forces. However, based on the analysis made by the research team, there is no clear trend of gentrification conveyed either by the Population or by the Real Estate/Housing data; rather, the story told is of tension and contradiction, which suggests that some level of transformation is happening. For instance, the population indicators say that racial diversity is increasing, but the Codman Square population is still predominantly African American (77%). The overall educational attainment of the residents has increased since 1980, however, 64% of the existing population (25 years old or over) has only a high school degree or less. Total Population has increased slightly since 2000, but there was also a higher increase (14%) in the number of households making below \$30,000 a year than in any other income group. Highlighting the complexity of the state of the neighborhood and its transformation is that the real estate data indicates that rents have increased tremendously in the area in the last decade, which could facilitate and accelerate the rate of displacement among the most vulnerable residents.

The interviews and surveys with neighborhood residents reflect the population findings from the US Census Bureau: the majority of survey respondents have lived in the neighborhood for more than for

15 years and are predominantly African American³. Qualitative research indicates that both family and religious ties have allowed residents and families to remain in Codman Square for several decades, regardless of income level or socioeconomic status. Many African Americans in Codman Square live in family-owned houses, adding to the interconnectivity of the neighborhood. What this report aims to illuminate is what the new dynamics are within and around these demographic groups that may explain future trends, and to give CSNDC the tools necessary to empower its residents to remain in Codman Square.

What is the current state of Codman Square?

The regional macro-analysis and subsequent neighborhood-level micro-analysis of Codman Square's physical and socio-economic characteristics indicate that the residents are susceptible to displacement. A review of literature concerning gentrification offers the explanation that places with a high concentration of renters, low educational attainment, close proximity to transit, historical or distinct housing stock, and other similar characteristics are susceptible to displacement of residents by higher-income households. For instance, Karen Chapple illustrates in her report on the Bay Area of California, Mapping Susceptibility



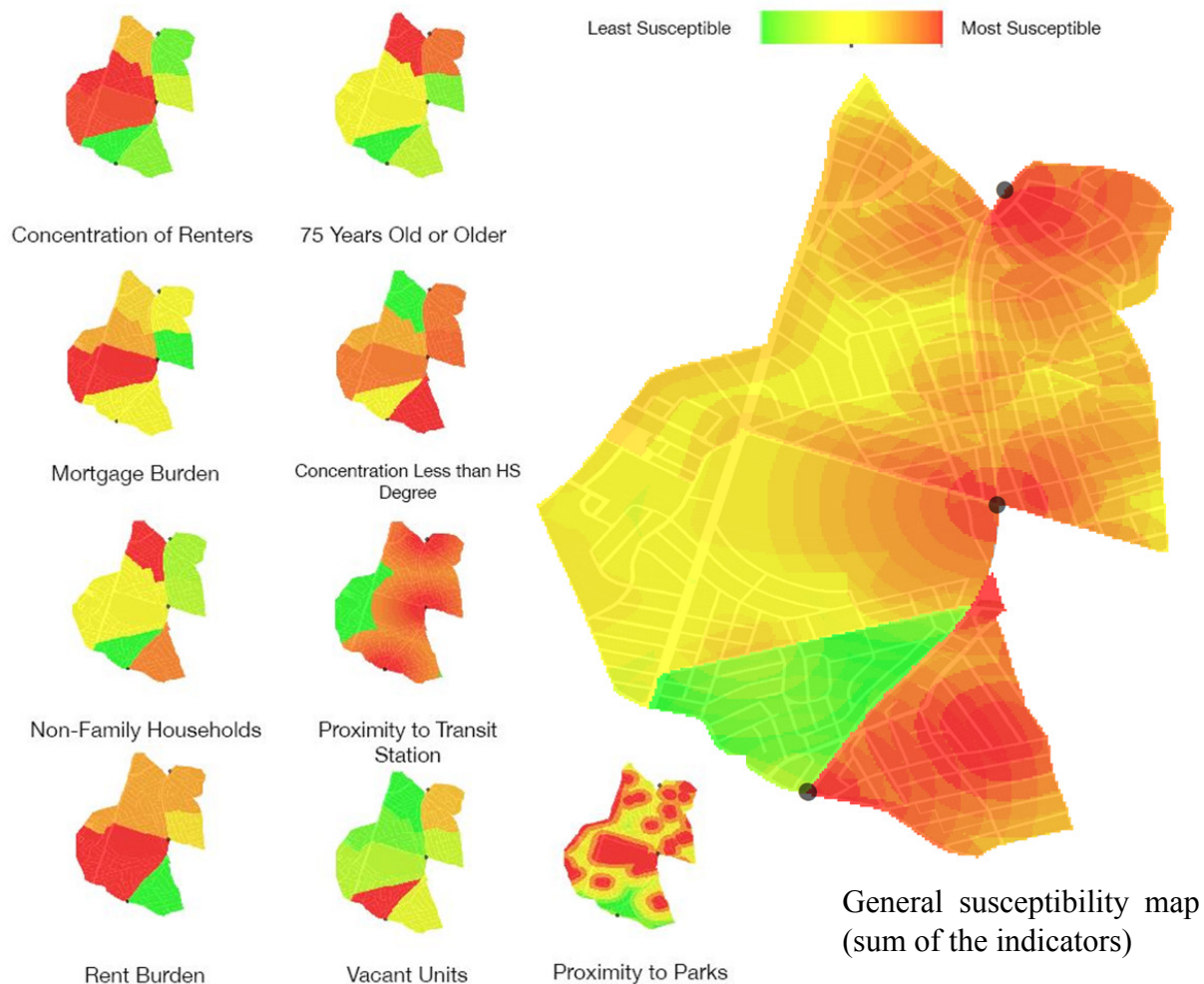
Introduction

to Gentrification, that towns with transit access were significantly more likely to be gentrifying. Ms. Chapple also cites rent and housing cost burden, income diversity (presence of high- and low-income households), access to public space, and rental capacity as significant, positive influences that may abet gentrification.

Inspired by knowledge that certain factors indicate susceptibility, we set out to create a metric for understanding what current conditions might impact and facilitate displacement of low- and moderate-income households by higher-income households. In order to visually represent

this notion of susceptibility for CSNDC, the BU Symposium created a susceptibility map of the seven census tracts in the study area. Areas identified as susceptible are those that have current residents who are likely to be displaced based on nine indicators selected (Figure 3).

Figure 3. Codman Square Susceptibility



While the susceptibility map points out areas that are likely to suffer from involuntary displacement as a result of neighborhood transformation - it cannot be used to predict such displacement. Statistical and spatial analysis can be used concurrently with resident testimonials to identify and illustrate coming transformation, and factors that increase susceptibility. Many such testimonials are woven into the forthcoming report to paint a picture that confirms and enriches the quantitative analysis of transformation, and combines the susceptibility analysis with current attitudes and concerns.

The Future of Codman Square, and Recommendations for CSNDC

Based on an understanding of past transformation and present susceptibility, BU Symposium aims to equip CSNDC to address gentrification before it happens. In the coming decades, the Boston region will continue to change, and likely its economy will continue to grow. Economic growth may put further pressure on all housing markets and residents. Local to Codman Square, rents may continue to rise, putting strain on the high proportion of renters. The significant

population of senior citizens will pass, leaving the next generation of families to determine the future of their housing and assets. Investors and LLCs will likely continue to invest in housing stock and seek opportunities to increase their profitability, potentially complicating housing affordability.

However, within these challenges lie opportunities for Codman Square residents. CSNDC and the residents of Codman Square scored a significant win for transportation equity in 2013, when new stations on the Fairmount-Indigo commuter rail opened, providing increased access and mobility to residents and bringing in new activities from other neighborhoods of Boston. What lies ahead is leveraging this access to work for Codman Square's population, and enhancing what is unique about this neighborhood. With strong advocacy and community engagement programming, residents and stakeholders can enhance intergenerational family networks and preserve the social safety net that enables renters to stay in place. Using sophisticated and collaborative housing strategies, CSNDC can empower both renters and owners to live comfortably and affordably. By seeking opportunities to utilize local labor force and assets on projects, CSNDC can grow and multiply the wealth of Codman Square.

Data Limitations

Parsing an issue as complicated as gentrification is inevitably constrained by the limitations of using static data points to study an ever-evolving phenomenon—it is studying a how a school of fish moves, only the water is moving too. Among our constraints were an abbreviated timeline and limited access to current data. Much of the data you will see in this report spans from the year 1980 up to 2012. Access to and analysis of data prior to 1980 is not feasible within the time constraints of the project nor would it be much more advantageous to include. While the 1980 Census data is limiting because it only covers one generation, this is also an asset to this report. From our qualitative data, we learned that many residents interviewed moved into

(Continued on next page)



Introduction

Dorchester around 1980, allowing the research team to survey a loose cohort from their entry into the neighborhood until the near-present.

In terms of recent data, the researchers decided to use the 2008-2012 American Community Survey (ACS) 5-year estimate in order to access data at the census tract level and to access the most recent data available. The ACS was created in 2005, so a long term comparison based on ACS estimates is not possible. As the most recent Census was performed in 2010, non-estimate data will not be available again until 2020. This tension is apparent in the following section that covers total population in Codman Square. In order to supplement the quantitative data, the BU Symposium administered a survey and collected resident testimonials. In terms of data collection, the reader should qualify these survey results accordingly as well as the 2014 data.

There are a variety of indicators of gentrification and neighborhood transformation in the literature. It is up to the researcher to choose the combination of indicators s/he uses to assess an area's vulnerability. It is the combination of this array of variables that makes an area more or less susceptible to neighborhood transformation. The potential for multicollinearity between race and socioeconomic status is high because the two variables are so highly correlated in the United States. In order to avoid repetition of data in the susceptibility analysis, the BU Symposium decided to use socioeconomic indicators such as educational attainment and cost-burden to represent this portion of variables because it is much more easily and accurately quantifiable and avoids a certain stigma associated with race.

End Notes

1. <http://www.clevelandfed.org/research/trends/2013/1113/01regeco.cfm>

2. For a detailed history of Codman Square, please refer to the Appendix.

3. The survey that was administered by the BU Symposium can be found in Appendix H.

Population

Total Population Change

Age Distribution

Racial Composition

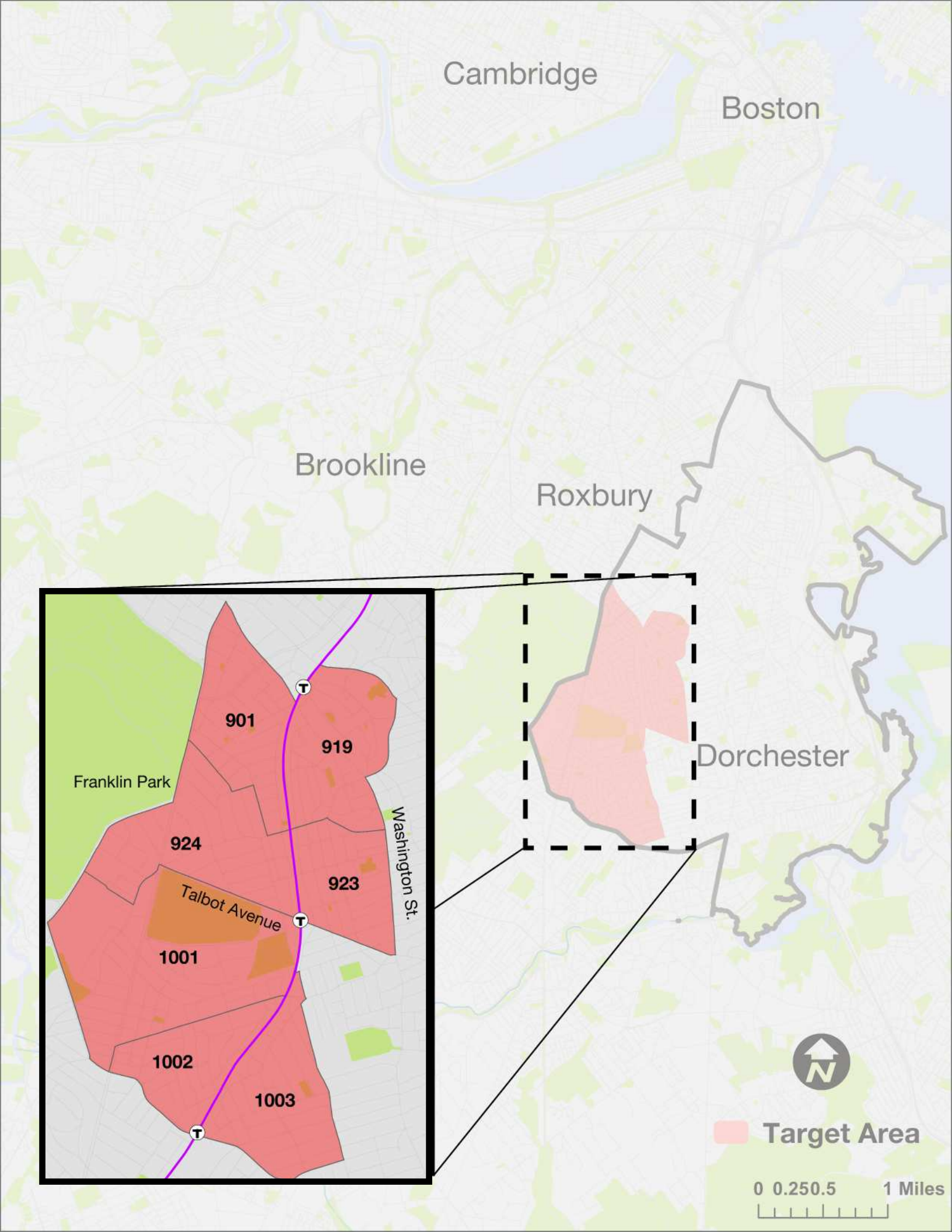
Income

Educational Attainment

Household Type

Public Safety





Understanding how change is manifested requires an analysis that selects indicators and charts trends within those indicators. The indicators, which represent transformation as it is happening in Codman Square, encompass two fields of inquiry: changes to the residential and working population, and changes in the physical and economic structure-especially, in this case, real estate market analysis.

Monitoring population trends was vital to establishing an equitable development framework which emphasizes advocacy for at risk residents. Developing a demographic profile of the study area is vital to identifying which residents are at greatest risk of displacement, how transformation may already be occurring, and where that transformation is most pronounced geographically. In this instance, transformation is an amalgamation of variables that indicate possibly negative effects from economic investment.

The researchers identified demographic variables that indicate change: total population change, population age distribution, racial composition, resident income, household type, and educational attainment. For each of these, a profile was developed that goes back a generation to 1980, and brings us through to the present. Using three datasets - 1980, 2000, and 2012 - each variable illustrates the study area a generation ago, and then tracks more recent population trends. Calling upon United States Census data for 1980 and 2000, we were able to analyze each variable at the census tract level, which vary in population between 2,600 and 6,200 occupants across the seven study area census tracts. For the most recent data, we utilized the 2008-2012 American Community Survey (ACS) 5-year estimates, the ACS 5-year estimates data combines samples from 2008 to 2012 to improve statistical accuracy and geographic precision, but also includes older data. Using this data provides a good understanding of the nature of recent change, but it is limited by availability (2012 is the most recent year in which data has been released) and

statistical margin of error.

To supplement our quantitative data analysis, the project team employed surveys and interviews with residents in the study area to complete our understanding.

A. Total Population Change

Figure 4 indicates that the study area population decreased from 2000 to 2010 based on Census data. However, the 2008-2012 ACS 5-year estimate indicates a small growth in population. This contradictory data could lead to different conclusions. According to the census population data, the neighborhood could be entering a period of disinvestment and emigration leading to blight. The ACS estimates indicate a 3.48% population growth, compared to the City of Boston which grew at 5.18% over the same period. This relatively normal growth rate could indicate interest in Codman Square. The researchers made the choice to use 2008-2012 ACS 5-year estimates for the forthcoming analysis.

B. Age Distribution

The population in Codman Square has aged over the last three decades. The median age has increased since 1980. In 1980 the median age range in Codman Square grew from 21.57-24.9. The 1990 data was inaccessible for median age however the shift to 2000 was significant with an increase in age. The range rose from 25.9-29.1. The demographics for 2012 display an even higher range of 25.2-34.1. Most tracts held a 29+ range. Census Tract 1001 stood out as the youngest median age group.

Senior Population

The senior population in the study area has undoubtedly grown. The rate of senior citizens in Codman Square is at or above the average senior population in the City of Boston. The amount of seniors tripled in Census Tract 1002 and 1003



Population

Figure 4. Population Change Over Time by Census Tracts

Census Tract	2000 Population	2010 Population	2012 Population	Percent Change from 2000 to 2010	Percent Change from 2000 to 2012
901	4,588	4,571	4,954	-0.37%	7.98%
919	3,684	3,860	4,102	4.51%	11.35%
923	3,079	2,893	3,167	-6.04%	2.86%
924	6,470	5,277	5,905	-18.44%	-8.73%
1001	5,430	5,510	6,189	1.47%	13.98%
1002	2,663	2,787	2,680	4.66%	0.64%
1003	3,661	3,303	3,606	-3.78%	-1.50%
Total	29,575	28,201	30,603	-4.65%	3.48%

between 1980 and 2012. Figure 6 provides a more detailed breakdown.

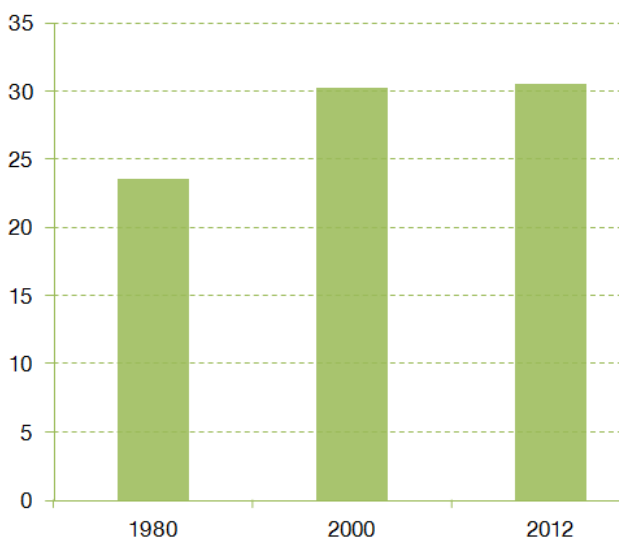
Ages 25 - 44

The data analysis for the 25-44 age brackets shows a dramatic increase from 1980-1990. The year 1990 showed the highest volumes of 25-44 age brackets. Since then it has declined as shown in Figure 5. As of 2012, Census Tracts 901 and 1002

have shown the most noticeable increases for the 25-44 age brackets.

Respondents aged 25-44 raised interesting points about the dynamics in Codman Square during interviews. This age group is important to the study area because it is representative of the population most likely to purchase property and start families. This population group also represents the majority of the workforce.

Figure 5. Study Area Median Age Change



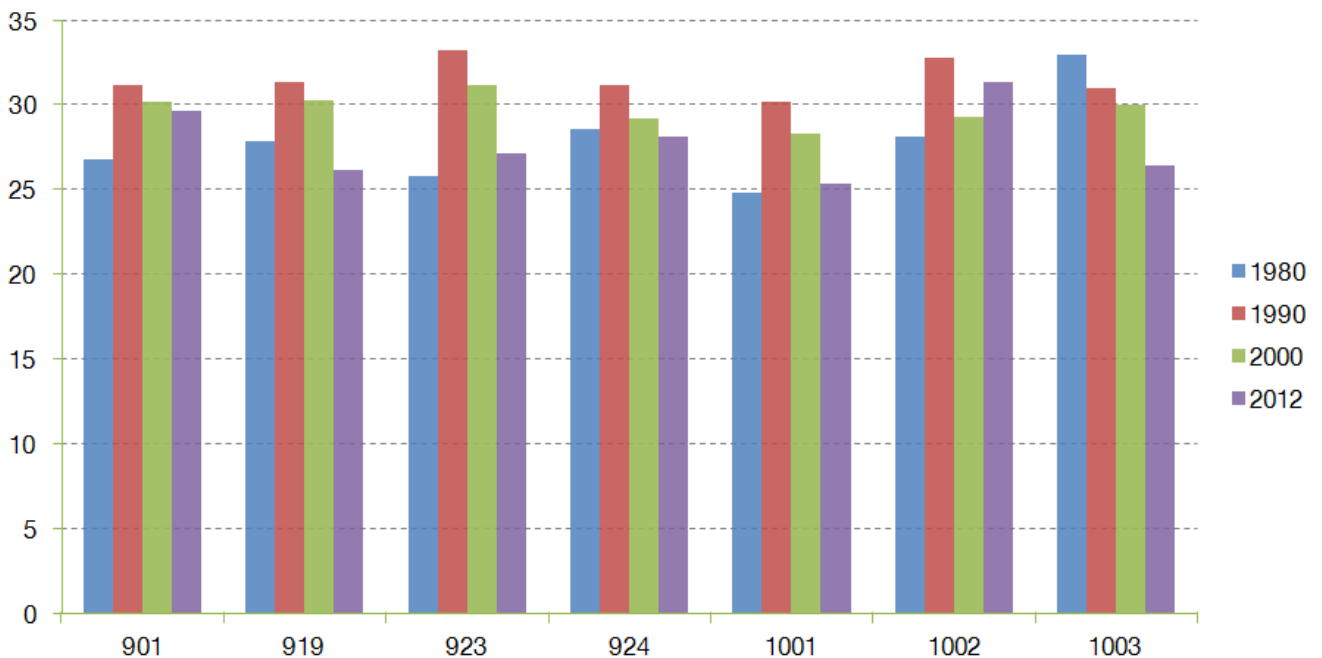
“

The neighbors are deeply religious and rooted in family ties in Codman Square since the 1800's when the Second church was built in Dorchester, since then there have been many churches built in Codman Square

”

Pastor Grim, on Washington Street

Figure 6. Change in Age 25-44 by Census Tracts



Below are some resident impressions about the neighborhood from this age group⁴:

Tina is 28 years old with four kids, who does not live in Codman Square but returns on weekends to visit family and friends. She mentioned that even though there are a lot of negative aspects to living in Codman Square, she loves to return but just for a visit. She said she does not want to raise her kids in this area because of safety issues. She described Codman Square as an unsafe place to live and the overall quality of the environment made her choose other neighborhoods in which to live even though she has many family ties to the area. Even though Tina has two part-time jobs, she believes that Codman Square is unaffordable for her family. She prefers to live somewhere cheaper like Danvers where it is quieter and has a better school system.

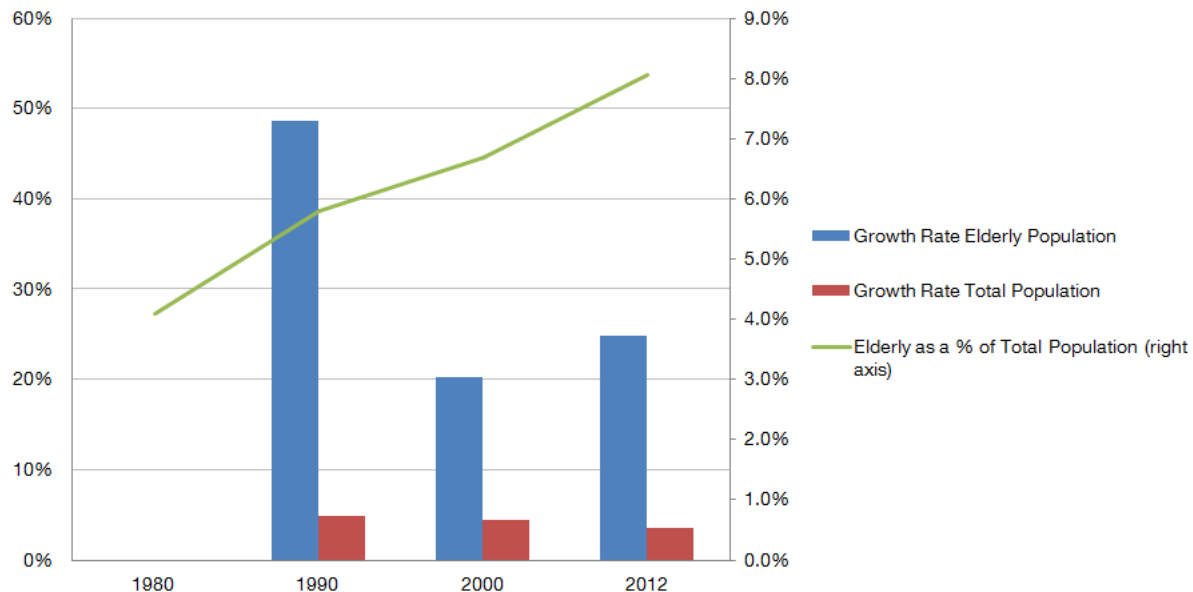
Another respondent who lives on Spencer Street, Michele, also raised some of the same points as Tina. He is 26 years old and he, too, has a child. He grew up in Codman Square but plans to move out. He explained how he is worried about his son because every night he could hear the gunshots around the neighborhood. One of his biggest fears is that his son is innocently shot while he is spending time in or around the area. He said Codman Square was not like this before; the level of crime was not that high. He said he could not compare the current environment of Codman Square to when he was a child. That is why he plans to move out of Codman Square.

Michele used to live in the Fenway neighborhood and he is in his mid-thirties. After he lost his job he moved to Codman Square because it was affordable for him. However, most of his



Population

Figure 7. Change in Senior Population 65+



friends are afraid to come to the Codman Square area because they do not consider it a safe place for having barbeques and other social gatherings - Michele rents a single-family home with a big backyard. However, he believes that police have done a good job in the area and the neighborhood was not unsafe for him. This situation was frustrating for him because he is not able to hang out with his friends as frequently as before. As a result, although the neighborhood is perfect for him in terms of the rent, he wants to move out.

accurately, much of the community's character has derived from the large presence of a Caribbean population, especially Haitian and Jamaican residents. In recent years, the neighborhood is showing signs of becoming more racially diverse. As we see, the largest share of population increase in the study area has occurred in the white population, while the share of black/African-American population has fallen in comparison.

The study area population grew by more than 13% between 1980 and 2012, though in that time the percentage of black population has held relatively level, if slightly decreasing. The most significant change has occurred over the last decade, with white residents nearly doubling. The number of black residents increased by 1.7% over the same period, but fell as a share of population, which does support the resident observations that suggest the racial composition is changing.

C. Racial Composition

What the Numbers Say

For residents of Codman Square, one of the most observable characteristics of transformation is the changing racial composition—for the last generation until very recently, the study area has been almost entirely comprised of residents identifying as black or African-American. More

In looking at Figure 8-10, we can localize where the demographic shifts are most dramatic—in the area bounded by Norfolk Street, Gallivan Boulevard, and Milton Avenue (Tract 1003); the tract north of Talbot Avenue and west of the

Fairmount-Indigo line (Tract 924); and the Four Corners section, especially east of Washington Street (Tract 919), we see where the white population has climbed while black/African-American population has either fallen or grown only slightly. Put in the context of population trends, each of these tracts experienced its own unique transformation.

Many of the residents interviewed have noticed a shift in racial makeup of the neighborhood. Often, residents interviewed who were persons of color had a degree of permanence in the Codman Square neighborhood spanning decades. They have family homes that have passed through generations, and the elder family members who own homes are renting to or living with younger family members. Longtime residents classify the neighborhood as having a strong Caribbean character, but make note of an emerging Asian and Latino community.

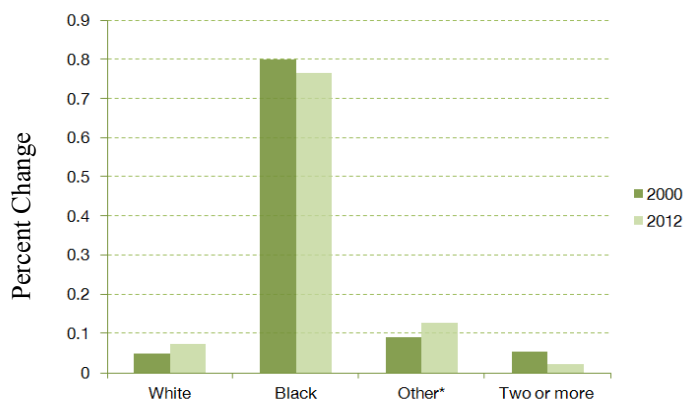
As we saw, the tract west of Washington Street next to Geneva Avenue and the Four Corners station saw fast population growth, adding 355 residents between 2000 and 2012. In this tract, every significantly represented racial demographic group added population—Asian population, which is still a small proportion of the area composition, grew sharply in the twelve years studied, comprising 2% of the tract’s population. This

tract also experienced dramatic increase in Latino population, which grew 22.6% in the decade. As a note, this tract was ranked highly susceptible according to our analysis.

On the other side of the Four Corners station, Codman Square saw what is likely its most dramatic shift—the area between Harvard Avenue and Geneva Avenue saw a very modest increase in black residents, accompanied by a 7% increase in white population and a 54% increase in Latino population. With its 400 new residents, this became one of the fastest growing tracts (along with 1001). The tract saw a very modest decline in Asian population, and a noticeable increase in Native American/American Indian population. Our susceptibility analysis (shown in Figure 3) ranked this area to be highly susceptible to transformation (like 901), which, given the increasing racial diversity, makes this section to be worthy of continued focus. The previous literature notes that racial diversity can be an attractive feature for outside investment, so while increasing diversity offers potential benefits for cultural promotion, it comes with the potential for displacement.

The triangle west of Washington Street, east of the Fairmount-Indigo line, and north of Talbot Avenue hosts the major commercial corridor for

Figure 8. Change in Racial Composition



Caylee has a GED and says that finding a new job is very challenging without a college degree. Caylee says he never thought of moving out of Codman Square because his family is here and he has lived in the neighborhood his entire life.



Population

Figure 9. Change in White Population by Census Tracts

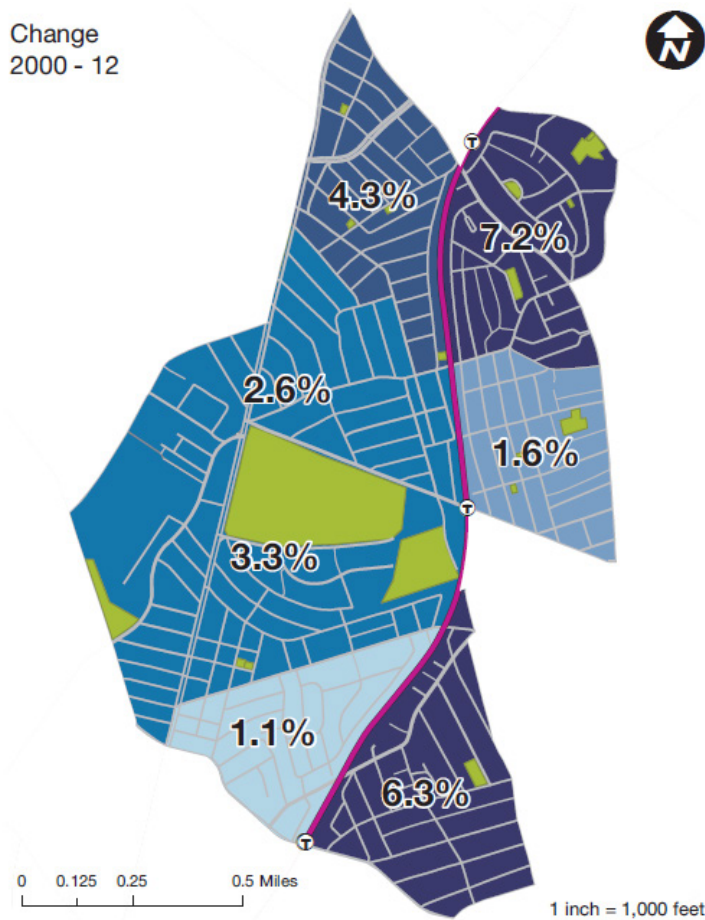
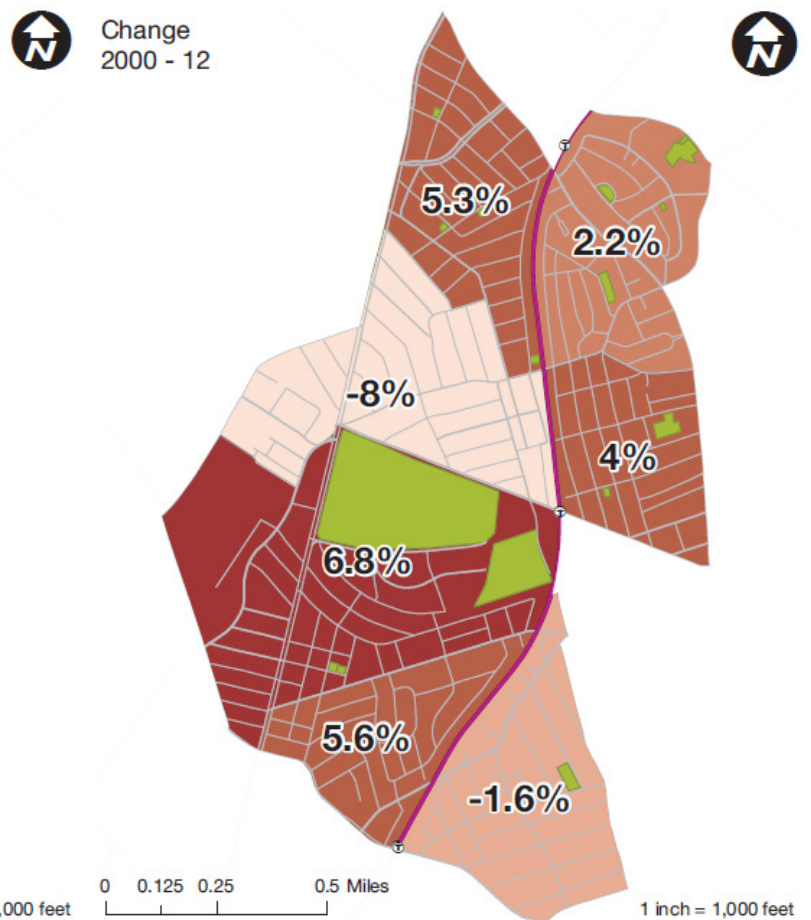


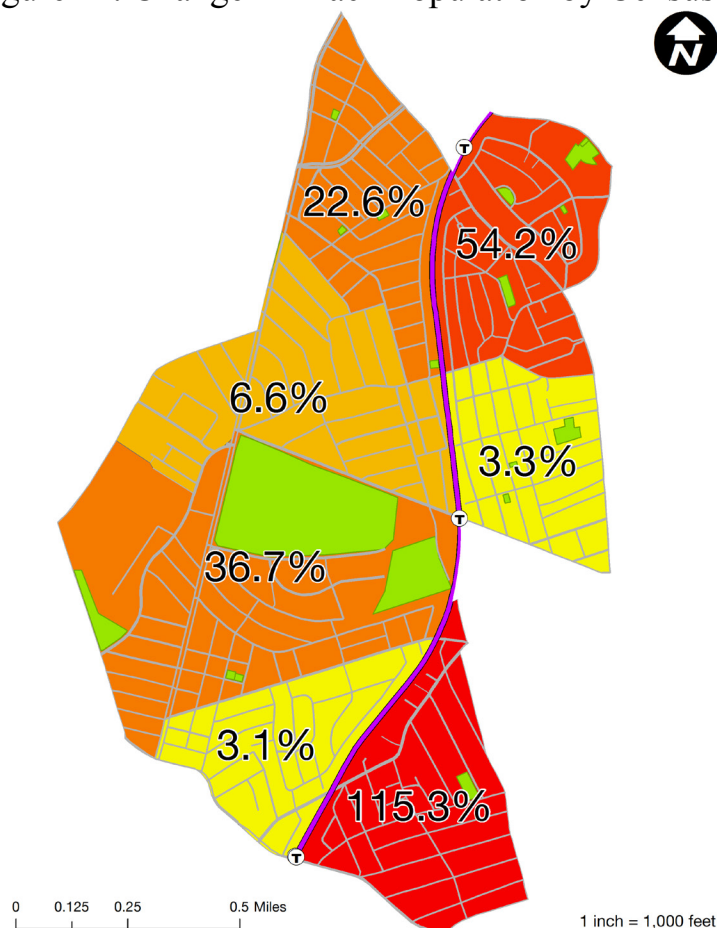
Figure 10. Change in Black Population by Census Tracts



the area, which residents of all races and origins have recognized as a major community touchstone, offering retail and food amenities to residents and visitors alike. An analysis of racial composition reveals that for the 2000-2012 period, this area actually held almost completely stable. In fact, population growth across almost all groups mostly paralleled the 3% total population growth. Our susceptibility analysis assessed this tract as being moderately susceptible to change, driven most significantly by the addition of commuter rail service. While racial composition may be subject to change in the future, the past decade has revealed little transformation in this triangle.

On the other side of the Fairmount-Indigo line, north of Talbot Avenue extending to Blue Hill Avenue, we find another of our key dramatic shifts in racial composition—this large swath of the study area lost nearly 600 residents between 2000 and 2012, the biggest decrease of any tract, while experiencing a similar 8% decrease (517 residents) in black population. Over the same period, the area added 168 white residents, a 2.6% increase. This actually continues a long trend; between 1980 and 2000, the area fell from 92.5% black/African-American to 74.5% (losing 485 residents), while white population increased from 3.1% to 6.3% (adding 227 residents). While our susceptibility analysis does not single out this tract as being especially vulnerable to transformation,

Figure 11. Change in Black Population by Census Tracts



the changing make-up suggests that transformation has been ongoing, making the introduction of the commuter rail train a notable event.

Much of our qualitative research was targeted to this area, and the residents seem to have noticed the shifting racial character. In fact, in this area, a few houses have started to display signs reading “We Shall Not Move” in response to the evolving housing market and perception of coming change.

The census tract on the south side of Talbot Avenue extending to Morton Street and Woodrow Avenue is the only tract to change geography between 2000 and 2012. In that period, this tract added 14% to its population (759 residents), while adding the swath of land that is being developed as Olmsted Green, a collection of largely affordable

housing units that CSNDC is developing alongside Lena Park NDC. The addition of these new affordable units may help explain part of the population boom, which has affected most racial groups. In the last twelve years, the tract has welcomed nearly 400 new black residents, 180 new white residents, and nearly 500 new Latino residents. Native American and Asian populations are increasing as well, confirming that this tract is seeing huge increases in racial diversity. While the introduction of rail transit may impact the tract in terms of transformation, the large number of affordable housing units seems to be adding population and stabilizing it simultaneously, as our susceptibility analysis ranked this area as less susceptible.



Population

Dan, a resident of Codman Square who grew up during the 1960s is passionate about the neighborhood. Dan teaches youth in the neighborhood, and although he is moving, plans to maintain his strong ties to Codman Square and to the youths. Dan remembers what discrimination feels like and therefore, finds it difficult to discriminate against others. Dan believes that gays and lesbians were moving in a few streets down because they are attracted to both a mix of ethnicities, and cleaner streets and homes. Dan believed these new residents would take care of their homes and thus bring positive change to the neighborhood.

“[A] community park on Erie Street should be used for a community garden and some of the vacant lots should be sold to build more affordable housing, because the vacant lots are an eyesore to the community”⁷.

Census tract 1002, which includes thick residential development between Norfolk Street and Woodrow Avenue, extending out to Morton Street, is perhaps the most constant of the study area tracts. It was identified as least susceptible by our analysis, and indeed has seen little to suggest transformation. The whole population has increased only modestly since 1980, and each racial group has held roughly consistent over the past generation. The area’s largest increase was in Asian population, which rose to comprise 1.5%, or 39 residents, in 2012, though still representing a small share of growth. Black population increased 5.6%, or 60 residents, and white population held almost exactly constant (adding one resident). The Latino population, which represents 10% of residents, also held firm.

Finally, the triangle between Norfolk Street, Milton Avenue, and Gallivan Boulevard is both the most susceptible area we identified in our weighted analysis, and the most significantly transformed tract by race. As illustrated in Figure 8-10, this area saw a slight but noticeable decrease in black population, and huge advances in white and Latino populations especially. Looking backward to 1980, this racial change is almost entirely new—the black population increased where white population

decreased in the previous twenty years, but that trend has now reversed. What is perhaps most compelling is that this tract has seen such dramatic fluctuation, while the abutting tract (1002) has barely budged.

What the Neighbors Say

One elderly resident that has lived in the study area since the 1960s made it clear that she and others have observed demographic changes on their street. Many more residents, most of whom were African American, had lived in the neighborhood for more than 20 years and their homes were mostly family-owned. The researchers observed strong social bonds among residents, attributed partly to the fact that many families had lived in a particular neighborhood for generations.

Understandably, residents seem to have different opinions about the perceived changes in Codman Square. Some residents are more likely to be accepting of increased diversity in the neighborhood, particularly the potential influx of Asians, Latinos, gays and lesbians who can afford the higher price of housing and would potentially drive up home prices.

Differences in opinion about perceived changes in Codman Square seem to be related, in some instances, to residents' feeling toward increases in property value. For instance, two homeowners are aware of the inherent value of their properties but have no intentions of moving from the Codman Square area or selling their properties in the near future. Both are very happy with the changes in diversity occurring in their neighborhood, expressing satisfaction with the new Fairmount line and stating that the east side of Washington Street, where they live, has always been diverse⁶. Interestingly, both of these homeowners purchased their homes during the Boston busing era from 1974-1988, when Codman Square experienced the effects of forced racial integration as a result of the desegregation of the Boston Public Schools. These residents fit into the category identified earlier as stretching back decades in Codman Square. The homeowners have second generation children and grandchildren living with them in their households, and stated that it is their children's decision whether or not they would continue to live in Codman Square or sell the property if it is inherited. As discussed, this raises an important question: will the next

generation inherit the homes that have allowed them to remain in Codman Square for generations, regardless of income or socioeconomic status?

An elderly homeowner on Bernard Street feels that his new Hispanic neighbors who bought the house next door are younger and the increased activity in the area is because of them. He has lived on Bernard Street for over 40 years and said the neighborhood is not as quiet as it used to be. Another resident felt that the diversity of the business owners was changing to Asians and Hispanic and the owners were only hiring employees of their own race. He feels that if the businesses were making a profit from the community they should hire African Americans who are the primary customers. Another resident on Erie Street feels that the community was more cohesive when it was only African Americans and residents used to participate in community activities. She says now with the diversity, neighbors are apprehensive toward one another and the neighborhood is not a friendly place to live anymore. No residents indicated any concern of a relationship between diversity and increased crime. The majority of the elderly residents interviewed are homeowners and voiced similar opinions expressing concern about

Figure 12. Number of Households by Income 2000-2012

Household Income (\$)	2000	2012
less than 29,999	3,705	4,218
30,000 - 59,999	2,843	2,898
60,000-124,999	2,363	2,096
more than 125,000	769	721
Total	9,681	9,933



Population

their properties located in the Codman Square neighborhood and openly expressed a positive impression of the levels of diversity in their neighborhood.

In the case of racial composition in Codman Square, the quantitative and qualitative research aligned: census data indicates increased diversity, as do resident testimonials. However, it is important not to over-analyze the implications of racial composition. In historically diverse cities like Boston, racial composition is less of an indicator of neighborhood transformation than socioeconomic status as indicated by income and educational attainment.

D. Income

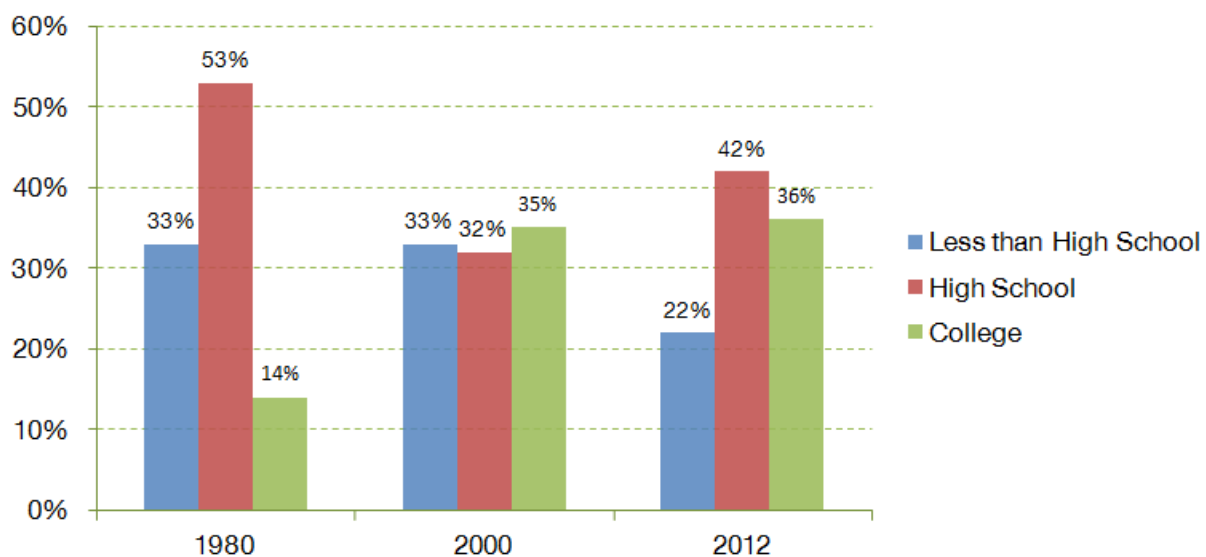
According to the research data, the income characteristics indicate most of the households within the study area are middle to low income. Per the 2008-2012 ACS estimates, the median household income across census tracts ranged from \$27,840 in Census Tract 1001 to \$50,859 in Census Tract 1002 (in 2012 inflation-adjusted US dollars). The mean income across all households within

the study area was \$49,022. For comparison, the median income in Boston at the same time period was \$53,136 and mean income was \$79,538.

Preliminary analysis of the income data suggests that the 2013 inflation-adjusted income medians and means increased from 1980 amounts to the 2008-2012 ACS 5-year estimates in all census tracts; however, not by much. The mean income across the study area increased from \$39,312 in 1980 to \$49,022 in the 2008-2012 ACS 5-year estimates (in 2013 inflation-adjusted US dollars). This was slower growth, though, than the city as a whole. Additionally, the median income increased more slowly. And the distribution of increased income varied across the study area.

The percentage of households earning below the poverty rate within the study area census tracts ranged from as low as 11.6% in Census Tract 1002 up to 30.0% in Census Tract 1001 according to the 2008-2012 ACS 5-year estimates. The poverty rate in Boston was 21.1% and nationwide was 16.1% during this same time period.

Figure 13. Educational Attainment 1980-2012



The most recognizable indicator of neighborhood transformation is the replacement of lower income residents with higher income residents⁸. Changes in income levels throughout a neighborhood could indicate either a replacement of lower income households with higher income households or an increase in income of the residents. The income quantitative analysis shows no sign of lower income households being displaced. However, the data shows a decrease in the number of higher income households.

E. Educational Attainment

Since the 1980s, the level of education of residents of Codman Square has changed dramatically. In 1980, the likelihood of finding a resident who had less than a high school education was double that of finding a resident with some college education or more. There were three main categories of educational attainment used for comparison:

- Less than high school - means a resident did not complete high school or receive their GED.
- High school - indicates that a resident either received a high school diploma or GED equivalent.
- College - indicates that a resident has either attended some college, received an associate's degree, received a bachelor's degree, or received a graduate degree.

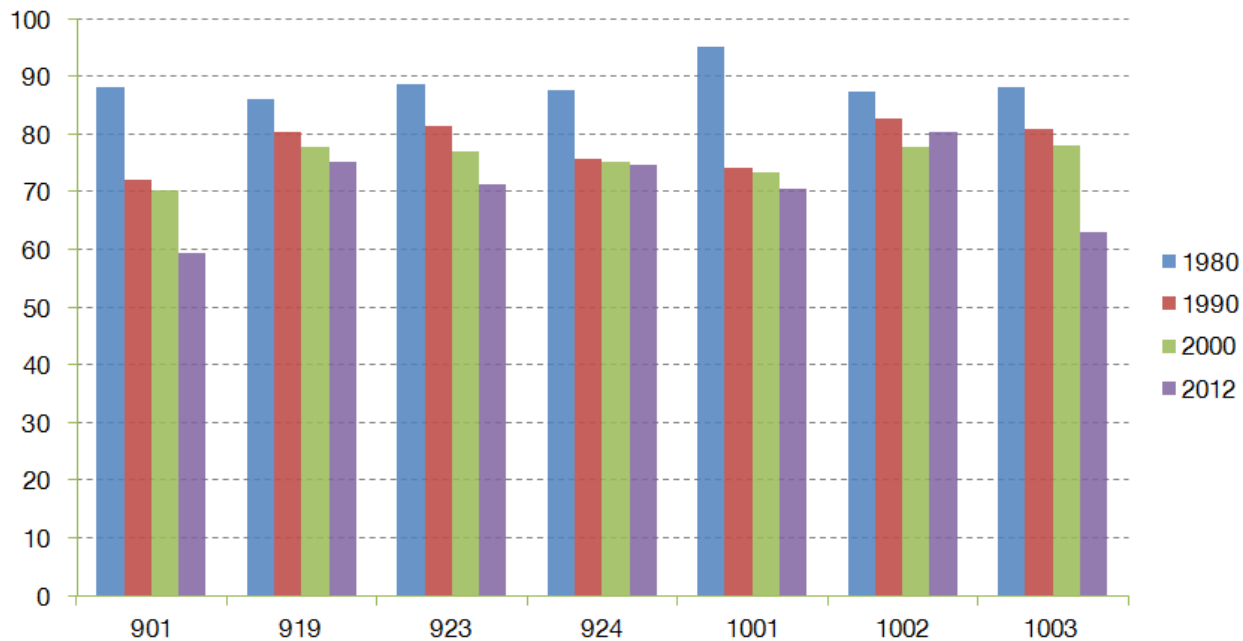
About 33% of study area residents had attained less than a high school education in 1980; 53% received their high school diploma; and 14% completed some college or more. By the year 2000 the levels of educational attainment shifted to a more even distribution: less than high school 33%, high school 32%, and college 35%. The levels of education in Codman Square increased even more by the year 2012: less than high school 22%, high

school 42%, and college 36%. These numbers indicate that, overall, the residents of Codman Square are becoming more educated. However, this trend has not been evenly distributed across the entire area and the following analysis will highlight the changes in educational attainment by census tract for the years 2000 and 2012.

While the overall percentage of residents with higher levels of educational attainment has increased, certain census tracts saw higher increases than others. Two census tracts that stand out are 901 and 1003. These two tracts, between the years 2000 and 2012, did not move in conjunction with the rest of the study area. The percentage change in residents over 25 who have less than a high school education was negative for all but these two tracts, which actually saw an increase between these twelve years. Tracts 901 and 1003 saw changes of 33.4% and 29.9% respectively, while the neighboring tracts 1002 and 924 saw changes of -58.7% and -40.2% in the same time frame. This means that these two tracts decreased in educational attainment than Codman Square as a whole. Census tract 1003 stands out yet again when comparing years 2000 and 2012 in terms of the percentage of residents who have completed high school. The change in this twelve year period is -27.3% meaning a substantial percentage of the population fell out of this category and into one of the others. Due to the rise in less than high school education it is likely that many residents dropped from the high school category to the less than high school category. Tracts 1001 and 924 saw limited declines in the educational attainment category of high school, 901 saw a slight increase while tracts 1002, 923 and 919 saw substantial increases of 109.7%, 23.4% and 42.4% respectively. All tracts experienced an increase in the percentage of residents attending some college. Tracts 1003, 1002 and 901 experienced the smallest increase at 16.2%, 16.2% and 13% respectively, while the rest of the tracts experienced much higher rises.



Figure 14. Percentage of Family Households over Total Households



While the study area overall has experienced growth in educational attainment from 2000 to 2012, not all census tracts experienced the same change. In particular, tracts 1003 and 901 largely saw decreases in educational attainment levels. These two tracts experienced an overwhelming amount of change with respect to residents who did not finish high school.

Along with income, educational attainment is a valuable measure of socioeconomic status. Figure 11 indicates that in the study area, 22% of adults over the age of 25 have less than a high school degree. In the entire City of Boston, 15.5% of the population has less than a high school degree. The most striking comparison between the study area and the city as a whole can be made between the percent of the population who have obtained a high school degree, but have not pursued higher education. The proportion of the population in the study area with a high school degree is twice the proportion of the city as a whole. This data can lead to the conclusion that these residents in Codman Square are more likely to be displaced when compared to residents with higher levels of education⁹.

F. Household Type

Presence of families in the study area in 2012 showed a large decrease from 1980. In 1980, the presence of families was 80% and above in every census tract, over 90% in Tract 1001. The data from 1990 until 2012 show that families moved out or did not move in to Codman Square. The only census tract that increased from 2000-2012 was tract 1002.

The qualitative research done by the BU Symposium revealed strong social ties between the family households that remain in Codman Square spanning generations. While social networks, especially family and religious networks, have allowed residents to remain in place for decades, there seems to be a sense that that is about to change. This is in line with the initial perception of change by CSNDC that spurred this study.

Non-family households varied but remained around or under 30% of total households. Largest non-family households increases were in tracts 901 and 1003.

The decrease in family households, and resulting increase in non-family households, indicates a degree of transformation has occurred between 1980 and 2012. The decrease of family households makes the area more susceptible as non-family units are less stable and are more likely to be influenced by an increase in housing price¹⁰.

G. Public Safety

Public safety can be used as an indicator of transformation as well, especially in tracking trends in crime incidents. Since 2000, residents and Boston Police officers expressed that Codman Square has seen a continuous fall in crime incidents, indicating that the area may be safer for residents than it was a decade ago. In speaking with a community service officer (CSO) from the Boston Police Department, the research team found that law enforcement do approach and perceive this area differently in terms of crime and safety:

“For the last 10 years there has been more community engagement with community service officer[s] from the Codman Square area. Having an officer to communicate with on a consistent basis, helps with small problems like vandalism.”¹¹

Changing perception of crime and safety can indicate both *occurring* transformation, wherein the population is changing resulting in less criminal activity, and *approaching* transformation, means the area will become more appealing as the image of Codman Square is more positive. The numbers in this case do support the perception-since 2000, crime has been declining throughout the City of Boston consistently each year.

Citywide, both violent crimes and property crimes have been decreasing, though property crimes have decreased more quickly. Within Codman Square, while we were only able to obtain geocoded incident reports that could be localized

to the study area dating back to 2010, we can still compare for 2010 – 2012:

Crime incidents fell dramatically each year, mostly in violent crimes while property crimes stayed mostly level. This trend may indicate any of the following, though would need further study: law enforcement and community policing efforts are resulting in decreasing violent crimes; infrastructure improvements have contributed to a greater perception of safety, such as improved lighting and more open sight lines; population flows account for changing behaviors; or economic growth both in the study area and citywide are creating greater stability and safety.

CSNDC has contributed to the effort to make Codman Square safer, including staffing a community outreach coordinator to participate in face-to-face meetings and flyer on crime-related issues. Alongside community policing, these efforts have lessened the stigma for residents to call for service and has promoted neighborhood awareness on criminal activity in this area. As noted by the CSO the research team spoke to:

“There had been a lot of B & E’s [breaking & entering] in the late 90s and into the early 2000s because people, especially the Asian and elderly population, kept money in their homes. Criminals would know this and would break into their homes. But this has gotten better, as have relationships with the police because of community meetings to let potential victims know what is going on the neighborhood as well as tactics to stay safe.”¹²

Changes in the population may also explain in part public safety perceptions in the area, while still highlighting the existing presence of property crimes. The CSO noted that residents enjoy shopping at places such as the grocery store



Population

on Washington Street, America's Food Basket, because the store carries culturally and ethnically relevant food items, fostering a sense of belonging. Perhaps because of the increasing diversity, there is a feeling of vibrancy, but many of the retail locations still have increased security due to concerns about larceny and theft.

Finally, the CSO stated, "There is more lighting in the area, however, at night people in Codman Square area still fear getting robbed. Towards the other end Ashmont Hill and on the side by Dorchester Court (just a few blocks from Codman Square area), there is more diversity in those sections verses some other streets near the

Codman Area. Also there is more involvement of neighborhood watches over 8-9 years, especially with the elderly." ¹³

Through the lens of this community police officer there is still some work that needs to be done in the area for minor offenses. However, there is still an attraction for people to come into the area regardless of potential transformation. This may be evident by increased awareness of safety issues and community engagement by local stakeholders, which overall is creating a "healthy" atmosphere for current and new residences to live.

End Notes

4 Names have been changed

5 Caylee, a resident in Wheatland Street, Codman Square Dorchester, MA

6 "School Desegregation in Boston." PBS. PBS, 23 Aug. 2006. Web. Apr. 2014.

7 A resident in Erie Street, Codman Square, Dorchester, MA

8 Kennedy, Maureen and Paul Leonard, "Dealing with Neighborhood Change: A Primer on Gentrification and Policy Choices." The Brookings Institution Center on Urban and Metropolitan Policy and Policy Link, April 2001.

9 Nelson, 1988

10 Chapple, 2009 and Heidkamp and Lucas, 2006

11 Lyons, L. Former CSO Officer, Codman Square, Dorchester, MA

12 Lyons, L. Former CSO Officer, Codman Square,

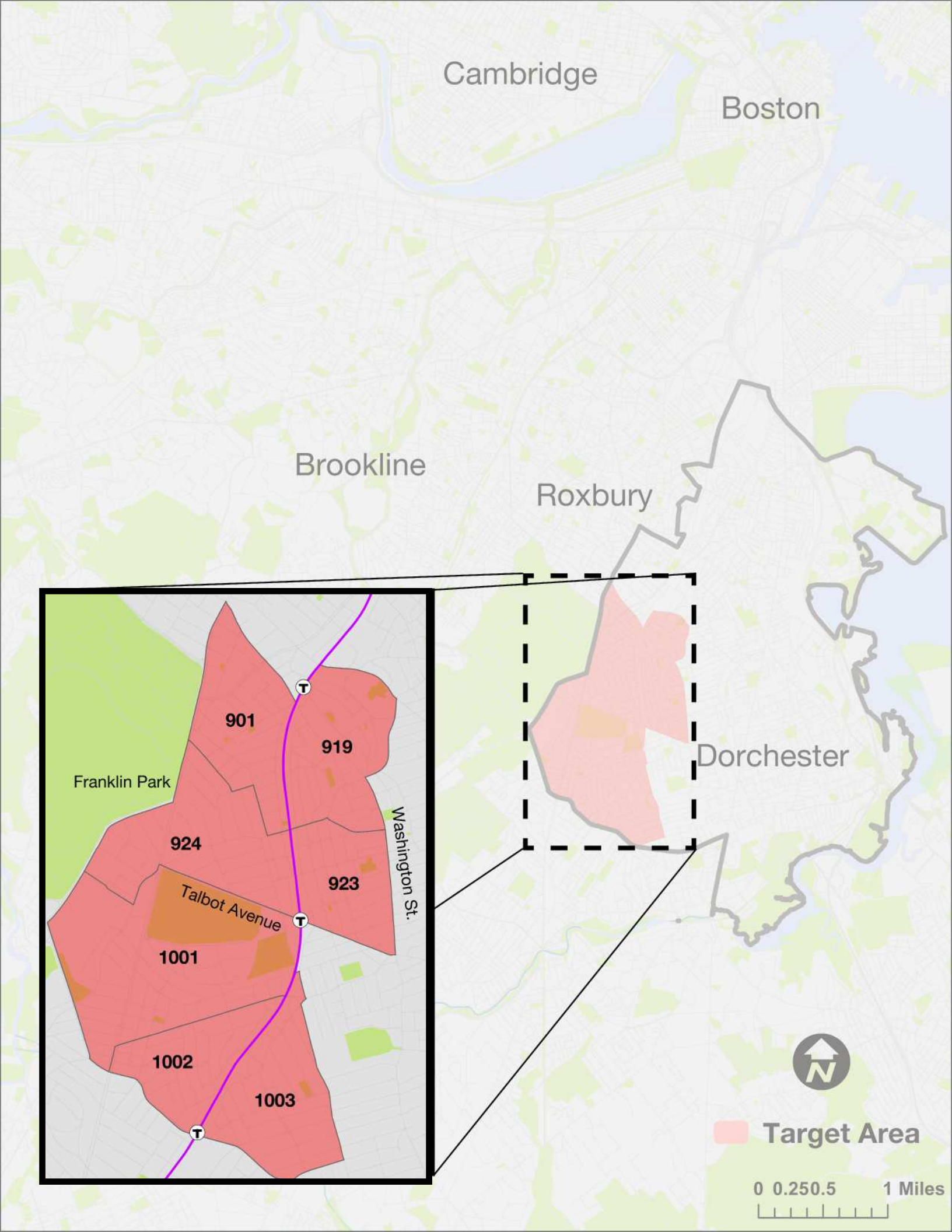
Dorchester, MA

13 Ibid.

Housing + Real Estate

Cost Burden
Composition of Homeownership Versus
Rentership
Sales + Foreclosures
Housing Value
Investments + Construction Permits
Changing Housing Market
Affordable Housing Need
Commercial Real Estate







This section provides the following information about the study area: the total number of housing and rental units, the composition of homeownership versus rentership, and the cost burden faced by residents. Unless otherwise noted, all data presented in this section is based on information obtained from the US Census, 2008-2012 ACS 5-year estimates and sales data from The Warren Group. As of 2012 the study area contained 11,193 housing units, 4.1% of the 272,587 total housing units in the City of Boston. A total of 1,260 (12.2%) of these units are vacant. The study area 11.26% vacancy rate is higher than that of Boston's 8.02% vacancy rate. The study area holds a higher concentration of renters at 70.5% as opposed to 65.8% in Boston as a whole.

Codman Square is broadly low-density residential with three commercial corridors – along Washington Street, Blue Hill Avenue, and Talbot Avenue – where retail, office, and other commercial businesses are found. Single-, two- and three-family homes make up the majority of the housing stock in the study area. Of the 4,853 parcels in the study area, 3,316 (68.3%) parcels are single-, two-, three- family homes or condo buildings. An additional 108 parcels are made up of apartment buildings ranging from four to 99 units. There are 182 parcels designated for subsidized housing of various sizes. Like much of Boston, three-family homes define a lot of the study area; these are found in many of Boston's outer neighborhoods and are also known as triple-deckers. Triple-deckers are found on 1,292 of the parcels in the study area; two-family homes are found on 1,047, parcels followed by 892 parcels with single-family homes. The parcel data is not divided into condos within a unit, so each building with a condo is counted as one piece of property. There are 85 parcels that have condo buildings on them. For example, 44 Charlotte Street is a triple-decker that was converted into three condos in 2007. It is counted once in the parcel data, but has three condos within it.

A. Cost Burden

This report finds that residents in the study area are fiscally overburdened based on the definition of housing affordability from the U.S. Department of Housing and Urban Development, which states that “Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.”¹⁴ Within the study area 1,624 (55.8%) homeowners and 3,991 (60.5%) renters were spending more than 30% of their incomes on housing costs in 2012.

Each of these figures represents a considerably higher percentage when compared to the City of Boston which has a cost-burdened population of 37.1% for homeowners and 52.2% for renters. Cost burden is an important indicator of susceptibility to displacement because it represents a lack of a safety net for residents to keep up with increasing rents and property taxes.

B. Composition of Homeownership Versus Rentership

Due to its lower costs relative to the rest of the city and the types of housing found in the study area, the overwhelming majority of residents, 70.5%, are renters rather than homeowners. While homeowners would also face rising property taxes due to higher assessed values, they would be less susceptible to displacement than renters, who typically have little recourse when landlords impose higher rents. Further, the rents that residents are facing are quickly becoming burdensome as 57.1% of all renters in the study area pay more than 30% of their household income in rent.¹⁵ From 2000 to 2010 the percentage of owner-occupied units changed negligibly from 28.8% to 28.7% over the 10 years.¹⁶



C. Sales + Foreclosures

Much of CSNDC's casework has focused on the foreclosure crisis. CSNDC's 2010 report "Foreclosed Neighborhoods and Fragile Streets: Codman Square and the National Crisis" is an excellent resource for how the foreclosure crisis has impacted CSNDC's entire service area.

Two separate phases of the foreclosure crisis devastated many homeowners in CSNDC's service area as a whole, including the study area. The first phase struck homeowners with subprime mortgages whose mortgage rates often suddenly increased and the second phase affected homeowners who lost their jobs due to the slumping national economy.¹⁷ This section will focus on how the foreclosure crisis has altered the real estate landscape in the study area, making it more susceptible to neighborhood transformation.

In the wake of the housing bubble and the economic recession, large banks and financial institutions foreclosed on homes throughout the study area. There were more foreclosures in Dorchester than any other neighborhood in Boston. The banks and financial institutions that repossessed the homes then sold them for pennies

on the dollar to investors and other entities newly active in the real estate market in the study area. Many of the real estate transactions in the study area from 2007 to 2010 were either banks foreclosing and repossessing homes or banks selling properties for prices far below their previous purchase prices. Transactions involving banks have waned in recent years. While CSNDC should continue to remain vigilant about foreclosure petitions throughout their service area, real estate transactions in the study area are no longer mostly bank repossessions and short sales; rather, the market has begun to revert back to transactions between individuals.

There are so few apartment buildings in the study area there is an insignificant sample size for this analysis. The focus of this analysis is on single-, two-, and three- family homes because they make up the majority of the parcels in the study area.

Figure 15 below shows that the percent of transactions that involve a bank either acquiring or selling homes has fallen since 2009. Banks have been foreclosing on fewer homes and have been selling off previously acquired real estate in the study area. The foreclosure rate has slowed to a trickle as both the national and local economies have begun to recover. In addition, banks and

Figure 15. Percentage of Transactions Involving Banks/Financial Institutions 2009-2013

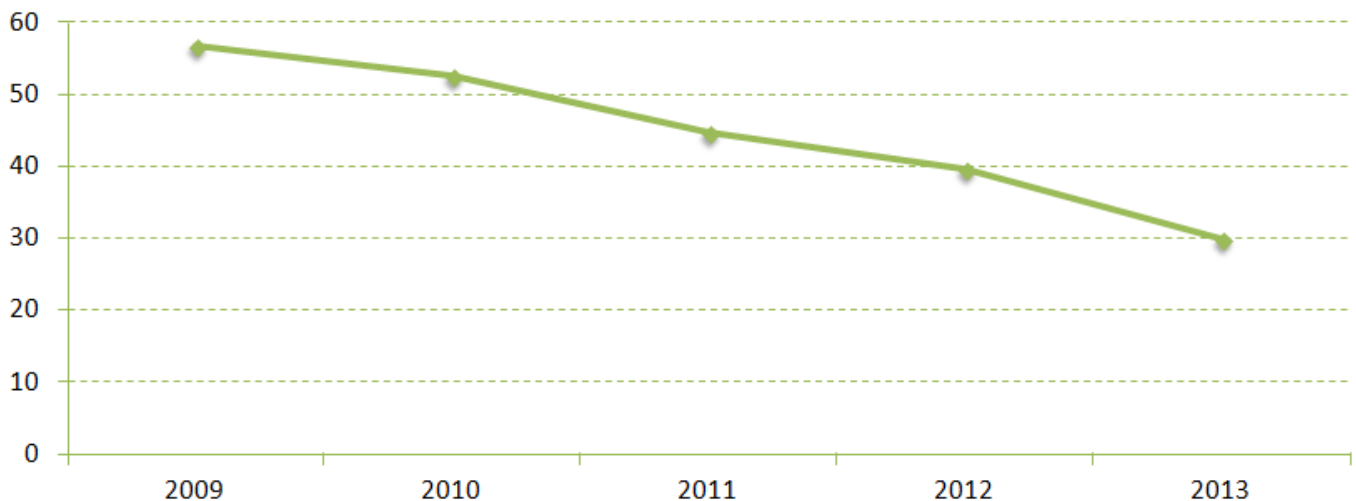
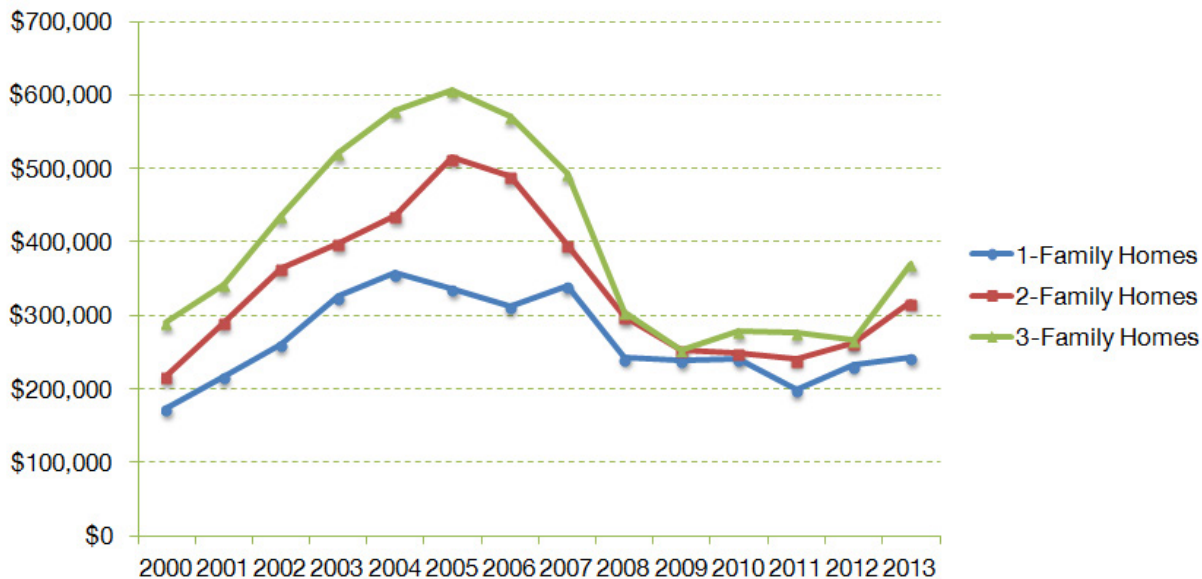


Figure 16. Home Sale Prices 2000-2013



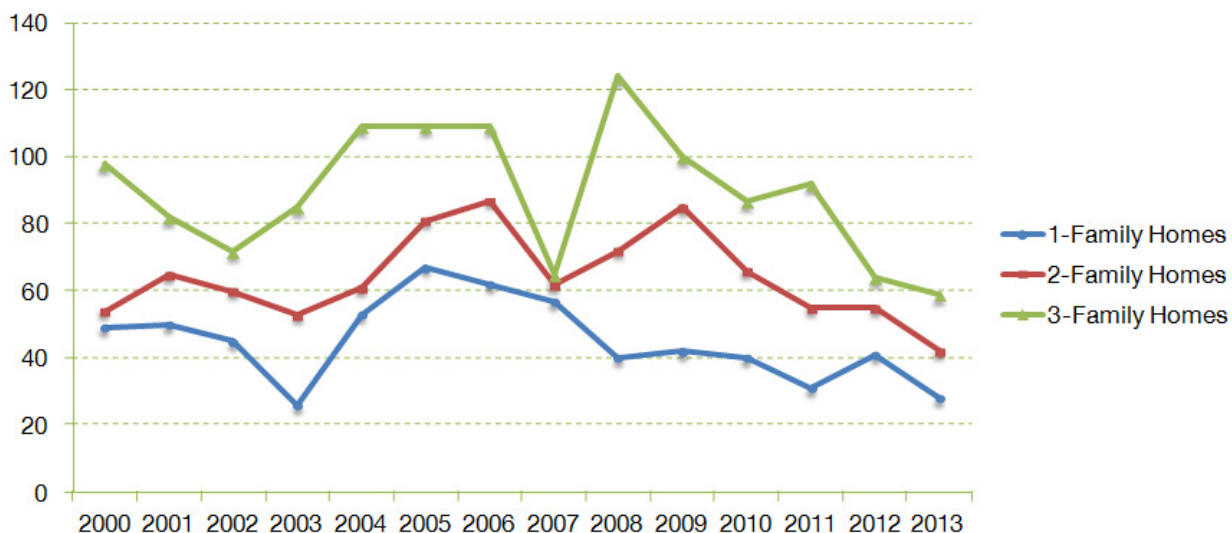
financial institutions have sold off most of the property they owned in the study area.

The number of properties in the study area currently owned by banks or financial institutions has fallen to just 36.¹⁸ Throughout 2013 into March 2014, 15 of these homes were sold to individuals and Limited Liability Companies (LLC). Of the 21 remaining homes owned by banks or financial

institutions, the Federal National Mortgage Association (Fannie Mae) possesses 11 of them.

As the housing crisis comes to an end, the real estate market in the study area has begun to recover as well. Figure 16 shows how the price of single-, two-, and three- family homes changed over time.¹⁹ All of the sale prices are in 2014 dollars. Figure 17 shows the number of transactions by year.

Figure 17. Number of Transactions by Housing Types





When the housing bubble was fanned by subprime mortgages, home prices were inflated to rates they have not come close to since. The most concerning aspect of Figure 16-17 is the increase in transactions of three-family homes in 2008 which occurred the year that prices fell the most. The most active purchasers during 2009 were real estate investors who bought “42% of all properties purchased out of foreclosure (19 investors purchased a total of 102 properties).”²⁰

In 2008 the trend was similar. Of the 119 transactions involving three-family homes, real estate investors purchased 32, banks acquired 46, and individuals purchased 41 three-family homes. By 2013, this trend had changed dramatically. Whereas investors acquired 27% of three-family homes purchased in 2008, in 2013 that rate had fallen to 16%. There were 65 transactions involving three-family homes in 2013. 11 transactions involved investors, banks acquired two properties, and individuals purchased the rest.

The overall tenor of the market during this time is clear: investors entered the market in Codman Square after the housing crisis when properties could be purchased for prices significantly below their previous purchase price. However, as the market reached its nadir and prices remained steady for several years, the number of transactions per year fell while prices only increased in the last year. There is no obvious trend to be found by looking at how housing sale prices have changed in the past few years. The increase in sales prices from 2012 to 2013 across all three major housing types is a sudden change compared to previous years. CSNDC would be well served to continue monitoring prices each month to see if these trends continue. The steadily declining number of transactions per year is another indication that the study area is not in the midst of rapid transformation, as homes are not flipping at a high rate.

The changes to the study area’s home ownership composition since the housing crisis in

2008-2009 are somewhat concerning in terms of susceptibility. Many of the homes that went into foreclosure were purchased by a small number of investors.²¹ Transactions like Jordan Properties LLC purchasing five different three-family homes, three of which were purchased from banks, are illustrative of the changes in the study area. Homes that were previously owned by individuals are now the property of investors. These homes are thus not owner-occupied and are more susceptible to changes in use by the owners to whichever use is most profitable. Current rental units could potentially be converted into condos, thereby increasing housing prices and spurring involuntary displacement.

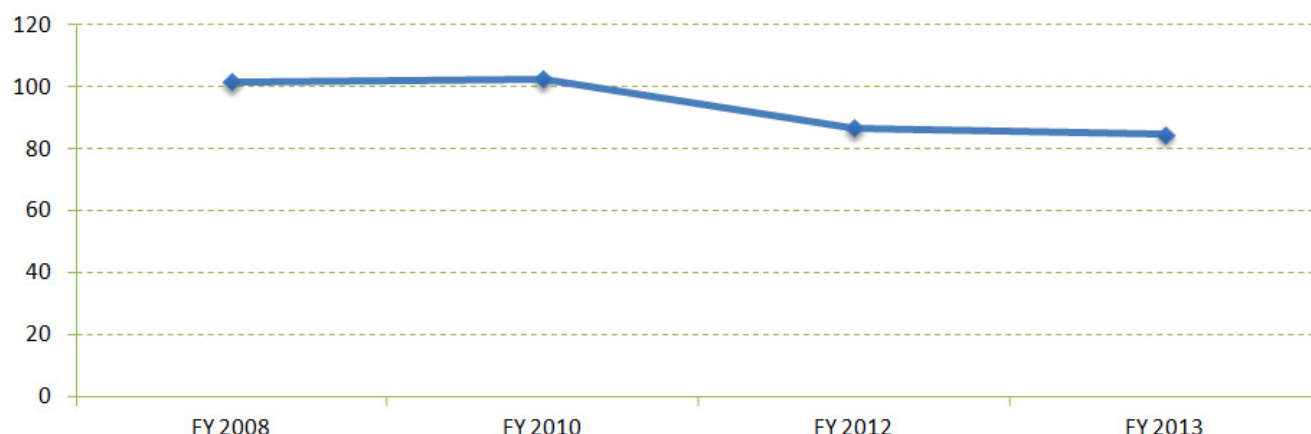
Jordan Properties LLC is one of many similar investors that descended upon the study area to purchase homes far below value. As CSNDC’s report on foreclosures found, there are a number of investors that own significant amounts of property in the study area and only started purchasing property during the crisis. A list of investors that own properties in the study area is located in Appendix B.

D. Housing Value

Conversion from renter-based buildings to condominiums indicate reinvestment in the neighborhood. The BU Symposium expected that if property owners were actively converting two- and three- family homes and apartment buildings from renter-based to condominiums, this would appear in the data. The City of Boston’s parcel data from fiscal year 2008, 2010, 2012 and 2013 show that this is not happening. In fact, property owners are converting condo buildings back into their previous use. As the graph below demonstrates, there are now 17 fewer condo buildings in the study area than there were listed in the city’s 2008 parcel data.

Appendix C shows the properties that were condos in 2008, but have since been converted back to other uses.

Figure 18. Number of Condo Buildings 2008-2013



Most of these property owners are real estate investors or entities that own multiple properties throughout the study area. They have converted buildings that contained condos back into units available for rent in pursuit of the highest profit. Since the direction of the condo conversions in the study area was the opposite of what would be expected if an area were undergoing transformation, it became useful to investigate deeper into the properties that are still condo main buildings. As seen in Appendix D, most of the properties that are condo main buildings were only recently converted to that kind of land use.

Property owners started converting properties into condominiums in the 2000s as prices began to increase and peak in 2006 and 2007. The highest number of conversions occurred in FY2008 (July 2007 through June 2008) just as the real estate market was starting to cool down. One indicator of neighborhood transformation is an increase in homeownership.²² If the study area was experiencing increased demand, as it did in the early 2000s, it is very likely that condo conversions would pick up, or at least remain steady. Since condo conversions are not occurring and are actually declining, it is clear that property owners are finding it more profitable to rent out units rather than sell them to prospective homeowners.

Whether or not property owners are converting their properties to condos is not the only sign that transformation is or is not occurring in an area. The rate of conversions from condos back into regular three- and two-families, is another indicator the study area remains susceptible to transformation.

E. Investments + Construction Permits

Another indicator of neighborhood transformation is a “physical upgrading of the neighborhood, particularly the housing stock.”²³ To assess the extent of investment into the housing stock in the study area, the BU Symposium analyzed construction permit data. The Permit Retrieval System on the website of the City of Boston’s Inspectional Services Department²⁴, allows users to export all permits required to be pulled for “Major changes to a structure or change of use/occupancy.”²⁵

Between the years 2010 and 2013, the number of permits in the study area increased slightly from 1,427 to 1,682. This dataset includes a variable that measures the dollar-value or “declared valuation” of each project for which a permit was pulled. The declared value demonstrates the value being invested in the study area rather than just the volume of construction. The declared values range from a



large number of permits declaring a zero-dollar value to one permit with a declared value of \$106 million²⁶. The large majority of permits are found at the lower end of this spectrum. The declared value of 89% of the permits is \$20,000 or less. The declared value of 77% of the permits is \$10,000 or less. Of the 89% of permits with a declared value of \$20,000, or less, the overwhelming majority were small scale, with declared values between \$0 and \$1,000.

Taken together, the two previous methodologies provide indicators of investment over time. Looking at this data in aggregate is more telling than looking at it individually. Figure 20 shows increased investment in the housing stock over the previous four years, each year representing a higher cumulative declared value with respect to permits than the preceding year. The total change between 2010 and 2013 is 16% from just over \$5 million to just over \$6 million. The increase in investment in Codman Square as reflected in this permit data indicates neighborhood transformation is occurring.

F. Changing Housing Market

The quantitative research on the housing and commercial real estate markets of the study area is enhanced by qualitative data. To obtain this data, the researchers conducted interviews with an owner of a local real estate company and a representative from a local bank. Over the past three years a representative of a local bank, Ms. Canniff (name changed) has witnessed the transformation of the community by lending to local homeowners and real estate developers. Since 2001, a representative of a local real estate firm, Mr. McNall (name changed) has been purchasing, selling, and renting real estate throughout Dorchester and Mattapan.

What the Neighbors Say

Despite long histories in the area and strong social bonds, residents sense - through abrupt rent increases and a shifting cultural character - that Codman Square is changing. Both commercial and residential stakeholders are concerned with this perceived change. Some residents attribute changes in rents and property values to the new

Figure 19. Number of Construction Permits by Values

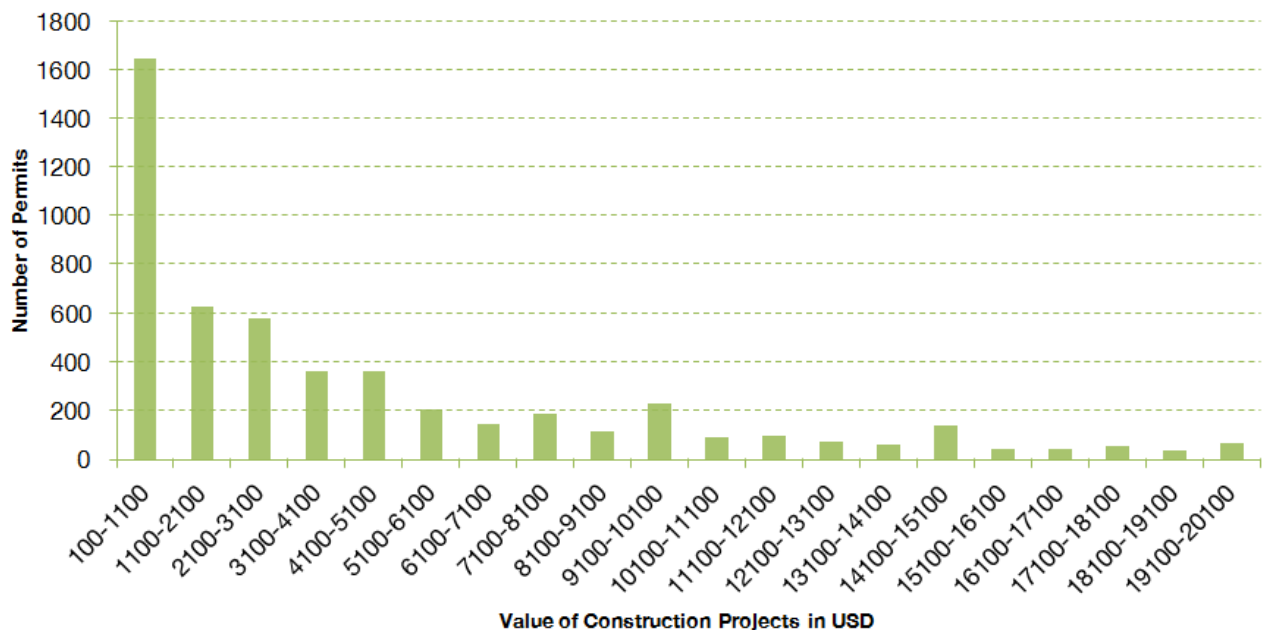
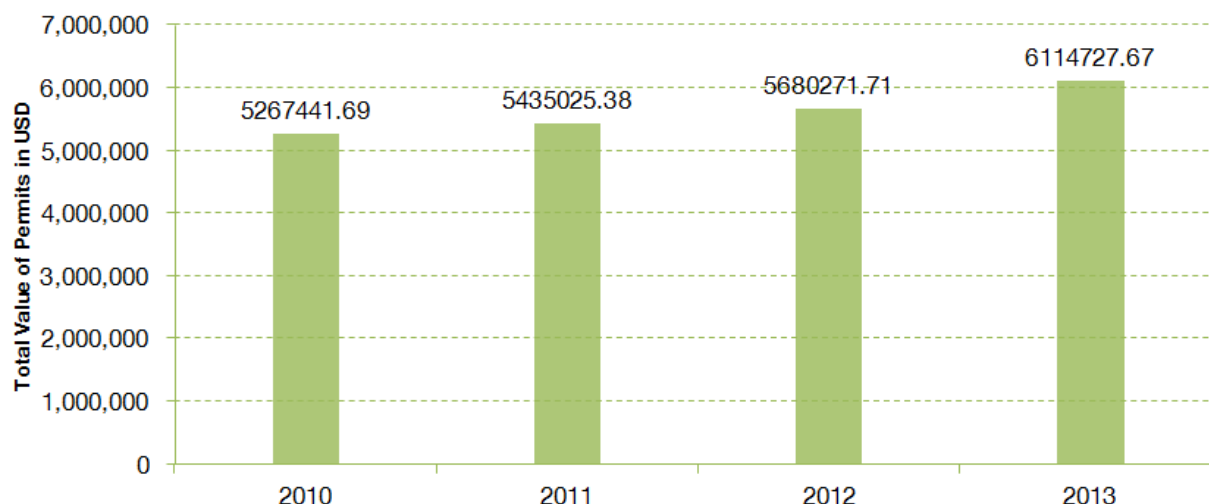


Figure 20. Cumulative Value of Construction Permits by Years 2010-2013



Talbot Avenue station, which many felt was intended to benefit new, rather than existing, residents. Many renters feel these changes, whether actual or perceived, will be detrimental to their livelihood and they confirmed that landlords had increased rent in the past year. Some residents are considering moving in with family members or leaving Massachusetts altogether because of anticipated rent increases. Importantly, these residents indicated concern that Codman Square did not have enough affordable housing units to prevent the anticipated, involuntary displacement.

Purchasing property in the Codman Square neighborhood for renters seems to be unattainable because of the rising prices of real estate. Still many of the neighbors who grew up in the 1960s recognize and can relate to the moral complications of discriminating against others based on their race or preferences. Some residents believe that not everyone in the neighborhood is open to gays and lesbians moving into the neighborhood because of religious reasons, but does not believe this will keep this population away.

G. Affordable Housing Need

Affordable housing developments that replace

depressed conditions such as vacant or abandoned properties or other blighted conditions likely generate more positive impacts on surrounding properties than those developed on vacant land in untroubled neighborhoods. When affordable housing development is part of a neighborhood revitalization program, benefits accrue to the greater neighborhood.

When vacant or blighted lots are replaced with larger affordable housing developments, the result is an increased value for nearby homes. This may be a factor of the scale and nature of what that housing has replaced, as noted above. In many cases, the displaced conditions were deplorable (often vacant), sites; hence, a larger housing development translated into greater elimination of those depressed conditions. But some studies also suggest that there may be a threshold in terms of scale, particularly for tenant-based subsidy programs, where an overconcentration of units in a neighborhood may result in stagnant or declining property values. What constitutes this threshold number has not been stringently identified in many of these studies, and likely varies by community, and the housing appreciation and economic strength of the target and regional housing markets.



Past Housing and Commercial Market Observation (2001-2014) A Stakeholder's Perspective

Current Housing and Commercial Market Observation

The current housing and commercial real estate market for the Codman Square target area was described as “strong” by both interviewees. On the supply-side, Mr. McNall noted that there is a severe lack of housing assets for the community which has driven up the price of rental units. Our interviewee from the local bank, Ms. Canniff, stated the typical housing unit in the neighborhood is a triple-decker with two- or three-bedroom units on each floor. Due to the size of the buildings, buyers need to have considerable capital saved for a down payment, taxes, and mortgage payments. Ms. Canniff indicated that the buyers of the triple-deckers are mostly individuals who buy with the intention of residing in one of the three units while renting out the other two; however, one thing that Ms. Canniff did not mention but as apparent through Warren Group data analysis was a number of LLCs purchasing properties in the study area. Renters are typically families or multiple roommates paying \$1,800 to \$2,300 per month.

In terms of existing commercial real estate our two interviewees' impression of the neighborhood were complimentary. The banker believed that the owners of properties in the commercial district, especially along Washington Street, were investing in physical improvements to their properties. Our real estate broker was keenly aware of the double-edge sword of the implications of an increasing quality of the commercial real estate. He believed that the neighborhood could use an “anchor” store such as a quality, one-stop-shop grocery store. However a big chain grocery like Stop ‘n Shop would be detrimental to the neighborhood, whereas a “mom and pop” grocery store would be beneficial. He agreed that a sit-down restaurant or cafe would benefit the area, but mentioned that Starbucks “wouldn’t dare” open a branch.

Mr. McNall went on to explain that since 2008 the housing and commercial markets have been experiencing reinvestment which during that time had attracted more blue and white collar workers. To these residents he attributes the cleaner streets and significant reduction in crime. Mr. McNall raises an interesting point that there has been an influx of blue- and white collar-workers; however, from his account it does not appear that these new residents have displaced lower-income residents, rather they have filled voids left over from the foreclosure crisis and resultant redevelopment of the neighborhood.



Affordable housing seems least likely to generate negative property value impacts when it is embedded within higher-value, low-poverty, stable neighborhoods and when the affordable housing development is well-managed. In comparison, neighborhoods with significant poverty rates and with owner perceptions of vulnerability experienced smaller or no positive price impacts with the introduction of affordable housing developments at low concentrations. In depopulated, highly distressed neighborhoods, the impacts on values may be more positive with larger numbers of affordable homes²⁷.

When the housing bubble burst, a considerable number of Codman Square homeowners in the study area were forced into foreclosure. An anonymous representative of a local real estate development company stated that the crash increased the viability of affordable housing projects. The interviewee explained that the city of Boston's Department of Neighborhood Development obtained foreclosed and vacant properties during this time that were used for the development of affordable housing projects. Non-profit groups such as CSNDC were also able to purchase foreclosed properties and develop affordable units such as the Girl's Latin

Academy, completed in 2008²⁸.

The area median income (AMI) is a univariate measure of annual income for all households within the census tracts of any given area. This measurement is used differently by local and regional governments to establish criteria for affordable housing; however, an ongoing debate exists among planners as to whether or not the AMI is an accurate tool to be used for setting affordable housing income requirements. In lumping together an entire city, the AMI fails to account for major income disparities, leaving some residents unable to afford so-called "affordable housing"²⁹. High income levels in Beacon Hill, Back Bay, and the South End negatively impact affordable housing rental limits in Boston.

Another implication of using the AMI to calculate affordable housing is that the measurement cannot account for low incomes that exist between present affordable housing and other public assistance methods within a specific community. Nathaniel Baum-Snow and Justin Marion argue that there is a connection between affordable housing and median income. The authors argue that a concentration of nine or more affordable

Figure 21. Number of Households by Area Median Income (AMI)

	Metropolitan Area	City	Study Area
Median Income (MI)	\$94,100	\$53,136	\$37,497
30% of MI	\$28,230	\$15,941	\$11,249
Households Making 30% or Below AMI	4,159	3,073	2,269
60% of MI	\$56,460	\$31,882	\$22,498
Households Making 60% or Below AMI	7,030	4,697	3,520
60% - 100% MI	\$56,460 - \$94,100	\$31,882 - \$53,136	\$22,498 - \$37,497
Households Making Between 60% to 100% AMI	2,546	2,871	2,127

housing units is correlated with a decrease in median income by 5% for households within the immediate vicinity³⁰. CSNDC currently owns 871 units of affordable housing within the community. The danger of using the AMI to calculate affordable housing needs for the target area comes from the confluence of these two implications. Based only upon the AMI of Boston, it might appear that thousands of affordable housing units are needed in Codman Square in order to prevent involuntary displacement. However, if the AMI is skewed higher by wealthy neighborhoods, this may set an unreasonable baseline of affordability, leaving Codman Square residents at greater risk of involuntary displacement. This calculation would incorrectly signal the development of affordable units that are priced based on a skewed AMI. At the municipal government level, the methodology of AMI does, in fact, call for creation of affordable housing units; however, this methodology is designed to address housing affordability at the city level as opposed to the neighborhood level, meaning that residents from anywhere in the city could potentially benefit from the units, not just residents from the community in which the affordable units are built. The study area median income is an alternative method for measuring income that takes the average annual income at the individual census tract level. This method takes into account the income fingerprint of each census tract and accounts for the amount of affordable housing needed at the local neighborhood level.

There are many implications for Codman Square from Figure 21. First, in order for CSNDC to avoid creating a dichotomous resident population in the area, it should not ignore the large portion of households that earn 60%-100% of the area median income (both metropolitan, city, and study area median income). This population, not eligible for housing assistance but living paycheck to paycheck, is the most vulnerable for displacement.

A dichotomous neighborhood, described above as being home to both those who qualify for

affordable housing at the below 30% or 60% AMI level and those new residents who are investing in the neighborhood for the first time, is not the ideal neighborhood composition. One possible way to mitigate the formation of a dichotomous neighborhood is to address the supply side of the housing market with methods such as upzoning (see the final section for more information). Essentially, reinvestment in Codman Square has the potential to displace those households on the fringe financially when compared to the metropolitan median income, which includes more than two-thirds of the households in the study area that are making at or below 60% of the metropolitan median income. This information is valuable to CSNDC because it means that, in some instances, the Inclusionary Development Plan in Boston could be ineffectual, or even detrimental, in terms of maintaining a level of affordability in the neighborhood.

Another interpretation of this table is that there is a need to be focus on increasing assets, mainly financial assets, in the neighborhood in order to even out city-wide disparities. The table does not project a need for more units, but instead highlights the high concentration of households in Codman Square with exceptionally low incomes.

H. Commercial Real Estate

The following section includes information on commercial land use data, an industry profile, and qualitative data on perception of business owners about the commercial landscape in the study area. Commercial real estate in the area is concentrated mainly along the three major business corridors on Washington Street, Blue Hill Avenue, and Talbot Avenue. The analysis of land uses indicates that only 5% (208) of the total parcels in the area are zoned for commercial and mixed commercial/residential use. Of those 208 parcels, 127 are zoned for commercial use, 32 for mixed commercial/residential use, and 49 are commercial land. The land identified as commercial land (CL) can be considered vacant, land with parking lots, or



land that is unusable.

While it is difficult to conclude that significant changes have taken place, future trends in commercial real estate could reflect important changes in the community. Changes in the commercial real estate market are highly dependent upon changes in the demographics of the area. New businesses are indicative of the the services required by current residents. While new services can create job opportunities, they can also highlight varying degrees of spatial mismatch for residents.

Business composition

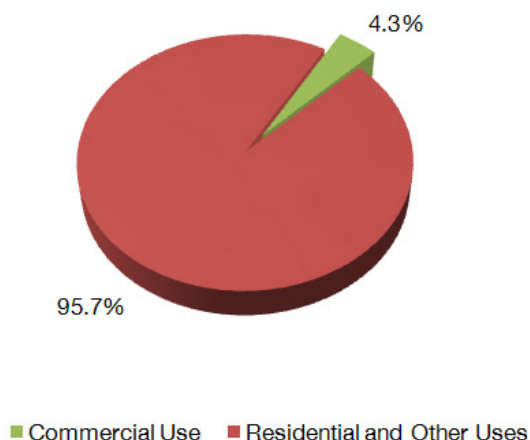
Changes in commercial real estate and business composition follow the changes in socioeconomic and demographic composition of the community. As such, business composition serves as an indicator of changes in the past and inform potential for future changes. If the analysis of the businesses find that it serves higher income customers, it suggests that changes in neighborhoods are happening or have already happend. If the businesses have not changed, it means that the changes have not yet occurred. However, if we find that the socioeconomic profile of the area is changing, and consequently demand for higher quality goods and services are present that are not being met, we can expect potential for

changes in business composition and commercial real estate market of the area.

Analyses of the area indicate that most of the businesses are independently-owned. However, an increase in the socioeconomic status of residents would likely serve to increase rents; this would pose a significant challenge to the independently-owned businesses that now make up the study area. Analysis of commercial real estate and an industry profile will provide the level of susceptibility of the area to those changes. Figure 23 provides a snapshot of current businesses in the area by major industries categorized according to North America Industry Classification System (NAICS) codes.

There are 514 businesses in the study area at the time of writing. The majorities of businesses represent service and retail trade industries. As the pie chart indicates, the largest proportion of industries represented are in the following areas: professional, scientific, and technical services. The second largest set of industries are health care, social services, and retail trades. However, represented industries include such items that do not directly relate to business profit generation. i.e. ATMs and churches. Retail shops and restaurant in the area serve their immediate neighborhoods. They are located and are part of Washington, Blue Hill, and Talbot Avenue commercial corridors. The area is represented by mostly restaurants and

Figure 22. Percentage of Commercial Land Use



services, especially ones that serve the Caribbean community. The retail stores include small convenience, grocery stores, electronic stores, and some other small clothing stores. The area is also represented by a large number of religious establishments (43 organizations).

Figure 23 provides a snapshot of Codman Square's largest industrial sectors by percent share of all employment. All the industries combined currently employ 3,057 people. A little over 19% of those employed in our study area work in health care and social services. It is important to note that in public administration, the Boston Police Department and the Metropolitan Youth center are two major employers, 300 and 250 respectively.

Figure 23. Business Composition and Employment by Industries^{31, 32}

Industry Category	Count	Percent	Employment size	Percent
Agriculture, Forestry, Fishing and Hunting, Manufacturing, Wholesale Trade, Information, Unclassified establishments	43	8.37	93	3.04
Construction	15	2.92	61	2.00
Retail Trade	80	15.56	235	7.69
Transportation and Warehousing	11	2.14	33	1.08
Finance and Insurance/Real Estate Rental and Leasing	55	10.70	167	5.46
Professional, Scientific, and Technical Services	21	4.09	41	1.34
Administrative and Support and Waste Management and Remediation Services	14	2.72	46	1.50
Educational Services	16	3.11	501	16.39
Health Care and Social Services	68	13.23	583	19.07
Arts, Entertainment, and Recreation	6	1.17	77	2.52
Accommodation and Food Services	39	7.59	177	5.79
Other Services (except Public Administration)	142	27.63	481	15.73
Public Administration	4	0.78	562	18.38
Total	514	100	3057	100



Market Observation

The current housing and commercial real estate market for the Codman Square target area was described as “strong” by both interviewees. On the supply-side, Mr. McNall, who works for a local real estate company, noted that there is a severe lack of housing assets for the community which has driven up the price of rental units. Our interviewee from the local bank, Ms. Canniff, stated the typical housing unit in the neighborhood is a triple-decker with two- or three-bedroom units on each floor. Due to the size of the buildings, buyers need to have considerable capital saved for a down payment, taxes, and mortgage payments. Ms. Canniff indicated that the buyers of the triple-deckers are mostly individuals who buy with the intention of residing in one of the three units while renting out the other two; however, one thing that Ms. Canniff did not mention but was apparent through Warren Group data analysis was a number of LLCs purchasing properties in the study area. Renters are typically families or multiple roommates paying \$1,800 to \$2,300 per month.

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End Note

14 http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing

15 American Community Survey 2008-2012 estimates, DP-03

16 United States Census Bureau 2000 Census and 2010 Census

17 Mishkin, Frederic, “Over the Cliff: From the Subprime to the Global Financial Crisis.” National Bureau of Economic Research, December, 2010.

18 City of Boston FY2013 assessment data

19 Data obtained from The Warren Group, sales in 2014 dollars

20 “Foreclosed Neighborhoods and Fragile Streets”, published by CSNDC, 2010

21 “Foreclosed Neighborhoods and Fragile Streets”, published by CSNDC, 2010

22 Kennedy, M., & Leonard, P. (2001). “Dealing with Neighborhood Change: A Primer on Gentrification and Policy Choices.” Washington, DC.: Brookings Institution Center on Urban and Metropolitan Policy.

23 Kennedy, M., & Leonard, P. (2001). Dealing with neighborhood change: A primer on gentrification and policy choices. Washington, DC.: Brookings Institution Center on Urban and Metropolitan Policy.

24 <http://www.cityofboston.gov/isd/permitsearch/search/permitsearch.aspx>

25 Due to the nature of the Permit Retrieval System, BU Symposium was able to access only permits that have been pulled since December

15th, 2009. The System therefore provides four full years and a few months of permits from which to work. After exporting tens of thousands of permits, BU Symposium removed permits for properties outside of the study area as well as those that were unable to be mapped with GIS software due to inconsistent labeling. This provided BU Symposium with 6,488 construction permits with which to understand the physical upgrading of the study area.

26 Construct new, 3 story, addition to the Codman Square Health Center.

27 Sherry Ahrentzen. (2008) How does affordable housing affect surrounding property values? Housing Research Synthesis Project. <http://stardust.asu.edu/docs/stardust/housing-research-synthesis/research-brief.pdf>

28 <http://www.csndc.com/redevelopment.php>

29 <http://www.anhd.org/wp-content/uploads/2011/07/Real-Affordability-Evaluation-of-the-Bloomberg-Housing-Program2.pdf>

30 http://www.brown.edu/Departments/Economics/Papers/2007/2007-5_paper.pdf

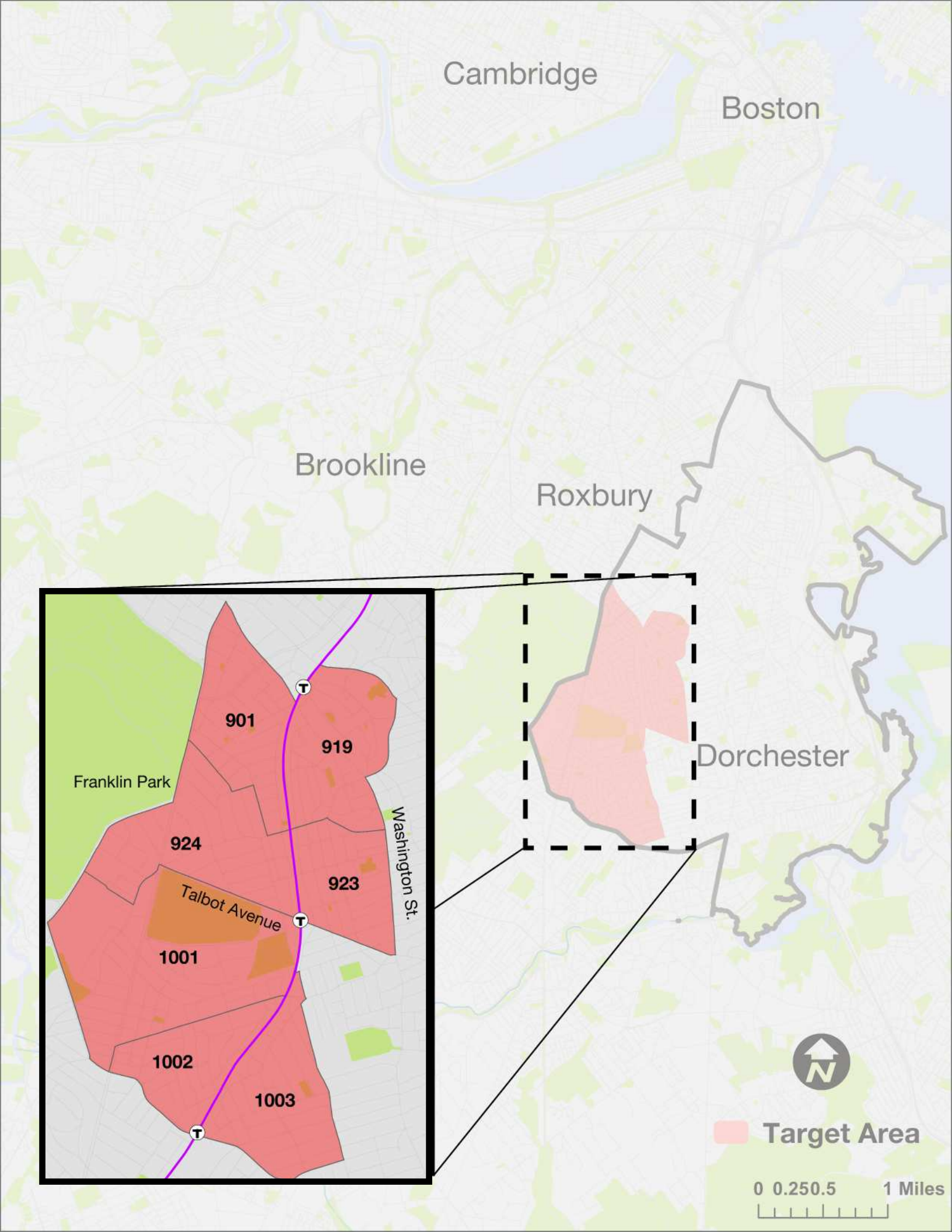
31 Boston Parcel data of the City of Boston and Reference USA data on businesses are used for analysis.

32 North American Industry Classification System (NAICS) is used by the Bureau of Labor Statistics (BLS), US Census Bureau, and other agencies from Mexico and Canada to quantify business diversity and number of establishments

Is Codman Square Susceptible?

Susceptibility Map
Methodology







The conditions in Codman Square, based on the prior population and housing/real estate analyses at the micro-level, indicates that the study area is home to characteristics that will accelerate neighborhood transformation such as proximity to parks and transit, concentration of renters, concentration of non-family households, concentration of households heavily cost-burdened, concentration of elderly residents, a relatively high vacancy rate, and a concentration of residents with low educational attainment. The confluence of these physical and demographic factors makes the area susceptible to transformation. In order to visually represent this susceptibility, the researchers have created a susceptibility map.

A. Susceptibility Map

The susceptibility map is constructed using the most recent static quantitative data: generalizations of ACS data as well as physical attributes of the community. The map presents Codman Square at its current state, with a combination of factors indicating the likelihood of areas in the neighborhood to be transformed.

Areas identified as susceptible are those that are attractive to incoming residents, have the capacity to accommodate more residents, and have current residents who are likely to be displaced due to conspiring forces that may weaken their ability to remain in place. The susceptibility map only points out areas that are likely to suffer from negative consequences of revitalization, but should not be used to predict such transformation.

B. Methodology

A review of the literature reveals many factors that can be used to indicate if an area is susceptible to transformation and displacement. In constructing a map of susceptibility areas in Codman Square, nine available and quantifiable indicators are incorporated. Figure 24 provides a

list of these indicators, along with their relationship to susceptibility, an explanation of how they are related, and literature from which such relationship is drawn.

Seven of the nine indicators are percentage data obtained from the 2008-2012 ACS 5-year estimates. Each of these indicators is indexed on a scale of 0 to 11 through the equal interval classification method on GIS. This method divides each indicator value into groups of an equal range, and assigns an index value to a census tract according to its relative position in these groups.

For the indicators of proximities to park and transit stations, ten different distances are divided within a half mile at an increment of 0.05 mile. An index value is assigned from 10 to 1 for the closest to the furthest distance, therefore within 0.05 mile gets an index of 10 and 0.45-0.5 mile gets a 1. Distances beyond a half mile are given an index of 0. A threshold of 0.5 mile is chosen because it is TOD's established standard of walking distance³⁴.

Because these indicators have different units of area, GIS breaks down the geography into pixels with a side length of six inches so that each pixel can take all the indicators into account. With a maximum index for each indicator being 10, the accumulation of ten indicators would give an area a maximum grade of 100, indicating that the area is extremely susceptible to transformation and displacement.

Weight

For the purpose of this report, the researchers chose to use equal weight for all the indicators in order to most quickly identify susceptible sects in the study area. This analysis is adapted from *Mapping the Path to Gentrification: An Analysis of Gentrification Susceptibility in Cincinnati, Ohio*³⁵, which developed a sophisticated methodology for measuring susceptibility to gentrification by weighting indicators. According to the report,



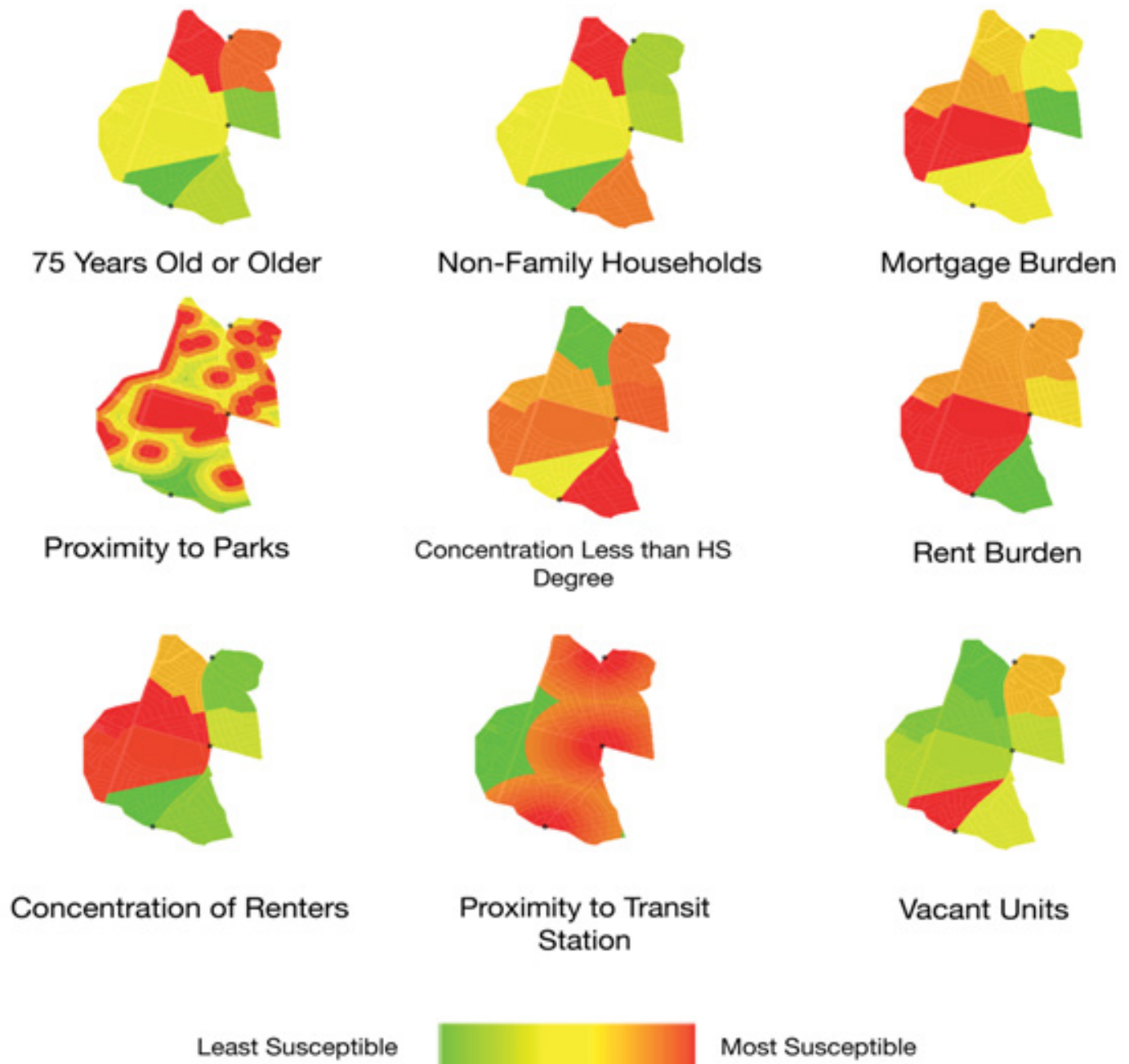
Is Codman Square Susceptible?

Figure 24. Susceptibility Indicators³³

#	Indicator	Source	Relationship	Explanation	Literature
1	Percentage of renter households	ACS 08-12	+	Renters are less stable and are more likely to be priced out than homeowners. A higher percentage of rental units indicate larger likelihood of being susceptible to neighborhood change.	Chapple 2009
					Diappi and Bolchi 2006
2	Concentration of people over 75 years old	ACS 08-12	+	People over 75 are most likely to pass away by natural cause than the rest of the population. Therefore, a concentration of these individuals in the area may lead to concentrated vacant units that may lead to change/transformation in the area.	Heidkamp and Lucas 2006
					Chapple 2009
					Galster and Peacock 1986
					Melchert and Naroff 1987
					Beauregard 1986
3	Percentage of people paying more than 50% of their income in rent	ACS 08-12	+	Renters paying more than 50% of their income in rent are most likely to be displaced as they cannot afford to live in the area.	Chapple 2009
4	Percentage of people paying more than 50% on mortgage or similar debt	ACS 08-12	+	Owners paying more than 50% of their income in mortgage or housing related costs are most likely to be displaced as they cannot afford to live in the area.	Chapple 2009
5	Percentage of people over 25 years old with less than a high school diploma	ACS 08-12	+	Lower education attainment is a proxy for lower capitalized rent, which can attract gentrifiers in a hot housing market in Boston. Lower education of current residents also makes them vulnerable to displacement.	Nelson 1988
6	Concentration of vacant units	ACS 08-12	+	Concentration of vacant units represent an opportunity for gentrifiers to move in.	Helms 2003
7	Concentration of non-family households	ACS 08-12	+	Non-family units are less stable and are more likely to be influenced by an increase in housing price.	Chapple 2009
					Heidkamp and Lucas 2006
8	Proximity to transit station	MBTA	+	People prefer to live at a location close to a transit station so they could have easy access to transit. A 0.5-mile threshold is used as the maximum distance from a transit station that people would consider because 0.5 mile is the distance at which people are willing to walk in the US, according to the TOD walkability standard.	Chapple 2009
9	Proximity to park	MassGIS	+	People prefer to live at locations close to a park due to the aesthetic, recreational and health benefits. A 0.5-mile threshold is used as the maximum distance from a transit station that people would consider because 0.5 mile is the distance at which people are willing to walk in the US, according to the TOD walkability standard.	Chapple 2009



Figure 25. Susceptibility Indicators Map





Is Codman Square Susceptible?

the weighting of the indicators entails a survey of “professionals from for-profit, nonprofit and public sectors, in the real estate, community development, economic development, housing, and planning fields in the Greater Cincinnati Area”. This method is to generate expert consensus on the relative importance of the indicators specific to the context of the Greater Cincinnati Area. The BU Symposium was not able to conduct a similar survey to determine the weights of the indicators due to time restrictions. All indicators were thus given equal weight. Appendix F shows an individual map for each indicator.

Qualitative data collection through surveys and interviews is needed to complement the quantitative analysis displayed in the map in order to confirm if these areas are susceptible to neighborhood transformation. The susceptibility areas identified in the map should be used as a sample of the neighborhood for surveys and interviews to be conducted in order to obtain perspective from the local residents.

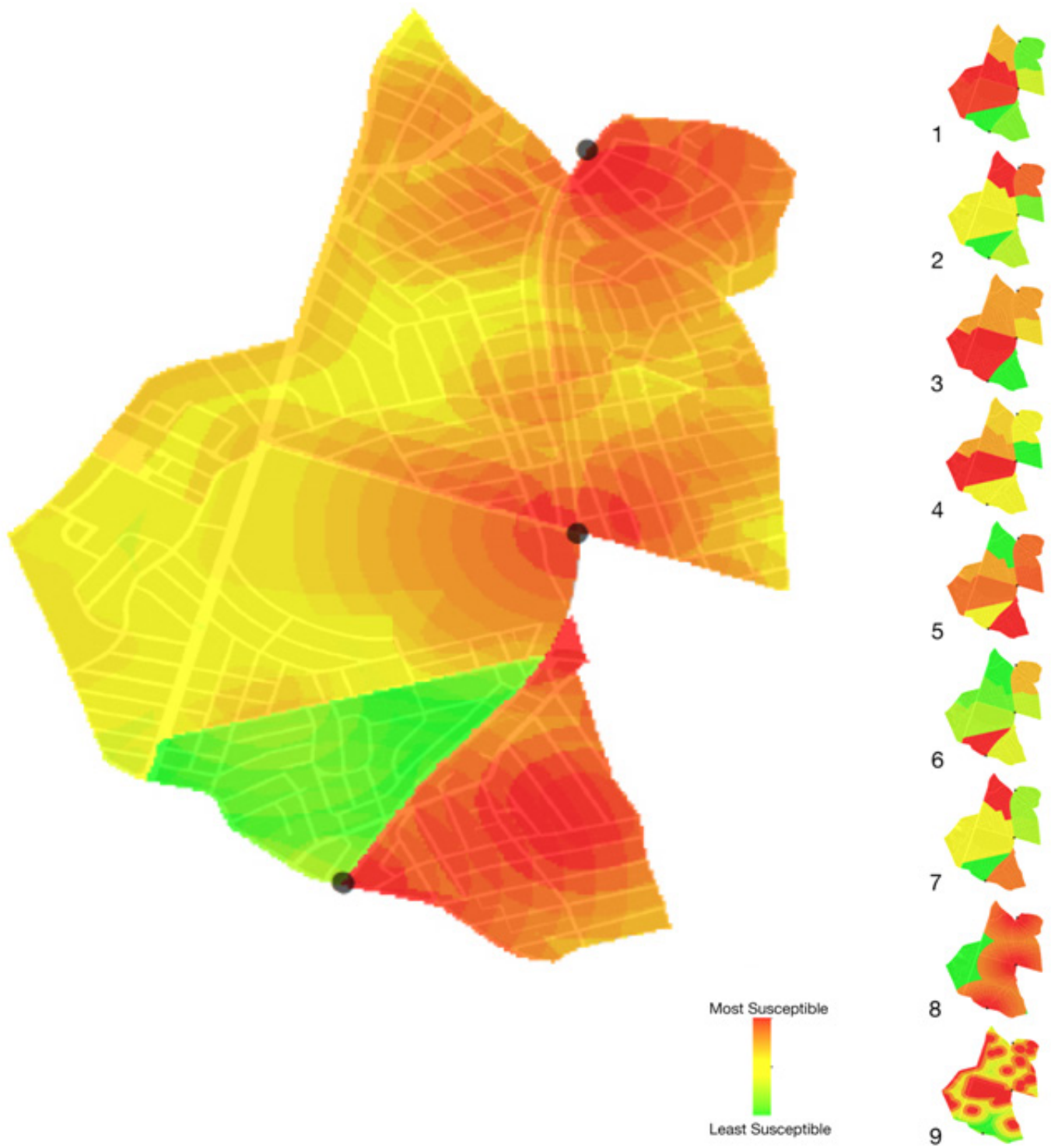
Based on the chosen indicators, some of the streets in Codman Square that are most susceptible to transformation according to the spatial analysis include, but are not limited to:

- Stanton Street
- Thetford Avenue
- Rosseter Street
- Bowdoin Avenue

The susceptibility map is neither confirmation nor projection of community transformation or resident displacement; it is an assimilation of the endogenous factors that may make Codman Square susceptible to transformation and a micro-analysis of the study area internally, not compared with the City of Boston.



Figure 26. Susceptibility Map





End Note

33 Complete references can be found in Appendix E

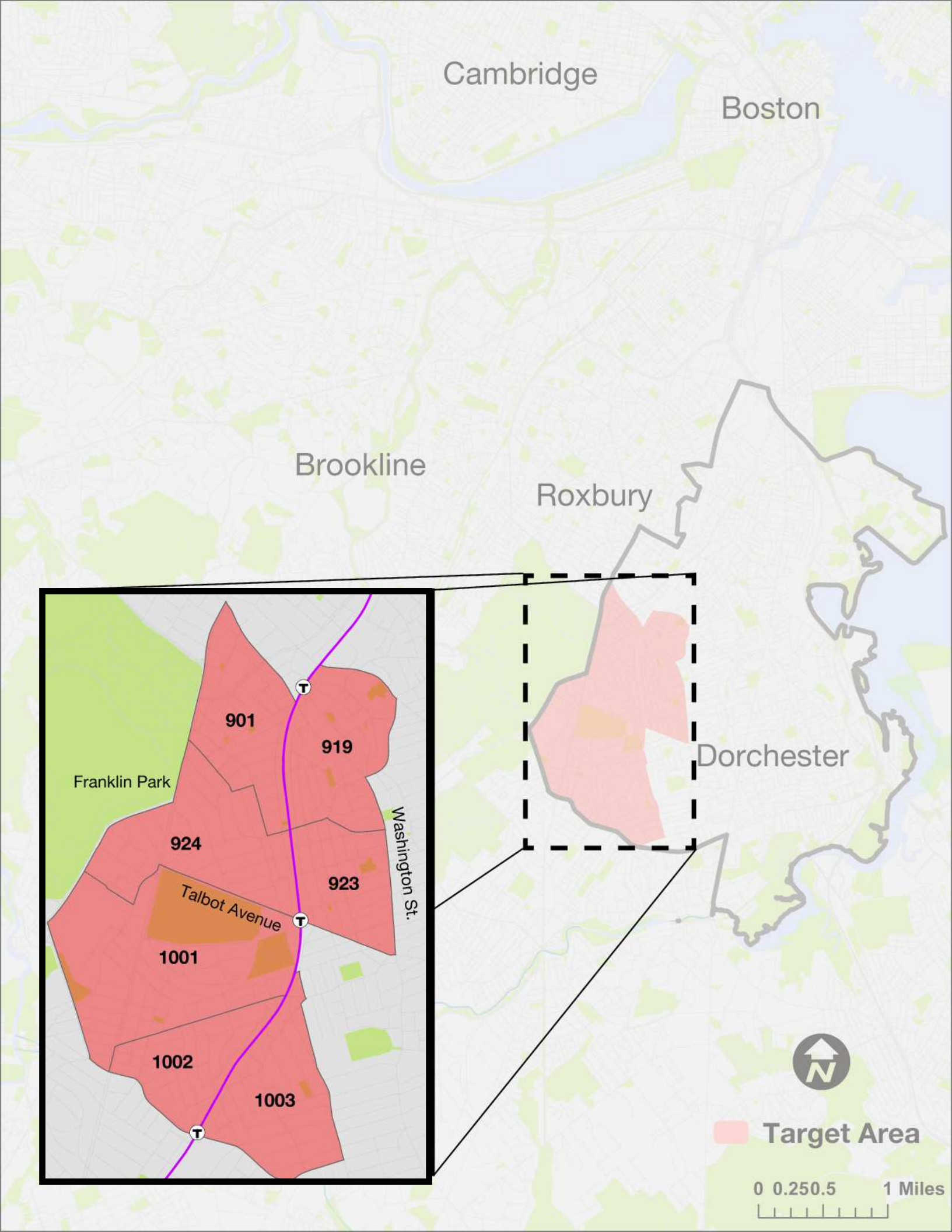
34 Canepa, B. 2007. Bursting the bubble: Determining the transit-oriented development's walkable limits. Transportation Research Record: Journal of the Transportation Research Board, 1992: 28–34.

35 Gafvert, R. C. (2011). Mapping the path of gentrification: An analysis of gentrification susceptibility in Cincinnati, Ohio. University of Cincinnati. Retrieved from http://rave.ohiolink.edu/etdc/view?acc_num=ucin1314114199

Recommendations Toolkit

Capacity of CSNDC
Community Engagement + Outreach
Community Wealth
Housing + Land Use
Summary of Recommendations





Based on the research team's assessment, Codman Square is not yet experiencing a strong displacement phenomenon, but a number of issues do make the area susceptible to a transformation that could negatively impact current residents. Among the most significant issues that CSNDC and study area participants must address in the coming years:

- The strong intergenerational networks that own and live in many homes in the area are aging; a significant senior population that controls many parcels creates questions about how the neighborhood may transform over the next decade. While many renters are able to stay in their homes because affordability is maintained informally through strong social ties, parcels owned by the current elderly population will change hands in the next 10-15 years, affecting the social protection of housing affordability.
- Educational attainment is increasing, especially from two-year degree programs. The number of residents who have completed three years or fewer in college (regardless of degree completion) skyrocketed from 1980 to 2012, from 12.1% to 29.3%³⁵. However, education level gains were not uniform across the study area, suggesting that certain susceptible areas need workforce development attention.
- Though the percentage of renters versus owners in the study area is only slightly higher than the City of Boston average, a significantly larger number of renters are “burdened” by housing cost, or paying more than 30% of their income in rent each month, suggesting vulnerability should rents continue to increase faster than incomes. Displacement is distinctly possible without activities to either build resident wealth or control housing costs.

- As a result of the housing market bubble burst at the turn of the decade, a number of independently-owned residential parcels were acquired by LLCs and investors, whose motives are unknown; however, they may intend to redevelop parcels and tracts.

In this section, the research team will work from an understanding of stated issues to develop recommendations and refer to national examples that can assist CSNDC in promoting equitable development in the study area. These efforts are based on an analysis of CSNDC's capacity as an organization, a community entity, and an advocate for positive transformation for residents of their study area. The section begins with an analysis of CSNDC's organization, and a discussion of its ability and barriers to affect change. Next, the research team will present programmatic and advocacy prescriptions in the areas of community engagement; community wealth-building; housing affordability; and land use. Finally, the sections or subsections provide a summary statement of recommendations to assist CSNDC in thinking about implementation in the study area, so they can activate residents and stakeholders and build a framework for influencing positive and equitable transformation in Codman Square.

A. Capacity of CSNDC

CSNDC, as one of the most prominent community development corporations in Boston, already has several comprehensive community development strategies in place. They recognize the importance of homeownership and the social and economic implications of and complications with supporting homeowner development and foreclosure counseling. In light of their multi-disciplinary approach to community development, BU Symposium has developed this toolkit to be strategically integrative, creating both stability and opportunity for growth.



Recommendation Toolkit

As highlighted by R.J. Chaskin and S. Chipenda-Dansokho's *Implementing Comprehensive Community Development* (1997),

“[The] integration of strategies is especially important when seeking to alleviate conditions of poverty...Given that low-income families and individuals are more likely than middle-income families to encounter many of these problems concurrently.”³⁷

The underlying assumption is that social needs are complex, multifaceted, and interrelated. Any effective attempts to address social needs must therefore be equally complex, multifaceted, and interrelated. Again, as described by Chaskin and Chipenda Dansokho (1997):

“The rationale for integrating strategies is that the more various individual strategies can be integrated and used to build off one another, the more the overall implementation strategy can fully exploit and respond to the inherent interconnections among neighborhood needs and circumstances. By linking efforts in different specific activities, resources can be used more effectively and various efforts can be harnessed to promote synergistic neighborhood change.”

Capacity Analysis

In order to make a toolkit of recommendations, the research team completed a preliminary portfolio assessment and review of CSNDC's past projects, which includes an analysis of the organization's capacity in terms of programming, networking, organization, and political clout.

The term “capacity” must first be defined before making recommendations. BU Symposium defines the term as follows: capacity of a

community development corporation (CDC) refers to the organization's ability to identify goals, marshal the necessary resources, and achieve the stated objectives. The following capacity analysis is based on the assumption that a CDC's capacity to perform certain functions and its depth of resources will dictate the organization's ability to succeed in terms of programmatic goals and attacking the forces it is up against, which are often much greater in scope than the neighborhood level. These forces include mitigating displacement with affordable housing, combatting unemployment with job training programs, and building community wealth with home ownership programs and other initiatives.

The four types of capacity used to assess a CDC are: programming capacity, which is measured by the breadth of its services; networking capacity, which is measured by the scope of partnerships and working relationships with other CDCs as well as non-governmental and governmental organizations; political capacity, ability to represent its residents credibly and to advocate effectively on behalf of its residents in the larger political arena beyond the neighborhood; and organizational capacity which includes its management, staff skills, size and experience of the organization, fiscal capacity, and degree to which the board of directors is involved. Given CSNDC's robust portfolio, the tools that are recommended are also considered to be within the scope of CSNDC's mission statement and past projects and not a repetition of the work already being done in the neighborhood.

CSNDC's relationship with residents and stakeholders is the product of a history of successful affordable housing development, being a strong advocate, and providing necessary programming to alleviate housing and economic instability. Investments by CSNDC in the neighborhood have built capacity for both the organization itself and the community at large. Given CSNDC's portfolio of diversified partnerships, it provides an excellent jumping-off point to influence policy decisions on

the city level, primarily with respect to affordable housing policy.

CSNDC is well established in terms of length of existence as well as the scope of its services. The affordable housing services in particular afford CSNDC a high “score” in terms of programming capacity. CSNDC partnered with several other organizations during its work advocating for the Fairmount-Indigo commuter rail line and stations. The project required CSNDC to work with the Commonwealth of Massachusetts, the City of Boston, the Massachusetts Bay Transportation Authority, and other community development corporations along the corridor. A CDC’s networking capacity is particularly important as it represents that the issues being grappled with by a CDC are often larger than one neighborhood. For example, transportation issues in the neighborhood are not only defined by the transportation opportunities within the neighborhood, but also resident access to job centers outside of it and amenities like parks and the downtown business district.

The research team classifies CSNDC’s political capacity as being on the upper end of the spectrum. This classification stems mainly from the Executive Director’s position as Chair of the Board of the Massachusetts Association of Community Development Corporations. The Executive Director is also a member of the transition committee on

housing for recently elected Mayor Marty Walsh. This committee includes representation from a small amount of community organizations compared with the number of CDCs operating in Boston which totals at least thirty organizations. CSNDC’s organizational structure allows members of the organization to plan projects, lead in the design and implementation efforts, organize community stakeholders and manage the direction and timeline of the project.

With a current staff of 24 and plans for future hiring, CSNDC has the capacity to manage neighborhood change in a comprehensive and holistic manner. While many of the tools proposed may require a shift in focus, we think that CSNDC currently has the staff size and skill sets required for implementation. Specifically, the tools enumerated require agility, creativity, and multidisciplinary planning and implementation, which CSNDC has demonstrated in its shepherding of initiatives like the Eco-Innovation District and Millennium Ten.

The next sections contain site-specific recommendations for managing neighborhood change. These tools are presented with the intention that CSNDC may need to manage the unintended and negative consequences that inevitably go along with neighborhood reinvestment.

“The grass root effects were championed by the people of the neighborhoods and the CDCs which ultimately led to the legislation that we filed and the support of it. We had rallies, hearings, and meetings in the neighborhoods. We met with the Governor’s people up at the state house on this thing. It was a real team effort going forward and really driven by the people in the neighborhoods, many of whom had been looking at something like this for a long, long time; then to finally see it as possibly being done, it really pushed us to make it happen.”

Sen. Jack Hart, discussing effort to bring the Fairmount-Indigo line to Codman Square



What are the neighbors saying? Neighborhood involvement by age.

Based on the analysis of the “Keeping Codman Square Affordable for You” survey, there is a significant difference between age groups and levels of neighbors’ involvement in the community. Survey questions asked respondents to indicate their age, and then rank 1 to 5 their answers to a number of questions. When asked how involved they felt their neighbors are in the community, respondents 65 years and older responded on average 2.67; those younger than 25 responded an average score of 4. Further, 33.3% of residents between the ages of 55-64 and those 65 years and older rated the neighbors’ involvement as “very bad.” Only 7.1% of the respondents between 45-64 years of age rated the neighbors’ involvement as “very bad” and no one in the 25 and younger age group rated the involvement as “very bad.” Only 16.7 % of respondents 65 years old and older rated the neighbors’ involvement in the community as “good,” while 88% of respondents less than 34 years old answered “very good”.

The responses may indicate that either senior citizens hold a higher standard of neighborhood involvement, or that seniors feel disconnected from neighbors during planning processes and initiatives. Either way, this suggests an opportunity and need to increase connectivity among neighbors.

Figure 27. Community Engagement Score

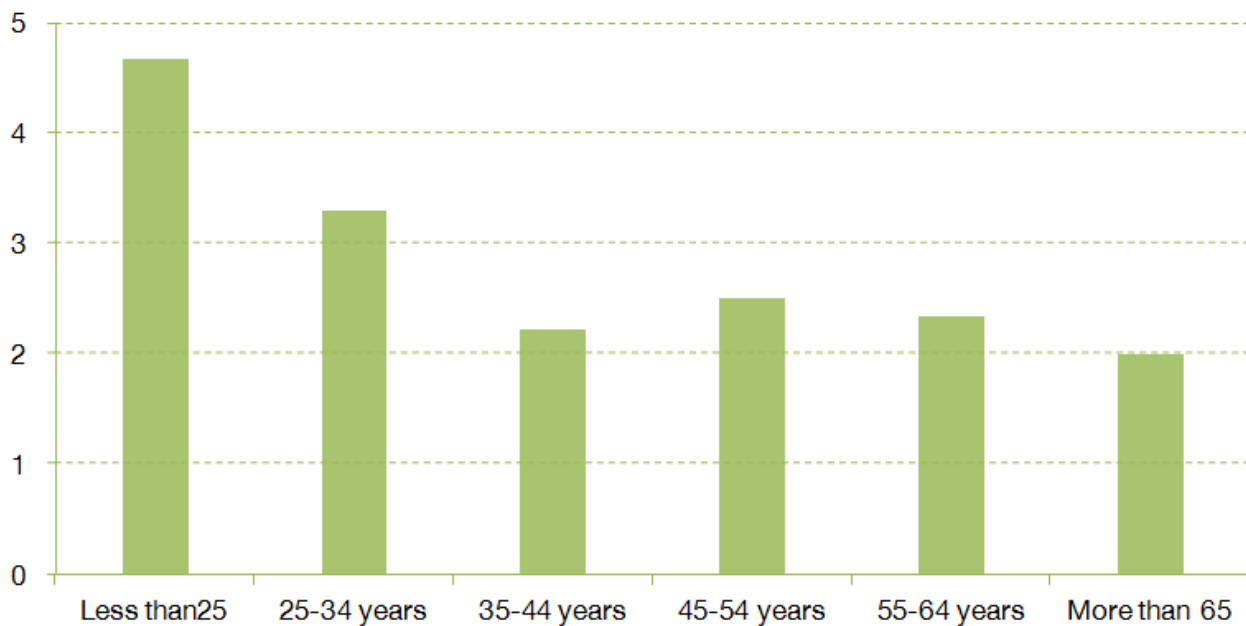
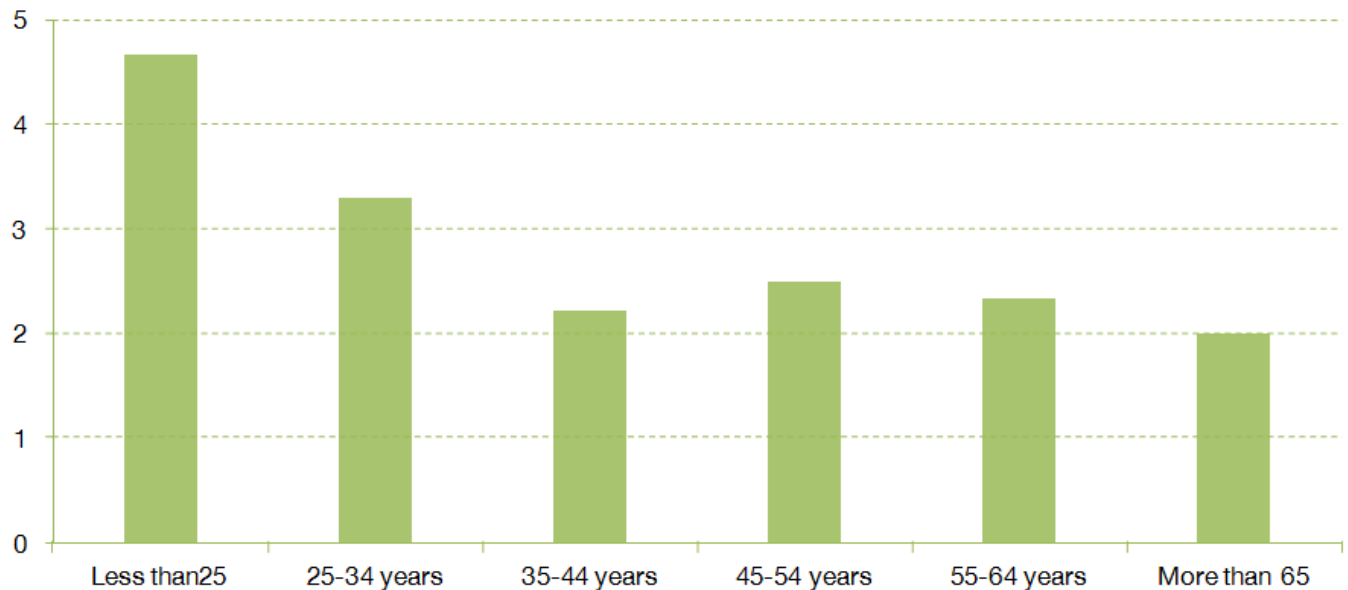


Figure 28. Community Outreach Effectiveness Score



Analysis also shows a significant difference between age groups and the effectiveness of community outreach. The average score for those respondents who are 25 years old or younger is 4.67, while the average score for those respondents aged 55-64 is 2.33. The respondents who are 65 years or older gave the lowest average score, two. The analysis indicates that elderly respondents have rated the effectiveness of community outreach as “low” while younger respondents, especially those less than 25, rated community outreach between “good” and “very good”. 44.4% of the respondents making up the 55-64 age group and 50% the respondents aged 65 and older rated the effectiveness of community outreach as “very low”. 66.7% of respondents aged 25 and younger rated community outreach as “very good” whereas only 11% of elderly rated community outreach as “good”.

The survey analysis demonstrates the differences in perception of neighbors’ involvement, community engagement and community outreach between younger respondents and elderly respondents. The data indicates that there is a need for tools that are specifically aimed at closing age gaps in neighborhood involvement, community engagement, and community outreach, to further the inter-generational connections between the elderly and younger residents. Closing social engagement gaps between generations serves the dual purpose of helping CSNDC to extend its reach while building a more resilient network of community capital to share information, provide a social safety net, and leverage shared resources.

B. Community Engagement + Outreach

The Codman Square Neighborhood Development Corporation already has an extensive community engagement and outreach operation. However, it is worthwhile to highlight that for any tool, initiative, program, or strategy to gain traction, CSNDC must aggressively and thoughtfully engage residents and earn their support. The following tools are recommended as supplements to the work of aligning CSNDC's engagement efforts with current needs and dynamics.

Elderly Advocacy

The service area has a large population of senior citizens which represents a growing population of persons over the age of 65 across the United States. It is estimated that 20% of the United States will be over the age of 65 by the year 2030³⁸. CSNDC needs to plan accordingly in order for the community to provide the services required by an aging population. There are myriad partnership opportunities in Boston that can fill this void. In conjunction with the BHA's Elderly and Disabled Tenant Task Force focused for residents in public housing, one strategy for assisting independent elders living in Codman Square is the Elders Living at Home Program (ELAHP) at Boston Medical Center. Partnership between CSNDC and ELAHP would be within the scope of CSNDC's mission as well as in line with their history of partnering with other local advocacy groups. Community outreach and financial tools can be targeted specifically for the vulnerable elderly and aging population of Codman Square.

CSNDC has the staffing capacity to cultivate and implement elderly advocacy programs, leadership trainings, and community engagement events. The programs and tools are within the frameworks of neighborhood stabilization and

displacement management. Empowering elderly residents to be active participants will deepen connection with younger members of the Codman Square community and help to maintain strong intergenerational social networks. Target areas for project involvement are represented in the map below.

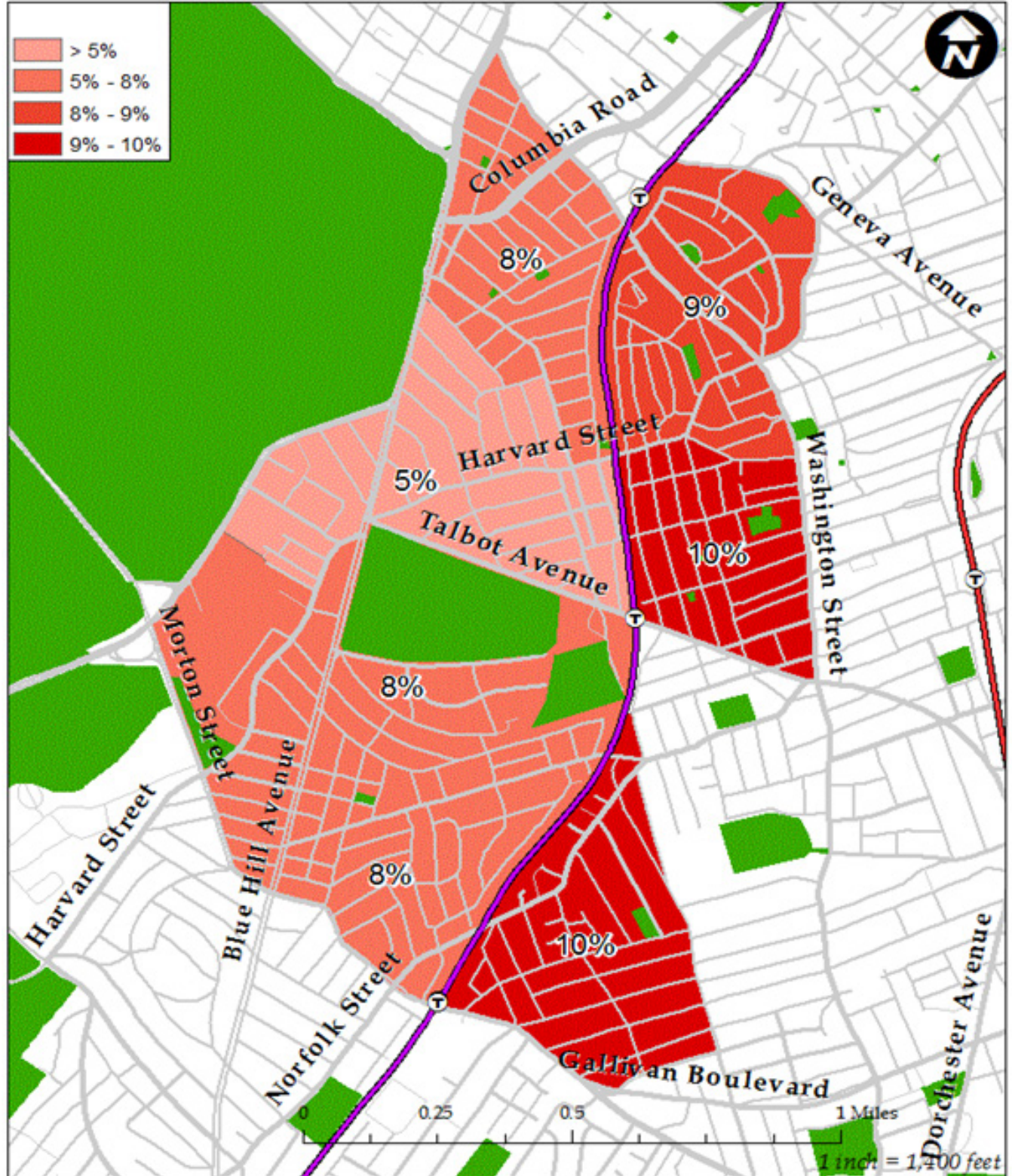
CSNDC should advocate on behalf of the elderly population that is living at home, as current elder advocacy groups exist in Codman Square only in partnership with the elders living in public housing through the Boston Housing Authority. Tools for assisting the elderly population should include the following components: legal counseling, financial fitness tools such as Tax Deferrals on Homeowners, will preparation, assets-management, and community engagement. These tools should be provided in a variety of languages and appropriate settings based in the cultural makeup of Codman Square.

Relevant programs and frameworks that CSNDC can use as guiding models include the Empowering and Strengthening Ohio's People (ESOP) Program based in Cleveland, Ohio³⁹; the National Community Reinvestment Coalition (NCRC) Neighbors Silver Partners program⁴⁰; and the Ohio Department of Aging Civic Engagement Initiative⁴¹.

ESOP, in Ohio, provides seniors with educational resources focused on foreclosure prevention and mortgage management. CSNDC can consult ESOP for guidance connecting residents with assistance on the legal aspects of will preparation and maintenance as part of financial education and resource development for elderly population.

NCRC's Neighbors Silver Partners program enlists national partners to promote elderly advocacy, including providing training and resources to engage senior citizens in "direct

Figure 29. Percentage of Population Age Over 65





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action,” or activities that empower seniors to work in their communities. These activities include door-to-door outreach of isolated seniors, financial literacy trainings, engagement in local political action, and more. Given the gap in reaching seniors who are not living in affordable housing, NCRC’s Silver Partners program may connect CSNDC to resources to connect with and activate independent seniors in community work.

The **Ohio Department of Aging Civic Engagement Initiative** works to provide foundational opportunities for lifelong learning and civic engagement which in turn connects elderly residents with technological resources such as computer skills classes. The Initiative also connects elderly residents with work/volunteer opportunities so that they can lead and participate in programs directed at facilitating neighborhood change.

C. Community Wealth

Building community wealth is the keystone to implementing an equitable development framework—without robust local economic exchange and activity that originates within and directly benefits those in the community, economic growth in the study area will either stagnate or exclude current residents. Community wealth refers three key strategies that CSNDC can focus on to ensure positive transformation: financial fitness, workforce development and job training, and access to social capital and networks.

Financial Fitness

Loss of income and increasing rents can result in financial management struggles for residents of Codman Square. This struggle can contribute to perceived instability in the neighborhood by residents. CSNDC already manages a financial fitness program that provides financial literacy and counseling services to adults. Some residents have successfully opened Individual Development

Accounts (IDA) and have taken advantage of other services of the financial fitness program to accumulate sizable savings accounts, but may continue to struggle with how to manage their financial assets and require ongoing advice and support to grow their financial assets over time.

The bulk of financial services provided by CSNDC has been focused on foreclosure assistance. In 2012, CSNDC partnered with another foreclosure prevention program, STRIVE. The majority of clients who participate in the STRIVE program are those who have been released from prison and are rebuilding their assets. STRIVE has provided services to more than 189 homeowners in Dorchester community with foreclosure prevention⁴². CSNDC has the organizational capacity to diversify its services in terms of income raising tools. Financial coaching and increased training services can take place in CSNDC’s on-site training center.

The key elements of financial coaching are: a focus on long-term outcomes; ongoing, systematic, collaborative processes for assisting clients to amend behaviors; support to practice new behaviors; and building skills that teach content based on the client’s unique needs and goals. The BU Symposium survey showed that most residents worry about losing their jobs and having no income to support their living arrangements. CSNDC can address this concern with a diversification of financial fitness initiatives and a more comprehensive job training program.

How can this be used in Codman Square?

Based on the staffing structure of CSNDC and its associated partnerships, financial coaching can easily be incorporated into the financial fitness program. The first step would be a needs assessment of residents in order to identify the specific behaviors resulting in poor financial management skills. A target population can be identified via follow up with prior foreclosure counseling participants. If

possible, financial coaching should be offered in several languages.

Workforce Development and Job Creation

The Neighborhood Job Initiative (NJI) is a strategy to target employment services to the entire neighborhood. The goal of this program is to increase employment and earnings for a large number of residents within a targeted neighborhood so that regular employment becomes a community norm. The three components of the programs are as follows⁴³:

1. Employment-related services and activities, such as job development, training, and counseling.
2. Financial incentives to work, including increasing participants' use of the Earned Income Tax Credit, earnings disregards for TANF recipients, child care subsidies, Medicaid, food stamps and wage subsidies.
3. Community support for work, including increasing the quality and quantity of residents' social networks to facilitate information sharing.

This program targets an entire neighborhood, which is what makes it most valuable. The Neighborhood Job Initiative is specifically intended to reach the “working poor”—a segment of the workforce that is not generally “captured” by social service systems. An estimated amount of households in the service area that fall into this category can be seen in Figure 21. Targeting an entire neighborhood is useful in linking low-income workers to a system of supports and services that raise income and benefits. By targeting specific industries, the program can develop employment “pipelines,” or build trust and partnerships to connect residents to job opportunities and new knowledge through social ties. Accordingly, there

need to be more partnerships with employment firms and industries that pay decent wages.

According to the U.S. Department of Labor and Employment training Administration, grants have been used to various capacity building strategies⁴⁴. The Job Training Initiative has previously devoted funds to creating new curriculum, developing materials for training workers in high-demand occupation and using web-based learning for specific job training projects. CSNDC has the networking capacity to support expansion of a Job Training Initiative in partnership with other agencies and employers as part of their current economic development programs.

How can this be used in Codman Square?

CSNDC can develop their own employment program in partnership with other community organizations and business owners within this community. A collaborative effort in finding and forming industry partnerships could keep the community engaged, as well as be a long-term tool to increase stability for current residents. CSNDC has access to their Washington Street adult workshop center and has other potential on-site facilities to host a program like the Neighborhood Job Initiative. This space, along with spaces provided by partner organizations, can be utilized for classroom and hands-on training programs to develop specific skills leading to steady employment and economic mobility.

Minority Contracting

By declaring that a percentage (15% - 25% is standard) of construction contracts will be fulfilled by either minority-owned or locally-owned business, CSNDC can participate in the reinvestment of the neighborhood in a non-traditional way. Contracting within the neighborhood can circulate the reinvestment dollars within the community instead of outside of it. In addition to circulating money locally, stating the intention to grant a



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certain percentage of contracts to minority-owned or locally-owned businesses also requires very few additional resources from CSNDC in terms of staffing or cash flow.

In Chicago, Illinois, the Minority Business Enterprise (MBE) program allows minority-owned businesses⁴⁵ to register with the city. The Commonwealth of Massachusetts has a similar registry for MBEs; however, CSNDC may consider a partnership with other community development corporations in the City of Boston to commit to contracting with MBEs/DBEs on development projects and programs, when possible. The partnership with other CDCs will allow CSNDC to share the capacity burden of managing such an initiative, while creating political support for an equitable development initiative.

One thing to consider in a minority contracting initiative is the consideration of geography in determining eligibility for contracts. To avoid contracts being awarded to minority-owned businesses out of state, a program in Portland, Oregon instituted a preference ranking when reviewing applications in order to prompt the application reviewer to consider locally-owned businesses⁴⁶. Another provision that can be used in an initiative of such capacity is the inclusion of a local hiring clause into contracts which will assist with building community wealth and address the unemployment rate in the study area.

How can this be used in Codman Square?

CSNDC has a number of affordable housing projects in development and has expressed interest in maintaining the pace of affordable housing development. Many CDCs in Dorchester and around Massachusetts are likely undertaking similar levels of development, based on the demand for housing (especially affordable housing) across the Commonwealth. CSNDC has the opportunity to build a coalition of CDCs that will grant a certain percentage of construction contracts to minority-

owned businesses and include local hiring clauses.

Additionally, the reputation of CSNDC in the industry, and its history of affordable housing creation, along with the executive director's presence on the board of directors for the Massachusetts Association of Community Development Corporations (MACDC) and appointment to Mayor Walsh's affordable housing advisory committee warrant the capacity to take the lead on an initiative such as this.

D. Housing + Land Use

Condo Conversion Limits + Market-based Homeownership Programs

The conversion of a rental unit into a condominium is referred to as a condominium conversion. The level of condominium conversions in a given area and the manner in which they occur are important to that area's neighborhood health and level of susceptibility to involuntary displacement. Although the study area has seen a drop in condo conversions in the last five years, the percent of housing stock owned by investors makes the area susceptible. CSNDC would be well-served to pursue regulation of condominium conversions as a preventative measure.

When rental units are converted to condominiums, renters, especially those that are lower-income, stand to be displaced. However, well-managed condominium conversions can serve as a tool to increase homeownership among existing residents. The best approach to condominium conversion management depends upon the unique characteristics at the neighborhood level. Two useful strategies for managing condominium conversions are Condominium Conversion Limits (CCL) and Market-based Homeownership Programs (MHOP). CCLs operate with an expectation that condominium conversions will increase the likelihood of involuntary displacement

in a neighborhood and place a limit on the number of condominium conversions that can occur in a given area in a given timeframe. MHOPs, on the other hand, operate with an assumption that condominium conversions will increase the percentage of homeownership in an area and look to encourage a process of managed condominium conversion without encouraging involuntary displacement of lower-income individuals.

How can this help in Codman Square?

As discussed in the Housing and Real Estate Section, the relatively low cost of living in the study area, and the makeup of the housing stock has resulted in a high rate of renters relative to homeowners. These residents are seen as most susceptible to displacement if condominium conversions take place, especially if the phenomenon takes hold rapidly, as it is likely to do in a close-knit community like Codman Square when the potential financial benefits are disclosed. Luckily, Boston has some measures in place to help prevent displacement caused by condominium conversions. Importantly, Boston already requires that tenants be given proper notice, relocation benefits, and rights of first refusal, among other rights. These measures certainly help alleviate the threat of displacement due to condominium conversion⁴⁷. The protections put in place by the City of Boston notwithstanding, the high rate of rental in the study area leave it, and the renters, susceptible to condominium conversion. CCL and MHOP could further alleviate this threat.

Implementing either CCL or MHOPs is tantamount to stepping into the world of policy work. CSNDC does not currently conduct policy work. Thus, implementation of these strategies requires a shift in organizational focus. Specifically, CSNDC has demonstrated the networking and political capacity to engage in policy work as an advocate and lobbyist. While a CDC is not a governing body, the role it plays in a community is one of “community based decision making and

policy implementation.”⁴⁸ The researchers see this unique position, and CSNDC’s demonstrated capacity, as an opportunity to affect change in the real estate market in Boston.

Establishment of a CCL lessens the immediate threat of displacement by creating a safety valve for the short-term. A targeted process of condominium conversions can actually be beneficial to the study area due to its high level of rentership. Implementation of an MHOPs could help residents purchase rental units, increasing the rate of homeownership and decreasing residents’ susceptibility to displacement simultaneously.

Any CCL would need to be tailored to Codman Square, taking into account the market conditions of the neighborhood. Further, the CCL would need to take into account any MHOP. Implementation of both a CCL and an MHOP could become problematic if the CCL prevents condominium conversions that were planned under an MHOP. One possible solution is to include an exception within the CCL for these types of condominium conversions.

Unless carefully structured, a Market-based Homeownership Program could exacerbate the threat of displacement. An MHOP proposed in San Francisco was structured in a way that simultaneously sought increased homeownership and benefits for renters⁴⁹. The proposal called for the following protections:

1. The existing tenants of any apartment building must approve the conversion with a 51% majority.
2. Each tenant shall be entitled to receive a 20% discount off the market price of his/her unit.
3. If an existing tenant decides not to purchase, he/she shall have the right to remain in the unit under a lifetime lease subject to the City’s Rent Control Ordinance.



4. If a tenant elects to stay in the unit under the terms of a lifetime lease, and when that unit is eventually sold, the landlord shall pay 10% of the gross proceeds received from the sale of that unit to the Mayor's Office of Housing, which shall be used for the development of affordable housing in the city.
5. If an existing tenant decides not to stay in the unit, he/she shall receive a payment equal to 10% of the appraised value of the unit within 60 days of moving out of the building.

While these protections may encourage increased homeownership in San Francisco, their applicability to Codman Square should be carefully considered. In particular CSNDC should undertake an analysis of the potential market effects of its implementation. Adjusting the percentage discount on a converted unit, or the percentage payout for relocation expenses could have major market effects on the impact of this tool, either positive or negative. For instance, increasing the rate at which renters are reimbursed for relocation could encourage them to move, perhaps outside of the neighborhood. On the other hand, increasing the rate at which renters receive a discount on a converted unit could both discourage speculative conversions and at the same time encourage existing residents to become homeowners. While an in-depth analysis of these market possibilities is beyond the scope of this paper, the researchers feel CCL and MHOP offer potential paths by which CSNDC could not only manage, but also capitalize on condominium conversions.

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Limited Equity Housing Cooperatives

Another tool that can be used to address the affordability of housing is the use of cooperatives. Limited Equity Housing Cooperatives (LEHCs) are for-profit or non-profit business corporations in which residents own all the stocks for the development of buildings. Co-op members make decisions together and own democratic control of a development. LEHCs offer opportunity for low-income residents to take ownership while limiting the return from resale so the turnover of residents is likely to be small.

LEHCs can be formed in several ways:

1. New housing cooperatives can be developed from vacant buildings or during new construction.
2. Conversion of tenant-occupied buildings commonly occur when public subsidies are phased out from government-subsidized buildings. LEHCs can also take form as a result of a legal action against landlords of substandard rental housing.
3. Sweat equity cooperatives depend on members' labor as an investment in construction or rehabilitation of the cooperative's building.

4. Leasing cooperatives are buildings leased from an owner.

Apartment building tenants can join together to purchase their buildings in some of the examples of LEHCs, such as in the Tenant Interim Lease Apartment Purchase Program in New York. Residents control home ownership democratically, while housing tax is kept permanently affordable⁵⁰.

An LEHC is one approach to resident-controlled housing, among others including limited equity condominiums, mutual housing associations, co-housing and community land trusts (CLT). Some of the tools may work well in combination with LEHC, such as the Individual Development Accounts (IDA) which is an incentive for low-income families to save. Combining IDA and LEHC allows families to accrue assets through savings while maintaining housing affordability for families. This combination has already been implemented at CSNDC's co-op development at 157 Washington Street.

Another potentially good combination model pairs LEHC with community land trusts. Community land trusts are another tool explored later in the toolkits recommendations of this report, which ensure long-term affordability of housing through obtaining a 99-year ground lease on parcels of land (see Community Land Trust section below).

How can this help Codman Square?

CSNDC owns two Limited Equity Housing Cooperatives developments. One of them is the completed "A B & W Building" at 157 Washington Street, a key transit-oriented development project located one block away from the Four Corners station on Fairmount-Indigo Line. A three and one half story mixed-use development, the building was renovated from a historic building saving the historic facade. Completed in 2012, it includes 24 limited equity co-op units, and 3,300

SF of commercial space for three tenants, one of whom is the Dorchester Arts Collaborative. The CSNDC website indicates that public subsidy programs like LIHTC have been used to keep share prices and rents affordable to moderate and lower income families. The website also mentions use of Individual Development Account (IDA) Program to support residents in making their equity contributions towards their co-op share.

The second LEHC development is Talbot Commons on New England Avenue. According to the CSNDC Annual Report 2012-2013, Talbot Commons Phase I received approval from TNT Neighbors United and the Codman Square Neighborhood Council in 2012, and is now in progress with applications for zoning and funding. It includes new construction of 18 affordable cooperative housing units, including three artist live-work spaces. The CSNDC is aiming to create at least 40 affordable co-op units and community-oriented commercial space for Talbot Commons Phase II in the future.

For future affordable housing development in Codman Square, LEHC might be a path that the CSNDC wants to continue following as it is a relatively familiar tool that CSNDC has used and considered effective in making housing affordable to residents. However, several steps might be taken by the CSNDC to further strengthen the benefits of LEHC to the whole community:

CSNDC should analyze the composition of shareholders and residents who are living in the 157 Washington Street co-op housing to learn if this development has been serving a group of low-income population who were Codman Square residents before they moved in the co-op housing. Lessons and challenges can be incorporated into future projects as to directly benefit low-income current residents.

In addition to new developments of housing cooperatives, CSNDC may analyze existing



building stock in Codman Square to identify opportunities for conversion of tenant-occupied buildings or for leasing residential buildings from owners in order to develop housing cooperatives.

CSNDC may also explore new combinations of tools such as a LEHC and a Community Land Trust, for the creation of permanent affordable co-op housing. Refer to the Community Land Trust section below.

Community Land Trusts

Community Land Trusts offer opportunities to create permanent affordable housing by acquiring land parcels through long-term ground lease agreement and restricting resale prices and conditions. It requires registering a corporation which holds the ground lease agreement for the land trust.

Preliminary steps need to be taken in order to assess the suitability of Codman Square to implement community land trusts. First, vacant land parcels that are available need to be identified so as to understand potential supply of land that CSNDC can obtain using a community land trust for developments. Additionally, CSNDC must identify parcel owners and create strategies to obtain land ownership, such as building partnerships with entities like the City of Boston. Individual owners can also be identified for purchase opportunities. Funding and grant sources need to be researched in order to support the land trust operation.

Most homeowners and residents that were interviewed by the BU Symposium are dissatisfied with the management of vacant lots within Codman Square, which they believe are owned by the City of Boston. One homeowner, for instance, expressed both dissatisfaction with the management of a vacant lot adjacent to his property, and with the responsiveness of the City in addressing his dissatisfaction. The homeowner stated that he had tried several times to purchase the lot, but that the

City had refused to sell⁵¹.

In the long-term, CSNDC would need to obtain a 99-year ground lease of target parcels, and would develop different types of permanently affordable housings on the land. Following the ideal of mixed-income development, these developments will be geographically dispersed in the neighborhood, serving low-income residents in different areas. CSNDC can partner with the City to obtain certain land parcels. There are also funding and grant opportunities from both public and private sectors that could support community land trust operation and maintenance.

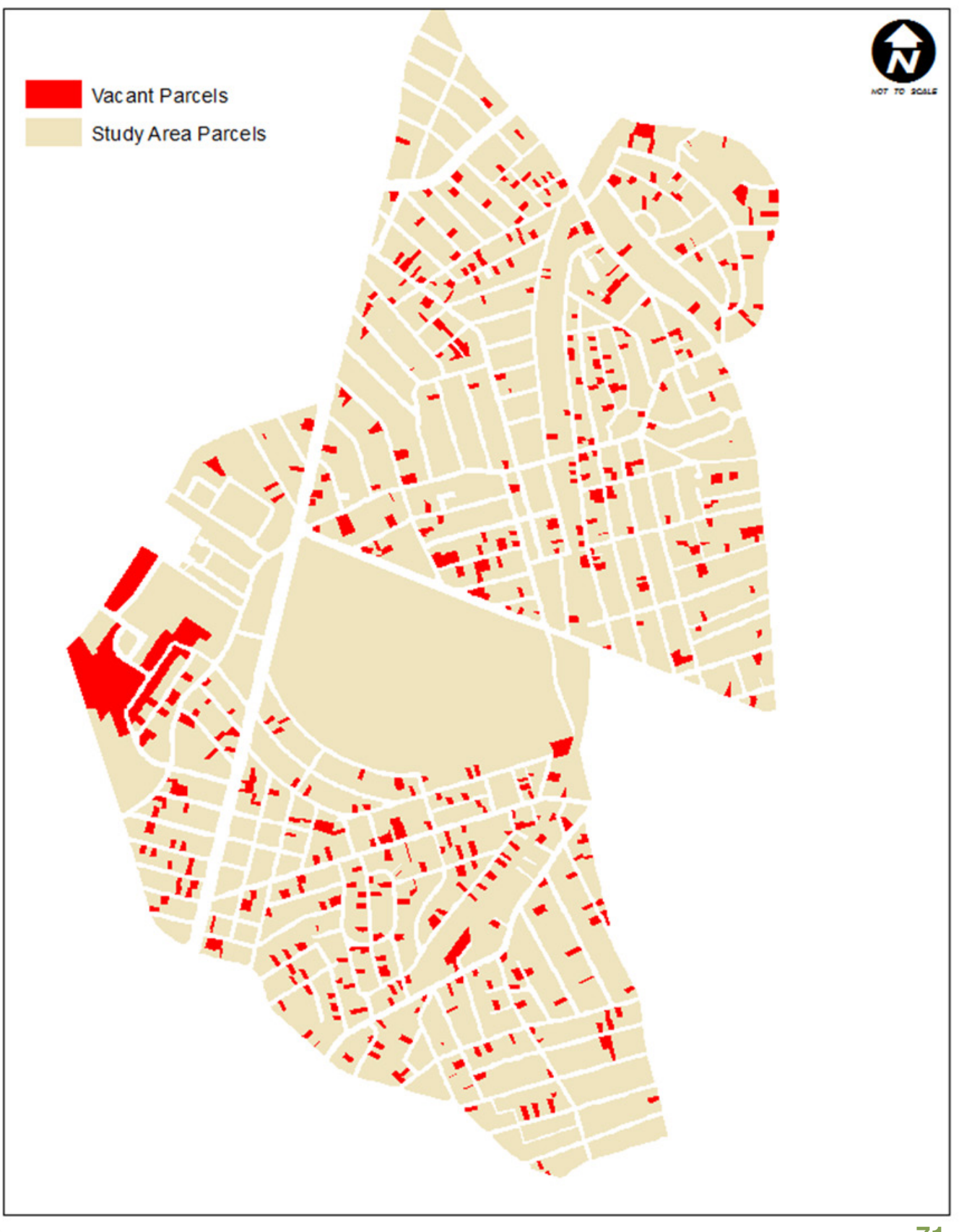
Successful implementation of community land trust for the creation of permanent affordable housing also requires that the community is involved in visioning and planning for the future of the neighborhood. Residents could make collaborative decisions on what types of developments would most benefit the whole community and would help prevent displacement of residents in the community.

How can this help Codman Square?

The Map of Vacant Parcels in Codman Square (Figure 30) indicates that there is a total of 589 parcels in Codman Square that are vacant, massing up to approximately 50 acres. Among these parcels, twelve are owned by the City of Boston. Partnership with the city can be sought to obtain certain land parcels. A list of parcel owners is generated for CSNDC to also identify opportunity for purchase or lease of land parcels.

A variety of funding and grant opportunities from both public and private sectors could be sought in order to finance the operation and maintenance of community land trust. For example, in Burlington, Vermont, the Burlington Community Land Trust (BCLT) received a \$200,000 seed grant from the city to start getting the land trust underway. The city employees' pension fund was used to set up

Figure 30. Vacant Parcels





a \$1 million line of credit. At the initial stage of BCLT, some parcels of land were obtained through a developer's donation as part of his negotiation with the city. Community Development Block Grant had been used for a time to fund the purchase of land until it became insufficient to support the overwhelming land price. Today, Vermont's Housing and Conservation Trust Fund subsidizes BCLT land acquisition for low-income single-family homes. For multi-family developments, BCLT uses Low Income Housing Tax Credits, HOME funds, and Federal Home Loan Bank funds⁵².

Mixed-Use Development + Upzoning

Mixed-use development is a long-term strategy that CSNDC is already utilizing, especially in relationship to the Fairmount-Indigo commuter rail line and its Levedo development on Talbot Avenue. By employing Smart Growth principles in developing not just affordable units but commercial and community spaces, mixed-use development can ensure more seamless integration of land uses that allow residents to live, play, and work locally. Mixed-use development as a strategy plays to CSNDC's strengths in developing affordable housing and community assets in sync, and BU Symposium recommends that CSNDC continue this strategy.

However, to ensure that parcel development is most effective, CSNDC should pursue establishing design guidelines in its development activities to ensure that projects not only meet high standards for resident quality but also cohere with other strategies for managing transformation in the entire community. These guidelines may include goals for adjacent streetscape and sidewalk design, environmental stewardship, commercial activities and development, and community/recreational amenities to be provided in developments.

When considering surrounding streetscape,

CSNDC may refer to and advocate for design improvements such as those in the *Boston Complete Streets Design Guide*, which includes information about ADA-compliance, sidewalk and bicycle facility design for enhanced community function, vegetation, traffic calming design, and so on. The value of considering the transportation design in relation to mixed-use development is integrating each building into the urban environment in a way that promotes vibrant street life and accessibility. For instance, if a target parcel is designated as "transit-oriented" by CSNDC, it should include strong multimodal accessibility to encourage residents to walk, bike, and take transit in lieu of driving an automobile. Reducing vehicle trips produces environmental benefits through reduced emissions, but also enhances the social capacity and public safety of street space and access for seniors, disabled residents⁵³, and families by slowing traffic speeds and congestion, and increasing the number of "eyes on the street."

CSNDC may also pursue "upzoning" development parcels, or applying during the Article 80 review process to increase the intensity of use of buildings and land area. Upzoning can increase the residential and commercial density of clusters and corridors, adding more stock to the housing supply and decreasing the strain on the market to provide affordable units. Additionally, CSNDC should consider innovative strategies to best align its current development goals with community wealth-building opportunities. For instance, mixed-use development parcels may contain space for social enterprise⁵⁴ or business incubation—as CSNDC marshals forward its Eco-Innovation District, the project may be a vehicle for creating new economic activities originated by Codman Square residents.

Finally, as CSNDC moves forward its development activities, it must continue to aggressively engage community members to ensure that affordable housing meets both the immediate need to provide affordable units while protecting

and promoting the neighborhood character, and earning the support and collaboration of current Codman Square residents. A healthy and resilient community is necessarily composed of diverse people, vocations, incomes, and educational backgrounds; diversity and collaboration must be at the heart of any development project to ensure that residents are exposed to new activities, opportunities, and perspectives. A positive transformation framework in the study reflects an inclusive and equitable process that highlights Codman Square's assets while creating new opportunities for growth.

E. Summary of Recommendations

The purpose of this recommendations section is to provide a site-specific, multi-disciplinary toolkit for CSNDC. These recommendations are based on CSNDC's capacity for programming, organization, networking and political position. The recommendations are rooted within the current dynamics of Codman Square's physical and social composition as determined via physical observations and stakeholder interviews. The members of the community are a vital component in ensuring the successful implementation and maintenance of the dynamic projects the toolkit can help facilitate. In order for the projected outcomes of the tools to occur, they, like the community, must work together. A tool implemented in isolation or without context will not be able to sustain the passage of time and meet the changing demands of residents who want to stay in place.



End Note

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38 Data from the Federal Interagency Forum on Aging Related Statistics.

39 ESOP Cleveland, Senior Financial Empowerment Initiative. http://www.esop-cleveland.org/index.php?option=com_content&view=article&id=161&Itemid=87

40 National Community Reinvestment Coalition, National Neighborhood Silver Partners, 2013. <http://www.ncrc.org/component/k2/item/688-national-neighbors-silver-partners>.

41 Ohio Department of Aging Civic Engagement Initiative. <https://aging.ohio.gov/services/civicengagementinitiative/>.

42 <http://www.csndc.org/economicdevelopment>

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44 Nightingale, D., Eyster, L., Trutko, J., O'Brien, C., Chambers, K., Implementation analysis of High Growth Job Training Initiative program, Urban Institute Center on Labor, June 2008. Web 27 April. <http://www.wdr.doleta.gov>

45 A business qualified as being minority owned if it is at least 51 percent ownership by a minority

or at least 51 percent of the business is controlled by a one or more minority group (<http://www.cityofchicago.org/city/en/depts/dps/provdrs/cert.html>).

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51 The BU Symposium was unable to confirm this sentiment.

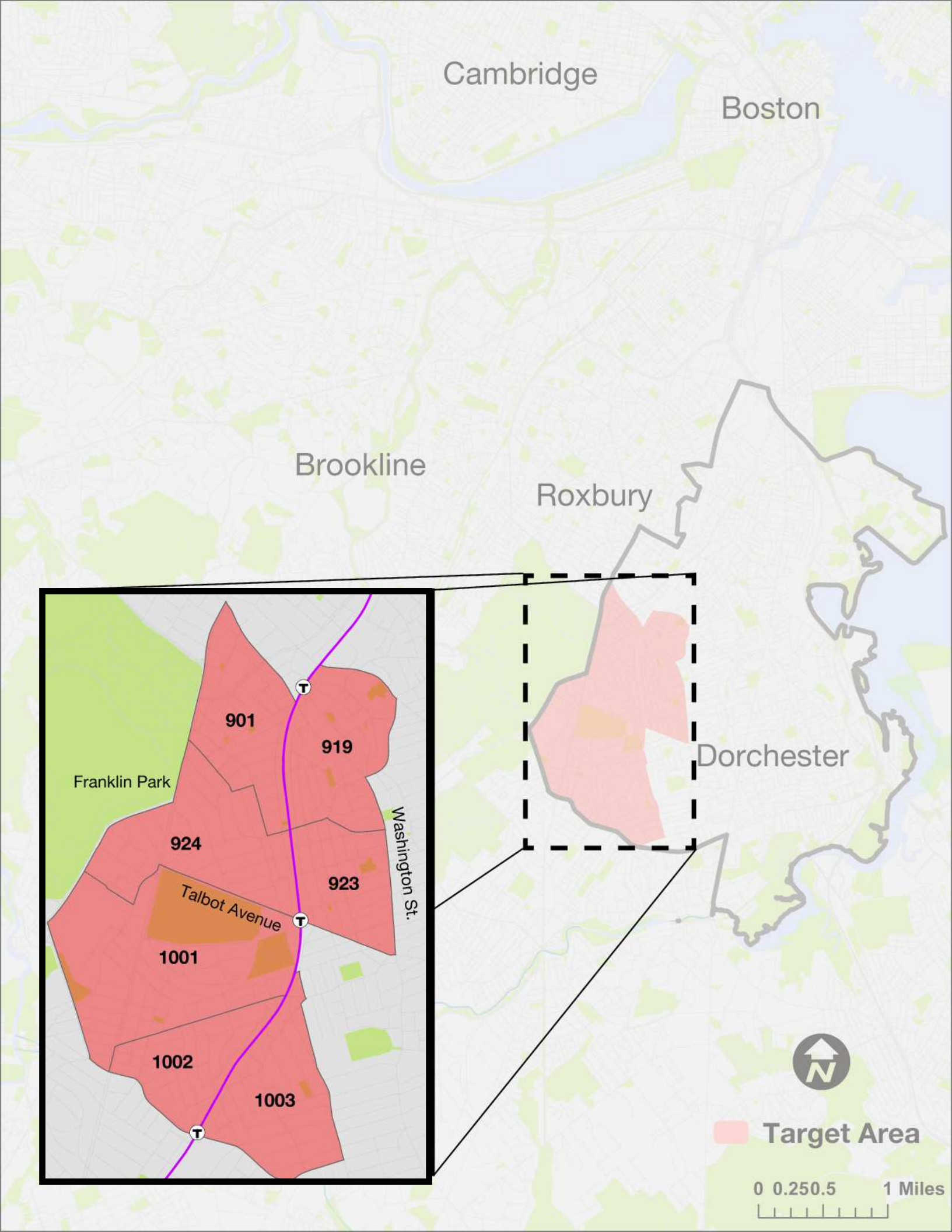
52 http://www.policylink.org/site/c.lkIXLbMNJrE/b.5136913/k.7B27/Case_Studies.htm#3

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Conclusion





CSNDC faces an essential question at this moment and in the coming decades: how susceptible is Codman Square to transformation? In response to anecdotal evidence of what might be called gentrification, CSNDC posed this question to the BU Symposium. To study neighborhood transformation is a complex task, as the concept itself can be subjective, overly-broad, and laden with socioeconomic and racial components. Moreover, there are a multitude of equally-complex moving parts. Noting the complex and divisive nature of neighborhood transformation - and particularly the term gentrification - BU Symposium developed a nuanced philosophy and methodology that addresses the questions and objectives of CSNDC.

Neighborhood transformation is ongoing and omnipresent. “Equitable” transformation of a community can offer improved housing, transportation, education, employment opportunities, access to healthcare, and open space, among other positive benefits. We hold that the key litmus test is the moment at which transformation begins to spur displacement, as this marks the threshold between positive transformation and inequitable development.

Inspired by our understanding of the multifaceted nature of neighborhood transformation, we have taken multiple approaches toward studying it. Having conducted a thorough investigation of Codman Square using a multitude of sources -primary and secondary, qualitative and quantitative- the BU Symposium has illustrated the complexity of neighborhood change in the study area with respect to socio-economics, demographics, and the real estate landscape.

The sections below address some of the overarching goals of the project originally laid out by CSNDC (in bold), as well as some of the organization’s questions for BU Symposium (in italics):

Evidence of economic and demographic shifts in Codman Square

There are demographic variables that indicate change in a neighborhood: total population change, population age distribution, racial composition, resident income, household type, and educational attainment. Using three data points--1980, 2000, and 2012--each variable illustrates the study area a generation ago, and then tracks more recent population trends. For the most recent data, the researchers used the 2008-2012 ACS 5-year estimates, which is based on sampling data spanning five years; the estimates data combines samples from 2008 to 2012 to improve statistical accuracy and geographic precision. Using this data provides a good understanding of the nature of recent change, but is limited by availability (2012 is the most recent year in which data has been released) and statistical margin or error. The qualitative research performed by the researchers, by means of resident testimonials and an independently distributed survey, is the most recent data available for the area. Conflicting results between the ACS estimate data and the resident perception data could indicate that change has occurred most noticeably in the last two years.

Within our study of economic and demographic shifts, we identified and analyzed the unique and various population transformations in each of the census tracts in the study area. Our analysis informed both our qualitative analysis and our development of the susceptibility map. While the overall population of the study area does not seem to be increasing at an alarming rate, our research did uncover important shifts within the Codman Square population. ACS 2008-2012 5-year estimate indicates a small growth in population 3.48% compared to 5.18% for the City of Boston.

The median age of Codman Square has increased over the last two decades; the senior population in the study area has undoubtedly



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grown. The rate of senior citizens in Codman Square is at or above the average senior population in the City of Boston. The amount of seniors tripled in census tract 1002 and 1003 between 1980 and 2012. Concurrently, the data analysis for the 25-44 age brackets uncovered a dramatic increase from 1980-1990. The year 1990 showed the highest volumes of 25-44 age brackets. Since 1990, the age bracket has decreased, with the most noticeable changes occurring in Census Tracts 901 and 1002. Taken together, these analyses suggest an both a growing senior population and a shrinking young population.

For residents of Codman Square, one of the most observable characteristics of transformation is the changing of racial composition - for the last generation until very recently, the study area has been almost entirely comprised of residents identifying as black or African-American. More accurately, much of the community's character has derived from the large presence of a Caribbean population, especially Haitian and Jamaican residents. In recent years, however, the neighborhood is showing signs of becoming more racially diverse. As demonstrated, the largest share of population increase in the study area has occurred in the white population, while the share of black/African-American population, in comparison, has fallen. The most significant change occurred over the last decade, with white residents nearly doubling. The number of black residents increased by 1.7% over the same period, but fell as a share of population, which supports residents' observations of an evolving racial composition.

Evidence from the real estate market in Codman Square

- *What clues, if any, can appraisal data provide us?*
- *What is the vulnerability of commercial establishments - who has moved or been displaced in the past few years? What is the*

average life of a commercial establishment in Codman Square?

The researchers decided to use transaction data as opposed to appraisal data as it was, for our purposes, more attainable and more accurate. Our analysis of transaction data suggests that while the area is transforming, it is not yet undergoing rapid transformation. For instance, over the past several years the number of housing transactions has fallen while prices have only increased slightly. Furthermore, our research has uncovered a trend of reverse condo conversions, where property owners are actually converting condos into rental properties. If rapid transformation were occurring, we would expect to see more transactions per year, increasing home sale prices and condo conversions. However, taken together the decreasing number of transactions, the stability of home sale prices, and the trend of reverse condo conversions all point to a relatively stable real estate market in the study area.

Qualitative research suggests that the commercial sector of Codman Square is doing relatively well. A limitation of the research is that we could not compare quantitative changes in the commercial sector over time; the research was instead limited to information about the current business composition. Moreover, after initial research, analysis, and deliberation, BU Symposium decided to focus on the residential aspects of Codman Square. This decision was based on: a recognition of the study area's large residential population; a viewpoint that the health of the commercial sector is a reflection of the residential sector; and an understanding that the success of commercial establishments is tied to the success of the area's resident patrons consistently each year. Thus, in identifying the susceptibility of Codman Square and its residents, the research indirectly identifies the susceptibility of the study area's commercial establishments. While the research cannot identify which commercial establishments have been moved or displaced, it

does identify the areas most likely to experience transformation in the future. In ensuring the stability of residents in these areas, we believe CSNDC goes a long way toward ensuring the stability of the area's commercial sector.

Neighborhood attitudes toward and perceptions about social and economic change in Codman Square

- *Assess the residents' perspective of their housing stability and their ability, otherwise, to stay in place in the neighborhood;*
- *Assess residents' perceptions on if/how the neighborhood is changing, particularly from a socio demographic point of view.*
- *For those that have concerns about their housing stability/affordability (current or prospective), and their ability to stay in place, determine if they want to act on those concerns and offer a vehicle for action.*

Interestingly, there was a tension between the quantitative and qualitative analysis of neighborhood transformation in Codman Square: while our quantitative analysis suggested a relatively steady real estate market in the study area, our qualitative analysis uncovered a perception of both transformation and susceptibility to displacement.

Many residents had lived in the neighborhood for more than 20 years and their homes were mostly family-owned. The prevalence of residents renting from relatives may help explain the high percentage of renters in the study area. The researchers observed strong social ties in Codman Square, due in part to the intergenerational character of many of the area's neighborhoods. While these social networks have allowed residents to remain in place for decades, there seems to be a sense that this dynamic is about to change. This is in line with the initial perception of change by CSNDC that spurred this study. Altogether, these findings demonstrate

the importance of intergenerational transfers of property, so that residents can continue to benefit from the social networks that have allowed them to stay in place for decades.

Underscoring the complexity of neighborhood transformation, qualitative research indicated that residents are keenly aware of minute changes in Codman Square, and have different insights, opinions, and feelings about change. Importantly, many residents expressed an anticipation for displacement. While some residents expressed concern over anticipated displacement, others expressed satisfaction with anticipated neighborhood improvements and property value increases. This research also further uncovered different feelings about diversity in the neighborhood - while some residents welcomed increased diversity in the neighborhood, including more wealthy residents, others expressed resistance to such change. Differences in opinion about perceived changes in Codman Square seem to be related, in some instances, to residents' feeling toward increases in property value. While some residents expressed a willingness to profit from neighborhood transformation, others expressed anxiety, frustration, and concern. While many residents expressed a desire to remain in place, there seemed to be an underlying assumption that this would not be an option if rapid transformation were to occur.

The role of public policy in Codman Square

- *How does public policy help or hinder this issue of gentrification and neighborhood change? Where does public policy in Boston stand now vis-a-vis these questions?*

The researchers think that many of the susceptibility indicators identified are rooted in public policy. Perhaps most obviously rooted in public policy are the indicators "Proximity to transit" and "Proximity to parks." Moreover, we

Conclusion

think that the nature of social systems are such that all the indicators are inextricably linked to public policy. To illustrate, the indicator “Percentage rental burden over 50% income” is not outrightly related to any specific public policy. However, we understand that social issues, such as income level, are symptoms of complex systems within which public policy plays an important role. In this way, our identification of susceptibility in Codman Square illustrates where public policy can have the greatest impact on neighborhood transformation.

A major limitation of the research was time itself, as the project was limited to one semester. Though the Recommendations Toolkit is rooted in an understanding and analysis of current policy, we therefore recommend that CSNDC conduct more targeted analyses of the role of public policy in the transformation of Codman Square in the future.

Preliminary plan of action to manage transformation in Codman Square

- *What can we learn from what people have done in the past, and are doing now, to tackle gentrification? Can we assemble a toolkit of best practices from around the country and around the world to better inform our efforts in Codman Square?*
- *How can we support job creation and development in the near-to-mid term? What resources are available at the city and state level to support these efforts, as well as for small business development?*

In the Recommendations Toolkit, we develop recommendations and refer to national examples that can assist CSNDC in managing the specific neighborhood transformation occurring in the study area. The recommendations are based on an analysis of CSNDC’s capacity as an organization, a community entity, and an advocate for positive transformation for residents of the study area. Based on this analysis of CSNDC’s programming

capacity, networking capacity, political capacity, and organizational capacity, we believe that CSNDC is capable of implementing the recommended tools and strategies, although implementation may require shifts in focus.

The Recommendations Toolkit presents myriad tools and strategies for CSNDC to consider. Specifically, the Toolkit develops suggestions in the areas of community engagement; community wealth-building; housing affordability; and land use. We think that the social factors at play within Codman Square are complex and interrelated. The implementation of strategies to effect these social factors must be equally complex and interrelated. We have therefore designed our tools to work together, comprehensively, so that they may sustain the passage of time and meet the changing demands of residents who have a right to stay in place.

A major tool developed by the BU Symposium is the Susceptibility Map, constructed using the most recent static quantitative data: generalizations of ACS data as well as physical attributes of the community. The map presents Codman Square at its current state, with a combination of factors indicating the likelihood of areas in the neighborhood to be transformed. Areas identified as susceptible are those that are attractive to incoming residents, have the capacity to accommodate more residents, and have current residents who are likely to be displaced due to the appraised housing value. While the susceptibility map highlights areas likely to suffer from negative consequences of revitalization, it should not be used to predict such transformation.

For the purpose of this report, the researchers chose to use equal weight for all the indicators in order to most quickly identify susceptible sects in the study area. This analysis is adapted from *Mapping the Path to Gentrification: An Analysis of Gentrification Susceptibility* in Cincinnati, Ohio, which developed a sophisticated methodology for measuring susceptibility to gentrification by

weighting indicators. The method used in the Cincinnati case solicited expert consensus on the relative importance of the indicators specific to the context of the Greater Cincinnati Area. Due to the time restraints of the research, the BU Symposium was not able to conduct a similar survey to determine the weights of the indicators and decided, instead, to give all indicators equal weight. Further analysis of the weighting of indicators would be useful in future research.

Codman Square is on the cusp of neighborhood transformation. While the study area is transforming, the research did not raise red flags in terms of displacement. However, physical and demographic factors have been identified which make the study area more susceptible to transformation than other neighborhoods in Boston. In light of this, the BU Symposium identified indicators, supported by literature review, that mark the areas in the neighborhood most susceptible to future transformation. Due to the complexity of the issue at hand, neither the problem nor the solution is singular or straightforward. Because every block in every neighborhood is unique, both the problems and the solutions are, by nature, immensely context-sensitive.

The Recommendations Toolkit, informed by the findings, is comprised of tailored techniques that address the susceptibility identified. The Toolkit, if considered in terms of the unique characteristics of Codman Square, should help CSNDC manage neighborhood transformation and continue to achieve its mission to “build a better, stronger community in Codman Square and South Dorchester.”

Appendix



A. A Detailed History of Codman Square

Puritan settlers began moving to the Massachusetts Bay Colony in the early seventeenth century, establishing settlements throughout the region⁵⁵. Settlements established south of Boston by 1630 included Roxbury and Dorchester. The main road running through the Dorchester neighborhood was frequented by George Washington during the American Revolution, later being renamed Washington Street in his honor following his election as the first President of the United States. Washington Street was a designated commercial district where farmers sold produce and residents bought food, lumber, and dry goods in outdoor markets. Later, Codman Square was named in honor of the Reverend John Codman, the first minister of the second church located in the commercial district.

Land in the Dorchester area was scarcely developed until it was annexed to the City of Boston in 1870. Landowners began to divide and sell sections of their rural Dorchester estates to buyers and the population of Codman Square steadily grew. Because of new access to transportation by water, streetcar and railway, the farmland area of Codman Square slowly urbanized with streets and subdivisions. Talbot Ave was named in honor of Newton Talbot, a member of The Board of Street commissioners in 1872-1882.

Triple-decker houses were designed in the 1890's as affordable homes for working class immigrants; the rents from the first and third floors assisted with the homeowners' mortgage payments, while the owners usually lived on the second level. Many of these multi-family homes were built along the streetcar railway lines⁵⁶. Around this time, the large estates located on Washington Street were soon replaced by businesses and further established the Codman Square commercial district.

In 1927 the Old Colony railroad line was extended into a subway that improved and reduced travel time to downtown Boston for residents of Codman Square to twenty minutes. Twenty years later, Washington Street (on both sides) was transformed from residential to three-quarters of a mile of commercial businesses. Dorchester's population had become the largest geographic area in Boston. The Irish-Catholics lived on the east side of Codman Square and the Jewish community lived on the west side.

Twenty years later, Jewish and educated second-generation Irish immigrants moved away from Codman Square to more affluent neighborhoods in the City of Boston; allowing African Americans to move into Codman Square. The working class Irish-Catholic residents remained sequestered in the east side of Washington Street until the late 1970's. The Irish population hastily sold their homes in Codman Square and moved to the surrounding suburbs when Boston Public School system was desegregated. That period was called "The White Flight"⁵⁷.

During the White Flight era, African American residents such as Joan Norville⁵⁸ of Centre Street, took advantage of the opportunity to purchase a two-family home in Codman Square for prices below the market value. Residents such as Joan Norville still live on the "good" side of Washington Street. According to Mrs. Norville, the majority of residents on her street have paid off their mortgages and the majority of homeowners on her street are renting the other half of their two-family homes to family members. In addition to the higher income residents that reside on the east side of Washington Street, the elderly population account for the housing stability in that particular area of the Codman Square neighborhood⁵⁹.

Appendix

The economic and cultural divide between the East side and the West side of Washington Street still remain in Codman Square today as it did back in the 1800's. Today the majority of Codman Square residents located on the West side of Washington street are low-income African Americans. This population is labeled as 'fragile' or 'susceptible residents' and, in addition to being overwhelming low income, are minimally educated, unskilled workers and renters. Residents in Codman Square remain resilient despite the sustained loss of jobs in the low skilled job market due to globalization, and the housing bubble that triggered the foreclosure crisis in 2008 and 2009.

Because of the central locale of the Codman Square area in Dorchester, the Washington Street commercial district is still vibrant and thriving just as it was back in 1789⁶¹. Codman Square residents will benefit from the construction of the new Fairmont Line located on Talbot Avenue as it is providing efficient transportation to Downtown Boston and the jobs located there. It is stimulating investor's interest in the housing market and providing stability to the commercial district thus creating increased diversity of the residents in Codman Square area.

B. Investors Which Own Properties in the Study Area

- * ERJ Properties LLC
- * Battleship Realty LLC, Aeanes REO LLC, Wallace Dabney REO LLC, WD Cougar LLC, Pangea Holdings LP (these entities have different names, but all share the same owner address)
- * Diarmuid McGregor (owns or purchased a number of homes through various LLCs)
- * HMB LLC
- * Dalin Multi Family Fund LLC
- * RGR Property Management
- * HS Land Trust, MS Land Trust, TS Land Trust and Rosemont Holdings (all share the same owner's address)
- * JWA Investments, Lincoln Real Estate and Neponset Investments LLC (all entities that are owned by Brian Anderson, according to the Secretary of State)
- * Paul G. Roiff
- * B T Holland Properties/Brian Holland
- * Cambridge Street Realty LLC
- * Schultze Boston Real Estate LLC (a company based in New York)
- * Stamatou Properties LLC (a variety of properties are owned by various members of the Stamatou family).
- * Cruz Construction LLC (large property owner as the company is in the midst of building Harvard Commons – a large development of single family homes on Snowden Way and Senator Bolling Circle)
- * Fred Starikov (who owns a number of properties in various LLCs)

C. Properties that were condos in 2008, but have since been converted to other uses

Address	Property Type	Current Owner	Years Property was a Condo Building
16 Ripley Rd	105 - Three Family	Victor Tavares	2009 to 2012
247 Washington St	105 - Three Family	Douglas George	2006 to 2012
12 York St	105 - Three Family	Lincoln Real Estate	2009 to 2012
50 Harlem St	105 - Three Family	Willy Jean Francois	2009 to 2010
30 Browning Ave	111 - 4 to 8 Unit Apartment	James Stamatoss	2008 to 2012
59 Bernard St	105 - Three Family	Bruce Efron	2008 to 2012
11 Roxton St	105 - Three Family	HS Land Trust	2008 to 2012
50 Bradshaw St	111 - 4 to 8 Unit Apartment	Fred Starikov	2008 to 2012
35 Harwood St	105 - Three Family	George Stamatoss	2007 to 2010
160 Woodrow Ave	105 - Three Family	LM Realty LLC	1991 to 2013
32-36 Jacob St	105 - Three Family	Aeneas REO LLC	2009 to 2012
396 Norfolk St	105 - Three Family	HS Land Trust LLC	2007 to 2012
468-470 Harvard St	104 - Two Family	Carrie Lee	2003 to 2012
12 Hansborough St	105 - Three Family	Laeke Gebremichael	2009 to 2010
7 Dyer St	105 - Three Family	Michael Stella	2008 to 2010
8-10 Nelson St	105 - Three Family	TS Land Trust LLC	2010 to 2012
323-325 Fuller St	104 - Two Family	Chiles Holdings LTD	2010 to 2013
310 Fuller St	105 - Three Family	Michael Stella	2009 to 2012

D. Condo Main Buildings in Codman Square

Condo Main Buildings in Codman Square		
Address	Previous Property Type	Fiscal Years Property was a Condo Main Building
148 Harvard St	Three Family	2010 to present
42-44 Rosseter St	Two Family	2010 to present
27-29 Ellington St	Three Family	2010 to present
74 Millet St	Three Family	2010 to present
10 Drummond St	Residential Land	2010 to present
54 Wheatland Ave	Residential Land	2009 to present
35-37 Browning Ave	Four to Six Family	2009 to present
47 Evans St	Three Family	2009 to present
814 Blue Hill Ave	Three Family	2009 to present
356 Seaver St	Three Family	2009 to present
46 Theodore St	Three Family	2009 to present
114-120 Whitfield St	Apartment Building	2009 to present
33 Vassar St	Two Family	2009 to present
82 Wheatland Ave	Three Family	2009 to present
21 Bicknell St	Three Family	2009 to present
81 Spencer St	Three Family	2009 to present
6-8 School St	Two Family	2009 to present
2-8A Warner St	Condo Main Building	2009 to present
10 Westcott St	Three Family	2009 to present
15 Boyden St	Four to Six Family	2009 to present
38 Vesta Rd	Three Family	2009 to present
10-12 Wales St	Apartment Building	2009 to present
41 Standish St	105 - Three Family	2008 to present
10 Esmond St	Four to Six Family	2008 to present

D. Condo Main Buildings in Codman Square (Continued)

Condo Main Buildings in Codman Square		
Address	Previous Property Type	Fiscal Years Property was a Condo Main Building
19 Abbot St	Two Family	2008 to present
31 Wolcott St	Three Family	2008 to present
92 Evans St	Two Family	2008 to present
28 Kerwin St	Three Family	2008 to present
39 Bullard St	Three Family	2008 to present
42 Theodore St	Three Family	2008 to present
16 Bowdoin Ave	Three Family	2008 to present
38 Mascot St	Three Family	2008 to present
43 -51 Jacob St	Condo Main Building	2008 to present
27 Greenock St	Three Family	2008 to present
41 Jacob St	Residential Land	2008 to present
408 Seaver St	Four to Six Family	2008 to present
7-13 Woodrow Ave	Condo Main Building	2008 to present
29-31 Warner St	Two Family	2008 to present
1096-1090 Blue Hill Ave	Residential Land	2008 to present
44 Charlotte St	Three Family	2008 to present
27 Irma St	Three Family	2008 to present
422-420 Norfolk St	Three Family	2008 to present
37A Kerwin St	Condo Main Building	2007 to present
91-93 Maxwell St	Four to Six Family	2007 to present
68 Bernard St	Three Family	2007 to present
52 Hewins St	Three Family	2007 to present
43 Whitfield St	Three Family	2007 to present
416 Seaver St	Four to Six Family	2006 to present
101-103 Rosseter St	Apartment Building	2006 to present
27 Pasadena Rd	Three Family	2006 to present
12 Jacob St	Three Family	2006 to present

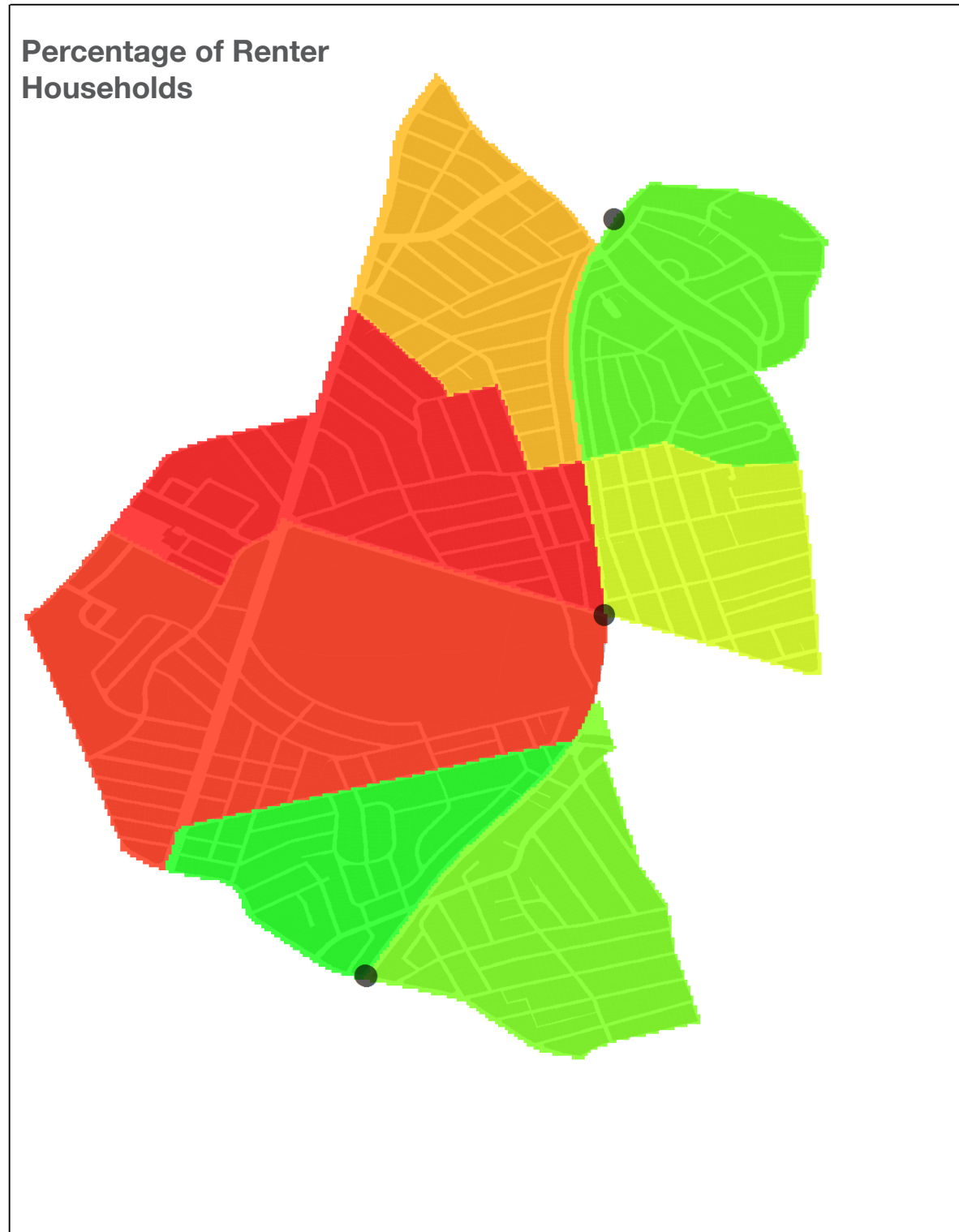
D. Condo Main Buildings in Codman Square (Continued)

Condo Main Buildings in Codman Square		
Address	Previous Property Type	Fiscal Years Property was a Condo Main Building
100 Capen St	Four to Six Family	2006 to present
30 Algonquin St	Apartment Building	2006 to present
87-89 Maxwell St	Condo Main Building	2005 to present
46-44 Mascot St	Three Family	2005 to present
23 Bowdoin Ave	One Family	2005 to present
628 W Park St	Two Family	2005 to present
144-146 Norwell St	Three Family	2005 to present
356 Harvard St	Two Family	2004 to present
47-51 Ellington St	Three Family	2004 to present
407 Washington St	Four to Six Family	2003 to present
1071 Blue Hill Ave	Residential Land	2002 to present
138 Ballou Ave	Condo Main Building	2002 to present
31 Havelock St	Three Family	1996 to present
1111-1115 Blue Hill Ave	Apartment Building	1995 to present
84 Evans St	Residential Land	1995 to present
3-7 Arbutus St	Condo Main Building	1995 to present
106-128 Erie St	Residential Land	1995 to present
80 Bowdoin St	Two Family	1992 to present
112-114 Olney St	Three Family	1992 to present
94-96 Capen St	Residential Land	1992 to present
152 Callender St	Three Family	1992 to present
60 Norwell St	Condo Main Building	1992 to present
199 Callender St	Three Family	1992 to present
120 Olney St	Three Family	1992 to present
20 Abbot St	Residential Land	1990 to present
16 Wildwood St	Four to Six Family	1990 to present
55 Willowood St	Apartment Building	1990 to present
245-265 Norfolk St	Apartment Building	1990 to present
65-71 Nightingale St	Apartment Building	1990 to present
51 Harvard St	Residential Land	1990 to present
20 Wildwood St	Four to Six Family	1989 to present
11 Gaylord St	Two Family	1989 to present
46-48 Harvard St	One Family	1986 to present

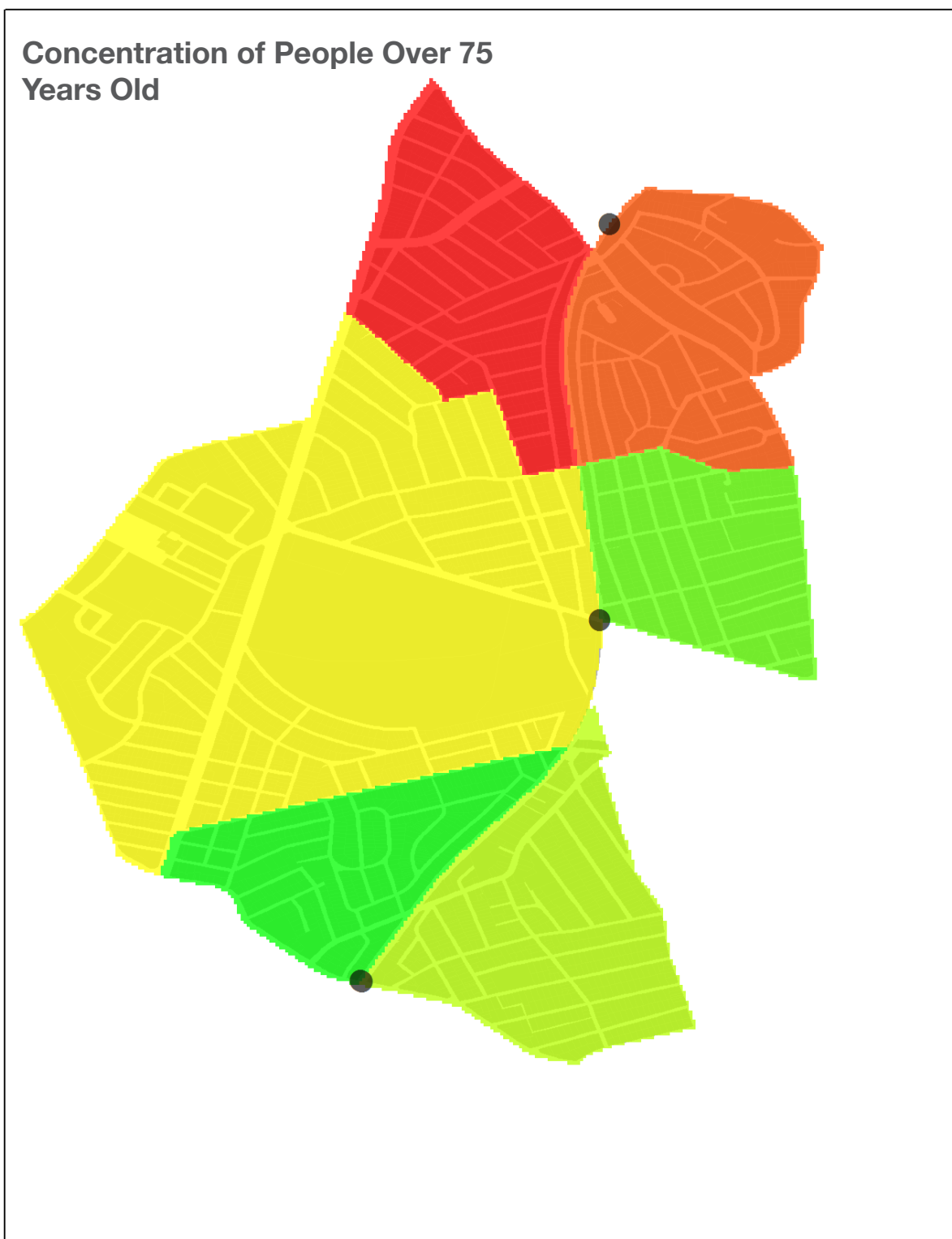
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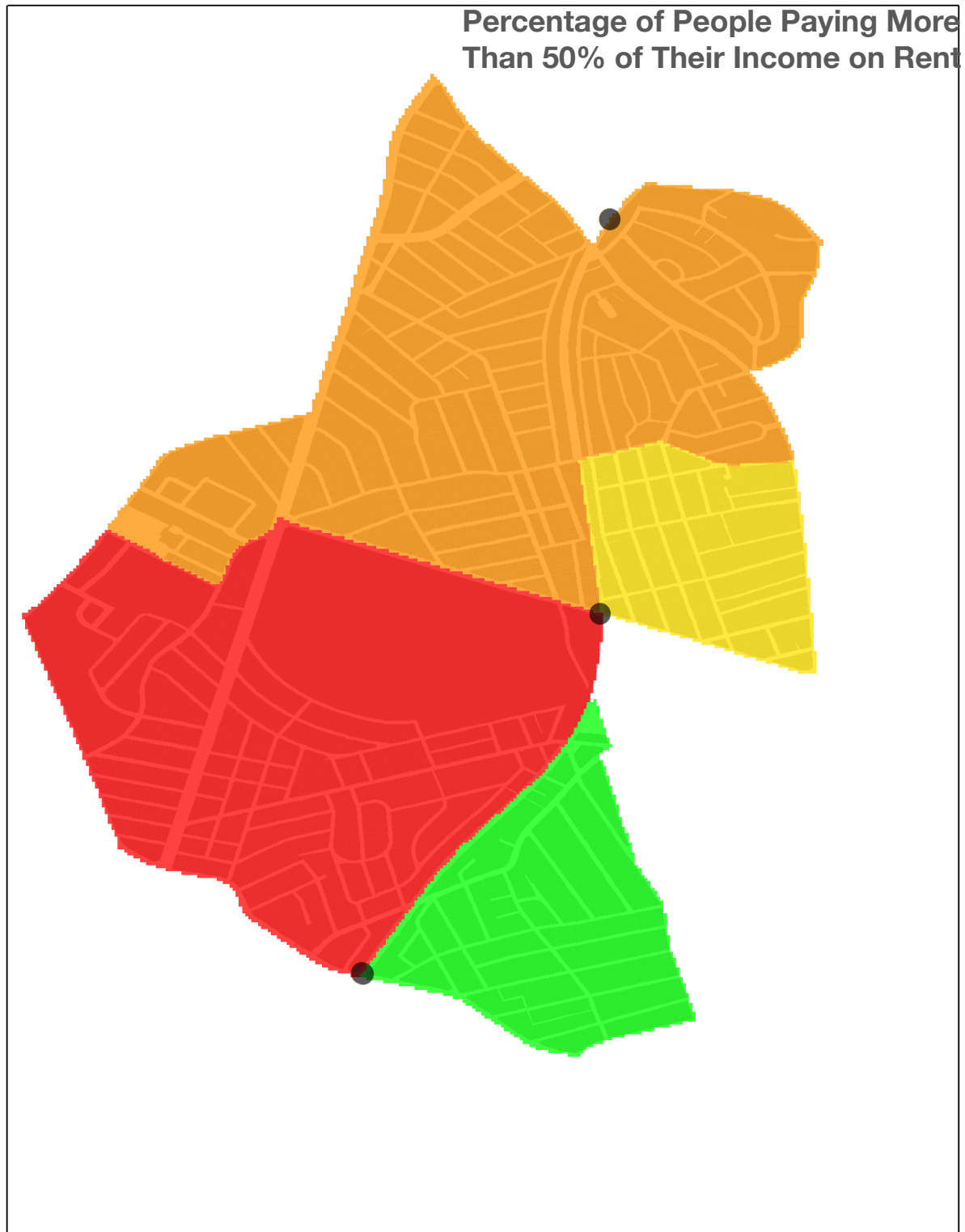
F. Susceptibility Building Maps, by Indicator



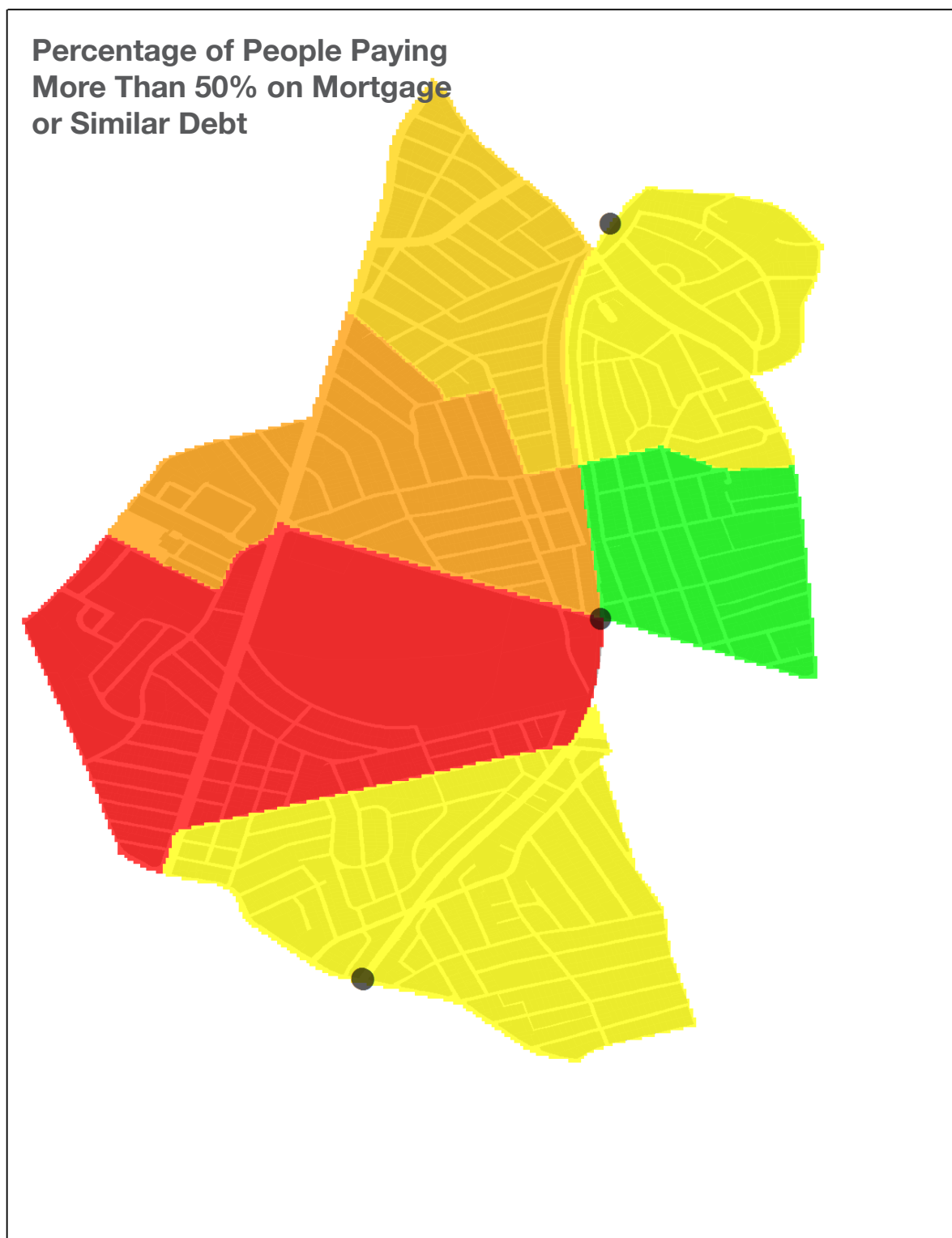
F. Susceptibility Building Maps, by Indicator (Continued)



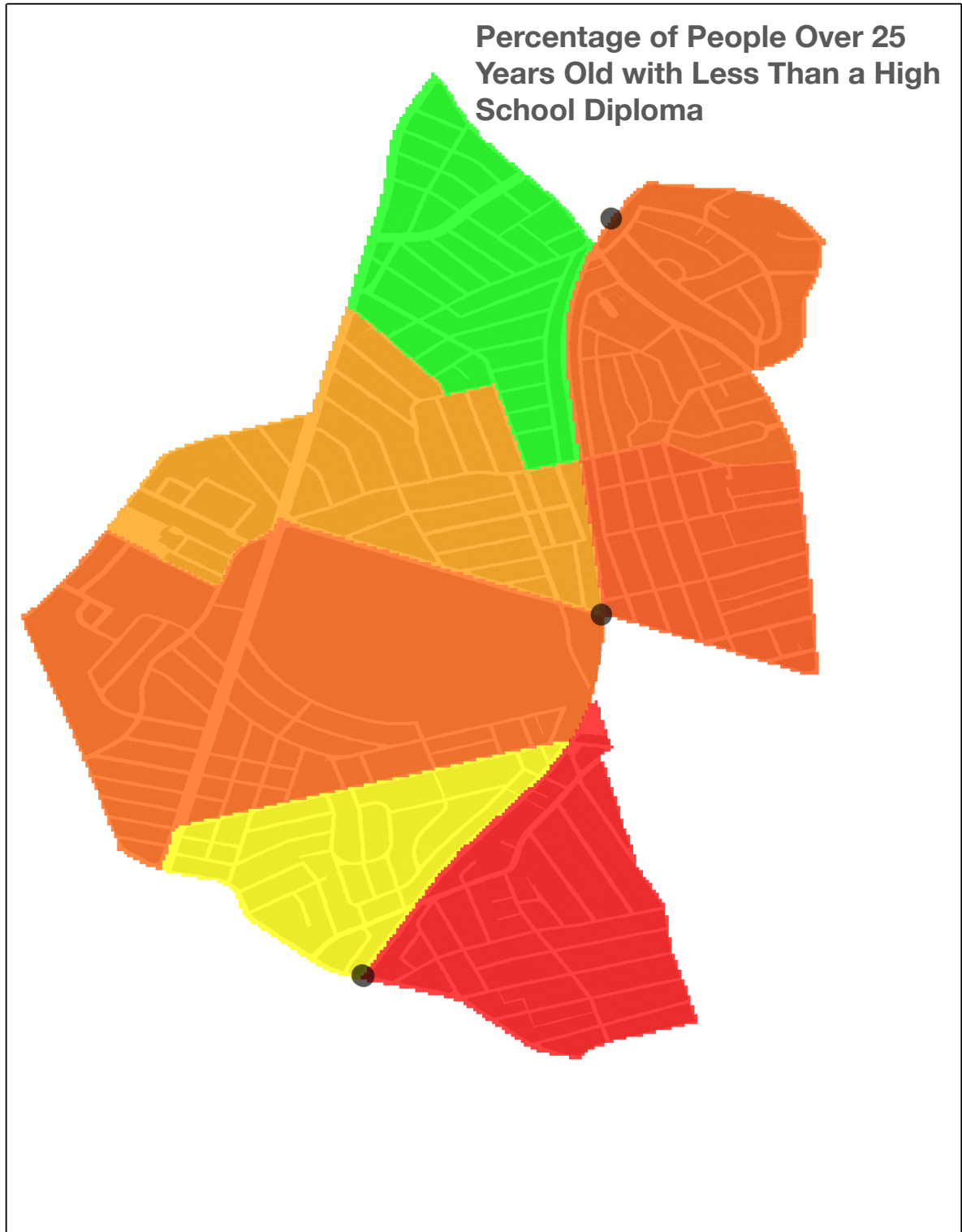
F. Susceptibility Building Maps, by Indicator (Continued)



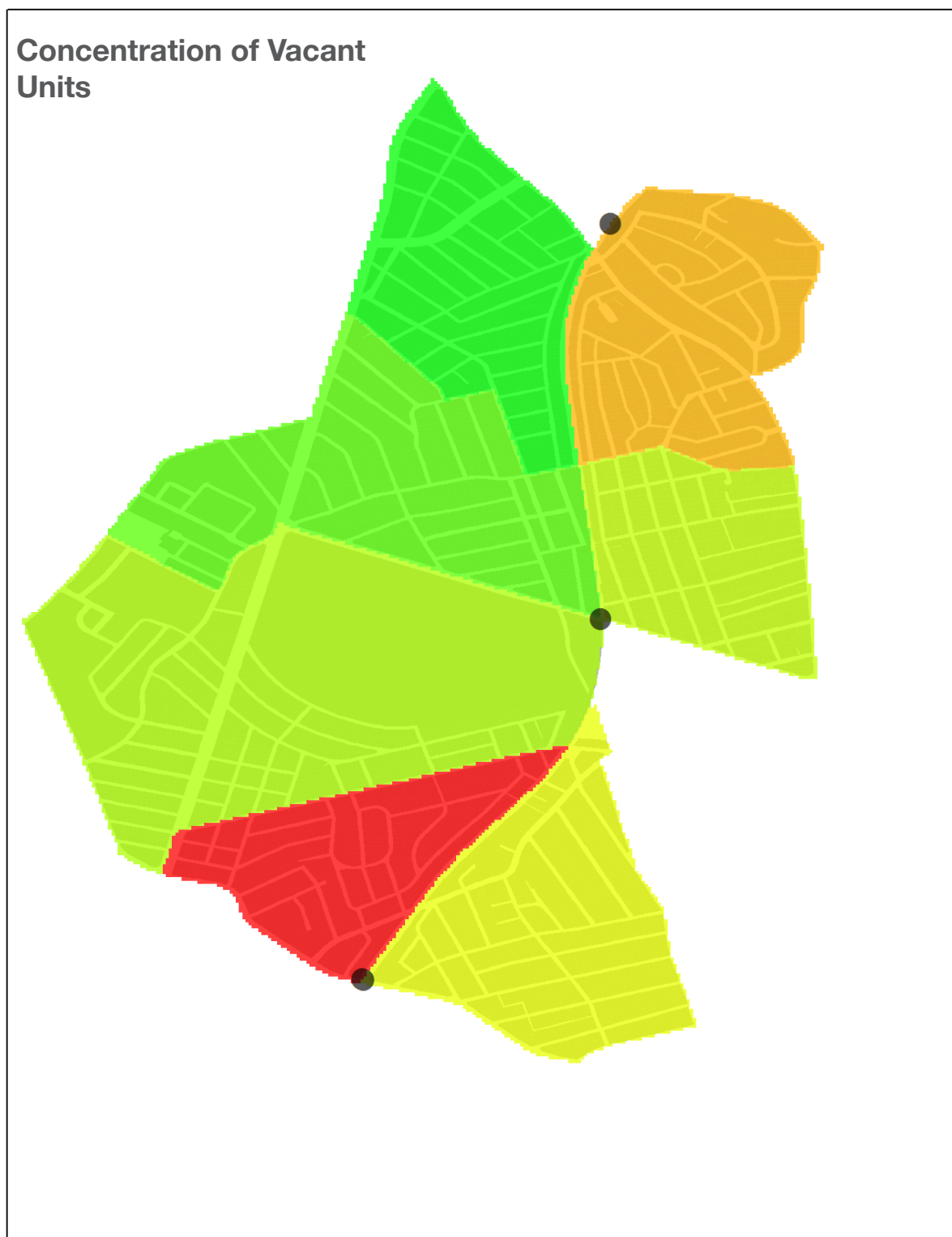
F. Susceptibility Building Maps, by Indicator (Continued)



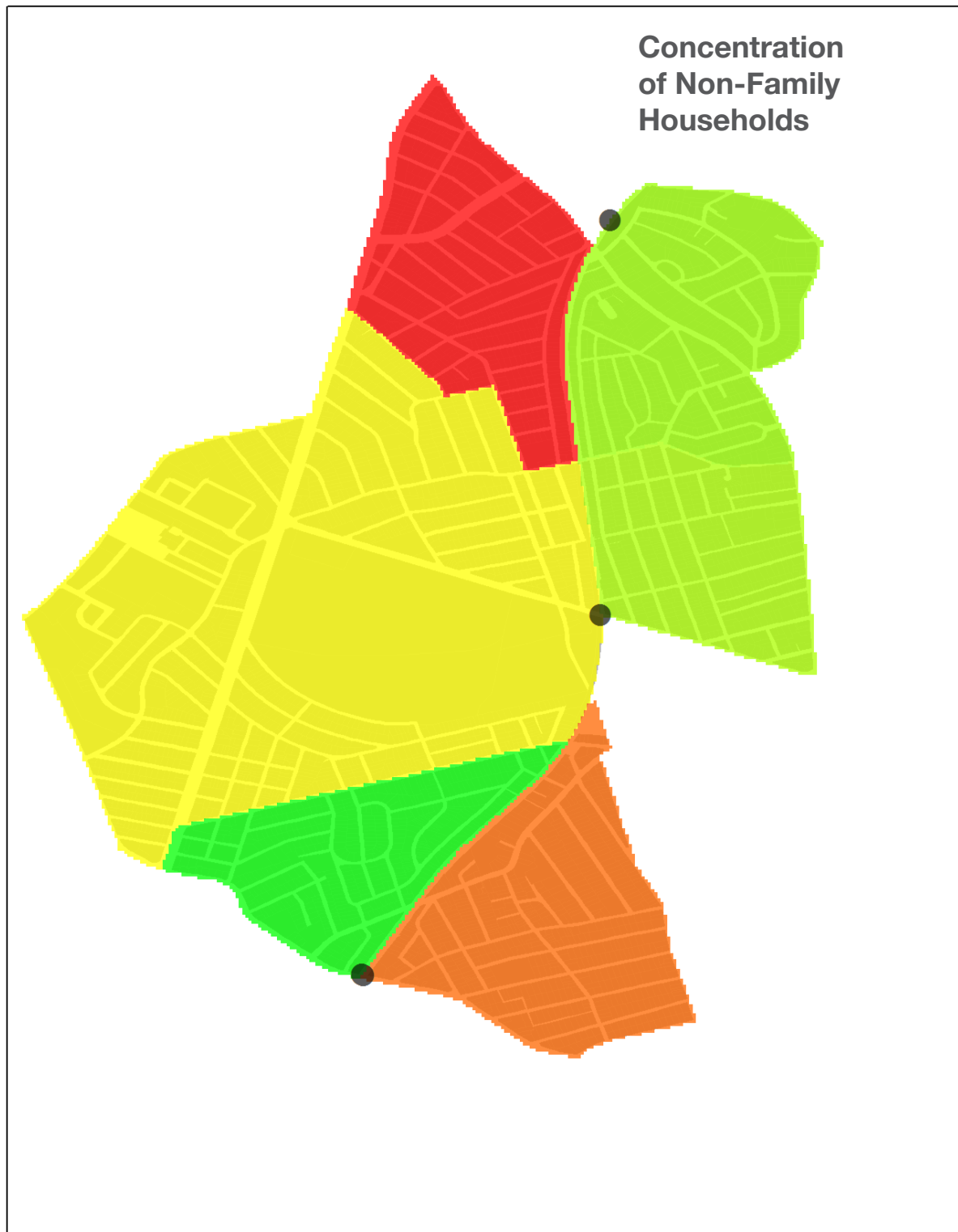
F. Susceptibility Building Maps, by Indicator (Continued)



F. Susceptibility Building Maps, by Indicator (Continued)



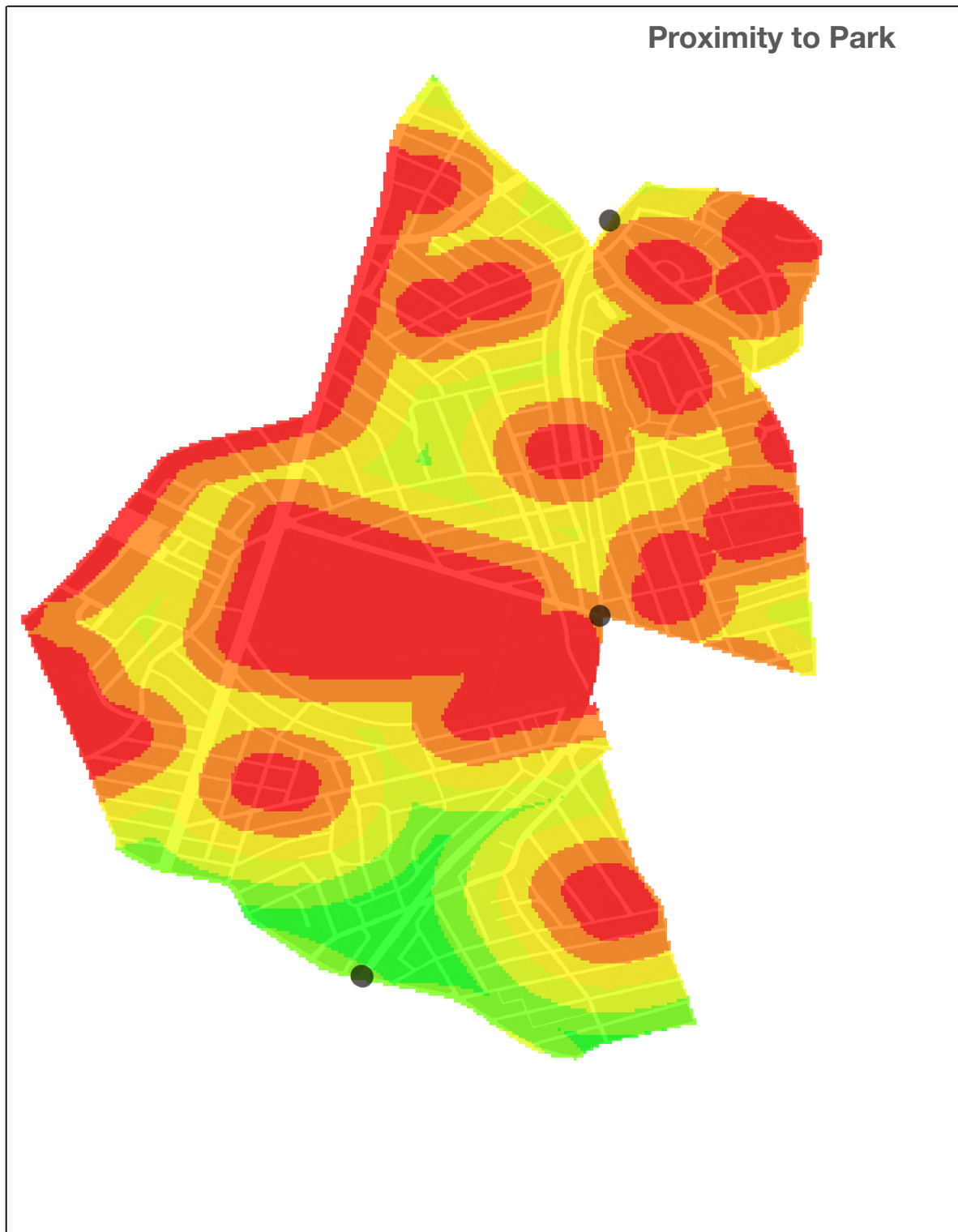
F. Susceptibility Building Maps, by Indicator (Continued)



F. Susceptibility Building Maps, by Indicator (Continued)

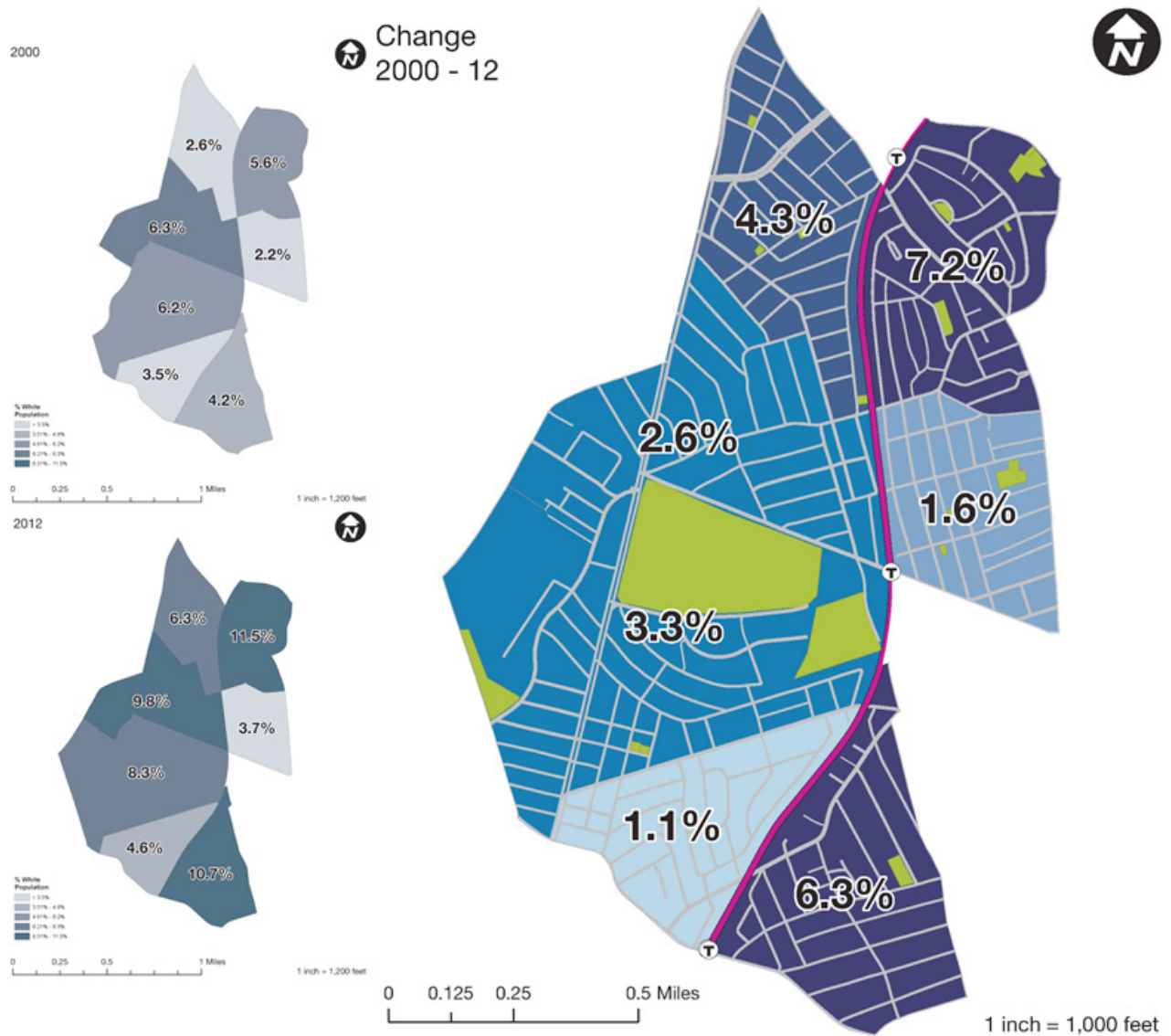


F. Susceptibility Building Maps, by Indicator (Continued)



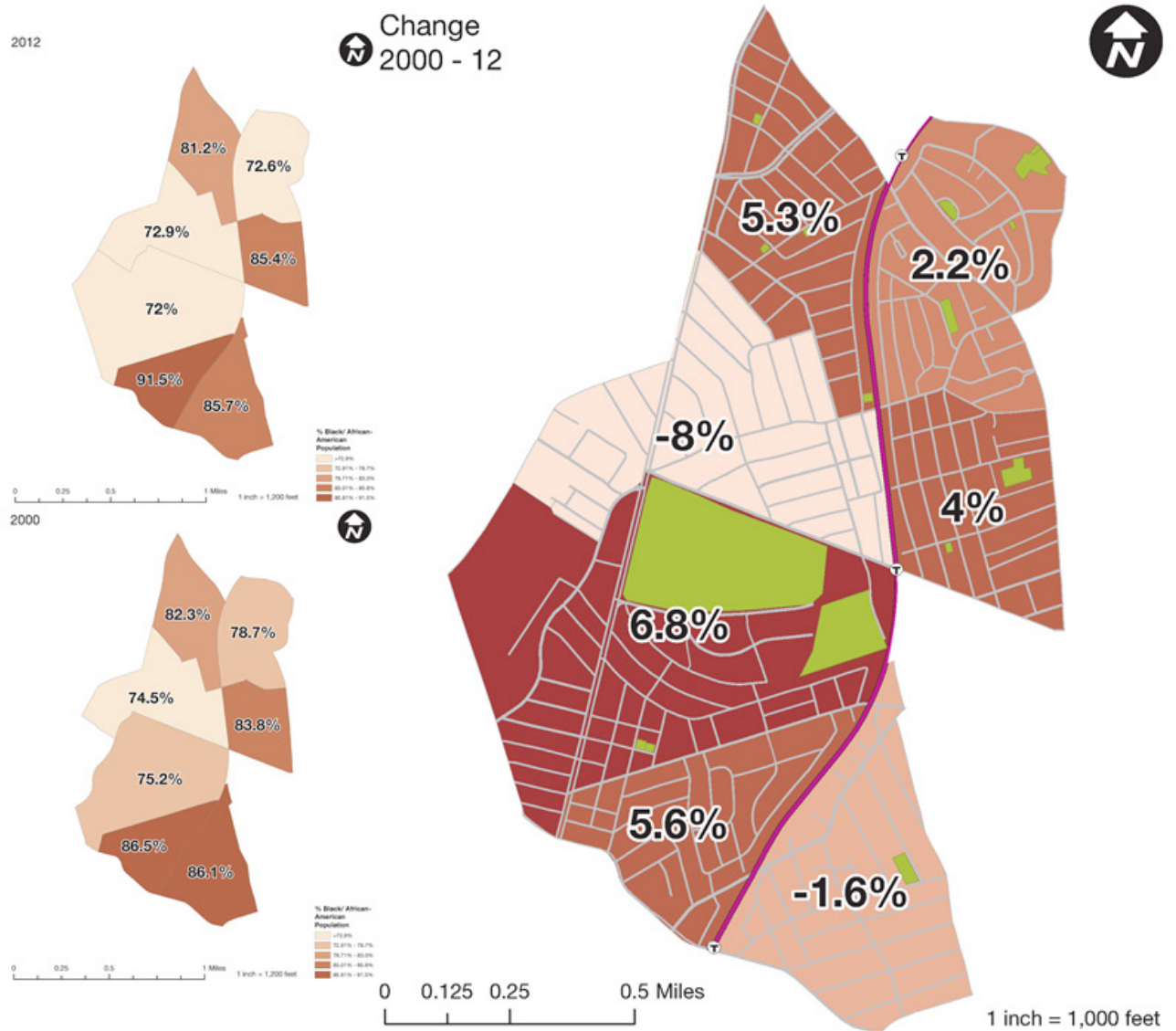
G. Additional Maps

Percentage of White Population in 2000, 2012, and Change in 2000-2012



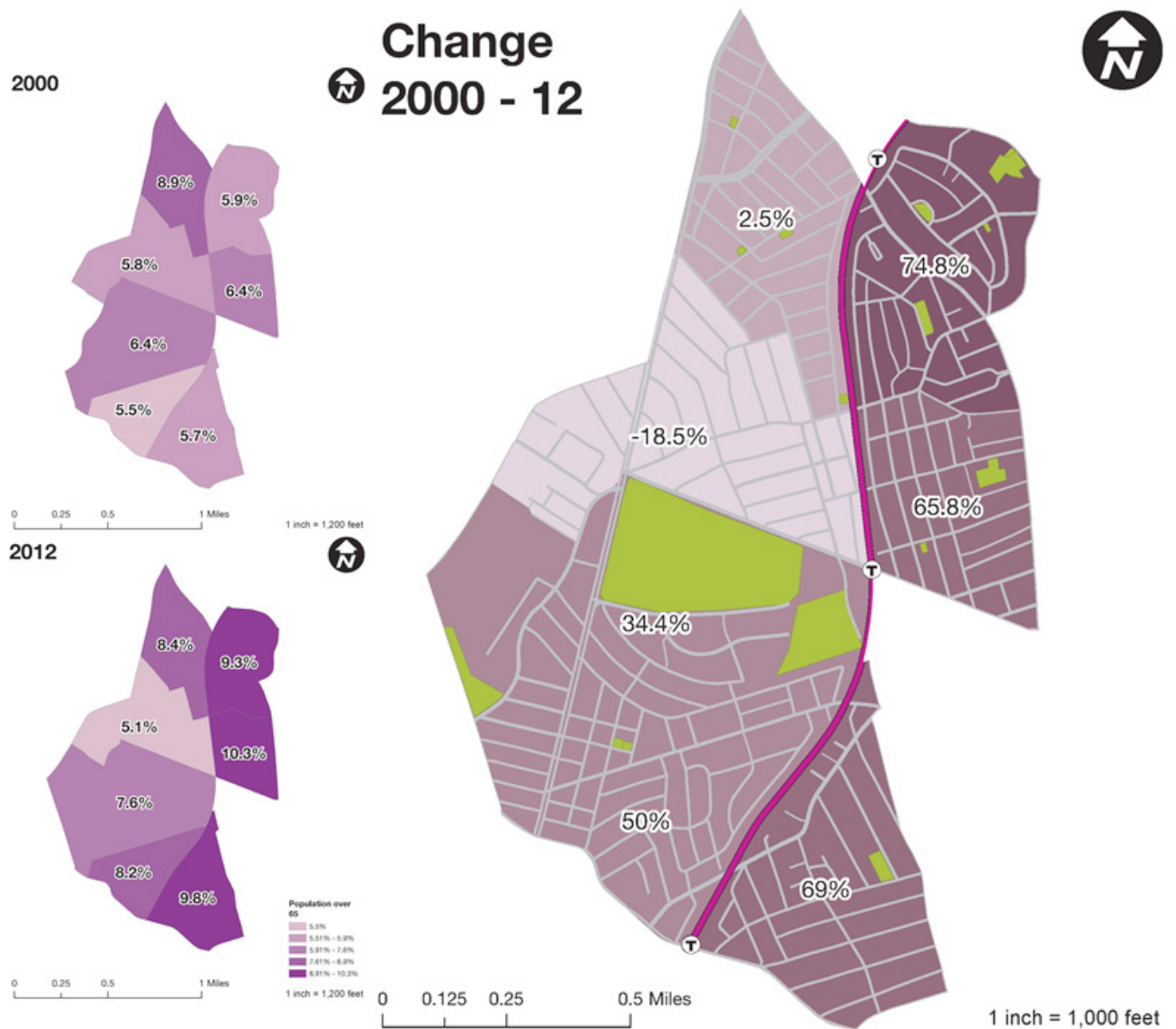
G. Additional Maps (Continued)

Percentage of Black Population in 2000, 2012, and Change in 2000-2012



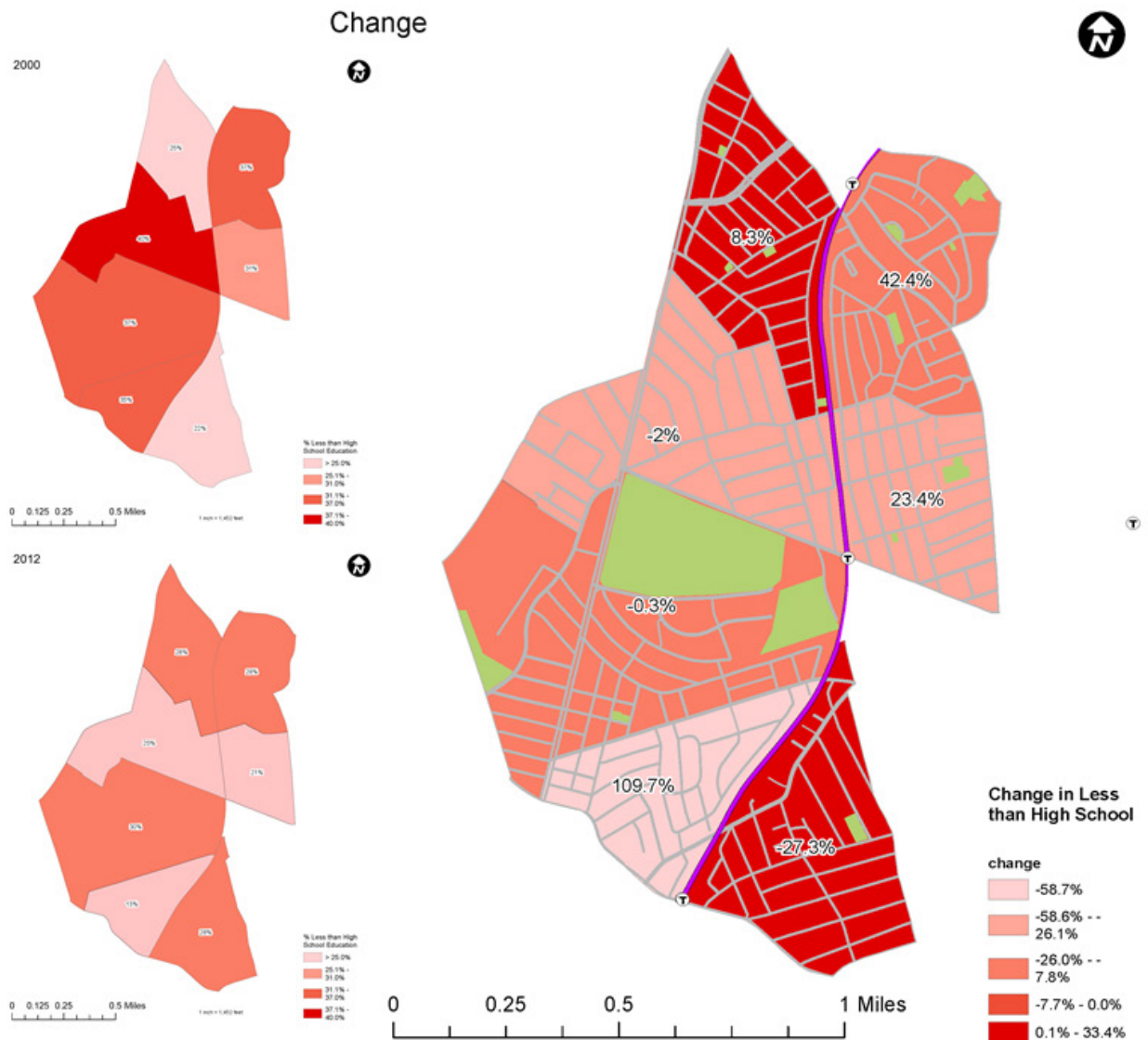
G. Additional Maps (Continued)

Percentage of Senior Population in 2000, 2012, and
Change in 2000-2012



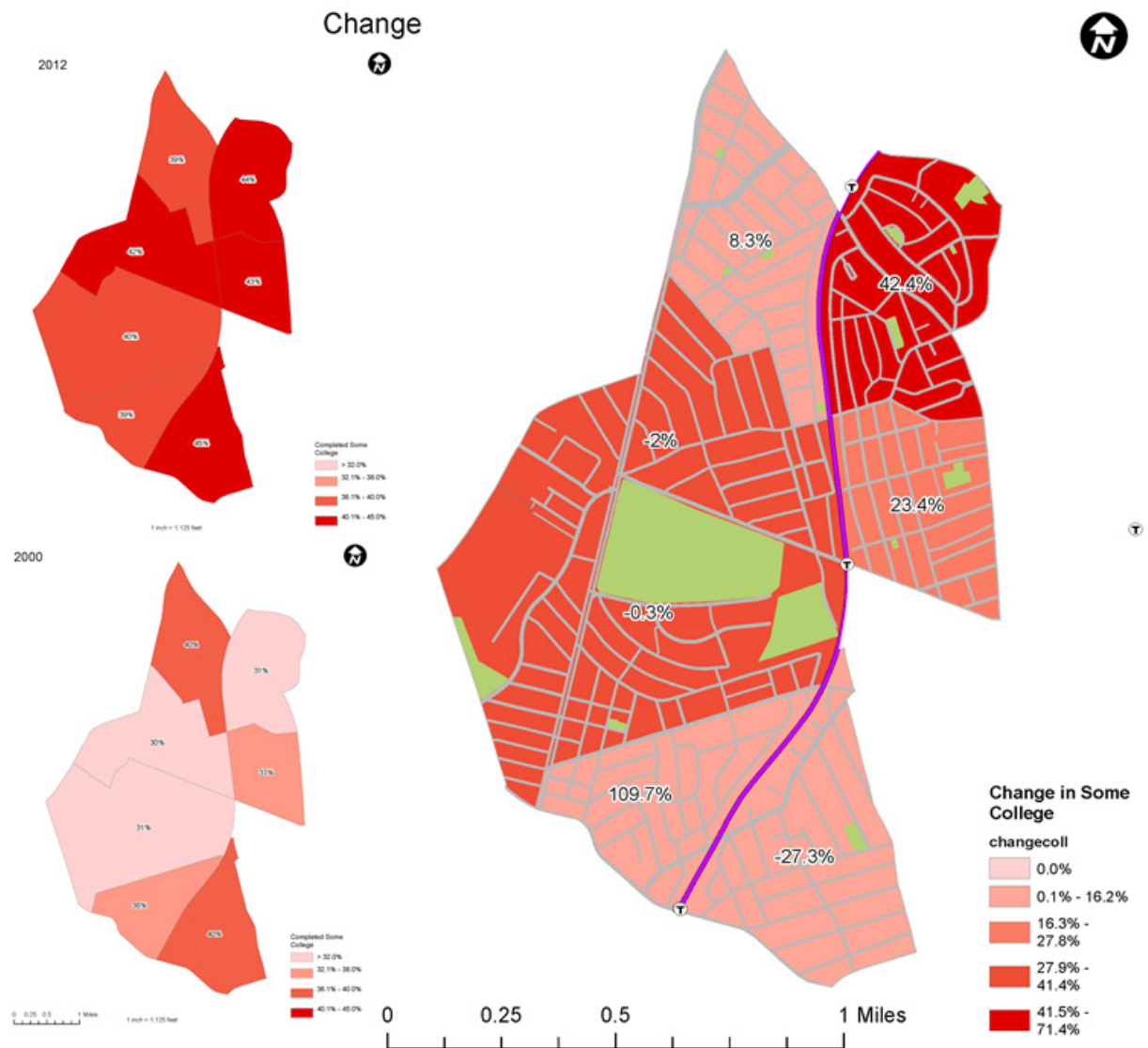
G. Additional Maps (Continued)

Percentage of 25+ Year-Old Population with Less than High School Diploma in 2000, 2012, and Change in 2000-2012



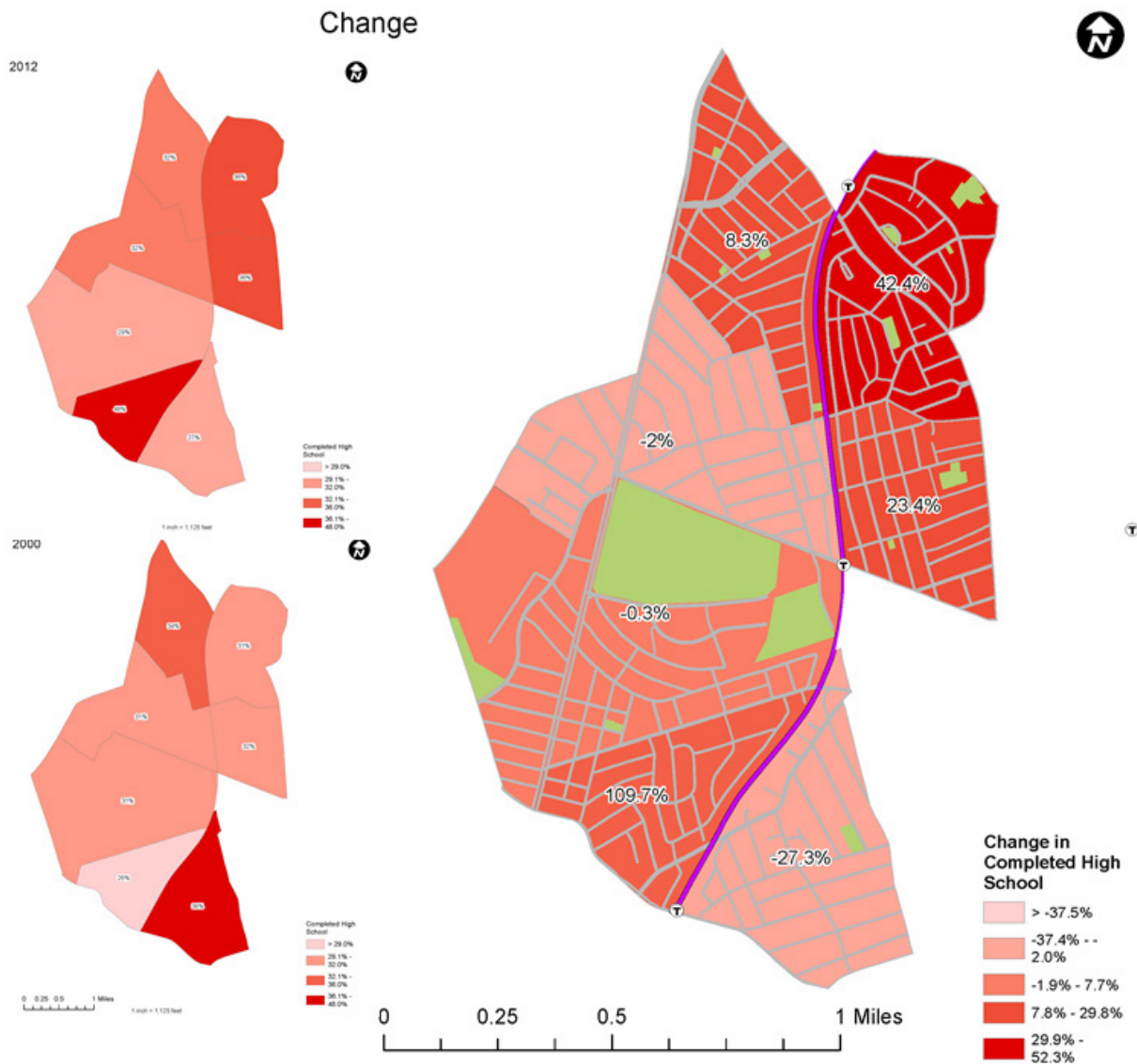
G. Additional Maps (Continued)

Percentage of 25+ Year-Old Population Who Have Completed Some College in 2000, 2012, and Change in 2000-2012



G. Additional Maps (Continued)

Percentage of 25+ Year-Old Population Who Completed High School in 2000, 2012, and Change in 2000-2012





Appendix

H. Survey

Keeping Codman Affordable For You Residence Survey

Dear Codman Square Resident,

This survey is completely voluntary and anonymous. Do not write your name or any other identifying information on this sheet.

How many years have you lived in Codman Square? _____

How would you rate the following in Codman Square:

	Very Bad			Very Good	
The overall quality of life	1	2	3	4	5
The availability of affordable housing	1	2	3	4	5
The effectiveness of job creation programs	1	2	3	4	5
The effectiveness of community Outreach	1	2	3	4	5
Neighbors involvement in the community	1	2	3	4	5

Do you currently rent or own your home

☐ I rent my home

☐ I own my home

☐ Other

Please Explain

For Renters:

Has there been an increase in your rent since 2011?

☐ Yes

☐ No

What is the relationship between you and your landlord?

☐ Family

☐ Friend

☐ Other

Have you been rejected for a mortgage loan in the past five years?

☐ Yes

☐ No

☐ Never Applied

For Homeowners:

Do you plan on selling your home?

☐ Definitely

☐ Probably

☐ Probably Not

☐ Definitely Not

Do you have any tenants?

☐ Yes

☐ No

If so, how many tenants? _____

All Residents

How often do you worry about:	Not Often				Very Often
Not being able to pay rent or mortgage	1	2	3	4	5
Not being able to pay bills	1	2	3	4	5
Not being able to afford household goods	1	2	3	4	5
Losing your house or apartment	1	2	3	4	5
Moving from Codman Square	1	2	3	4	5
Moving from Boston	1	2	3	4	5
Losing your job	1	2	3	4	5

What is your gender? ☐ Male ☐ Female ☐ Transgender

How old are you? _____

What is your race? ☐ White Non-Hispanic ☐ Black Non-Hispanic ☐ Native Indian/Alaska Native ☐ Hispanic ☐ Asian ☐ Native Hawaiian/Pacific Islander ☐ Other

What is your household income? ☐ Under \$15,000 ☐ \$15,000-\$24,999 ☐ \$25,000-\$34,999 ☐ \$35,000-\$49,999 ☐ \$50,000-\$74,999 ☐ \$75,000-\$99,999 ☐ \$100,000 and over

What is your employment status ☐ Full-time ☐ Part-time ☐ Retired ☐ Unemployed

What is the Highest Level of education earned? ☐ Less than High School Diploma ☐ Some College No Degree ☐ Associates Degree ☐ Bachelor's Degree ☐ Master's Degree ☐ Doctoral Degree

I. What Do Neighbors Say?

Pastor Grim from Global Ministries Church has been engaged with the Codman Square neighborhood for more than 50 years, he cites some reasons for strong religious ties to the church by residents:

“The neighbors are deeply religious and rooted in family ties in Codman Square since the 1800’s when the Second church was built in Dorchester, since then there have been many churches built in Codman Square”. Pastor Grim, on Washington Street, Dorchester, MA.

“The poor needs God” said one of the residents on Washington Street.

“The neighbors are mingling together because all of my family and relatives live on this street. [The]housing is family-owned. My uncle owns this house and all of the tenants are family. In general, my family pays bills together, such as lights, water and electricity. But it is getting higher and harder to make a payment... Recently I quit my job. I’m unemployed. But my uncle works so he pays all the other bills.”

Caylee, a twenty year old man, lives in the neighborhood with three generations, since his grandparents moved into the neighborhood in 1960s. His grandparents live on the first floor, Caylee, his siblings and his parents live on the second floor, and his uncle lives on the third floor. His neighbors next door are his family. He is currently unemployed due to an injury sustained while at work, He is now looking for a new job. Caylee has a GED and says that finding a new job is very challenging without a college degree. Caylee says he never thought of moving out of Codman Square because his family is here and he has lived in the neighborhood his entire life.

I. What Do Neighbors Say? (Continued)

Caylee, a twenty year old man, lives in the neighborhood with three generations, since his grandparents moved into the neighborhood in 1960s. His grandparents live on the first floor, Caylee, his siblings and his parents live on the second floor, and his uncle lives on the third floor. His neighbors next door are his family. He is currently unemployed due to an injury sustained while at work, He is now looking for a new job. Caylee has a GED and says that finding a new job is very challenging without a college degree. Caylee says he never thought of moving out of Codman Square because his family is here and he has lived in the neighborhood his entire life.

“Overall quality of life is good, Very good. We like where we live. The neighborhoods all know each other. Our family has been in this Neighborhood since 1965. My family owns this triple decker, My uncle is the landlord. The availability of affordable housing is bad, Very bad, in Codman Square, there are no job opportunities or no job training programs, My neighbors are moving out because they cannot afford to live here anymore So new neighborhoods are moving in like Asian and Hispanics. Many of our neighbors are being forced out. Do you see the signs on the windows? of our house? We are not planning to move out. But we put that just to let others know ...” [“we shall not move” signs are all over the right side of the house.] Caylee, a resident in Wheatland Street, Codman Square, Dorchester, MA

“The availability of affordable housing is bad, very bad. My neighbors are moving out because they can’t afford it. So new neighbors are coming in... like Asian and Hispanics, many of our neighbors are being forced out, Do you see the posters on our windows that says “We shall not move”?

“I’m pretty sure our neighborhood will end up like South Boston. The old Dorchester residents--whites--are moving back into Codman Square. And we, African Americans will be forced out. I believe the process has already begun and they will push the African Americans out of Codman Square and into the Brockton area. Housing prices will continue to increase So, I would rather encourage current homeowners not to sell their homes. Now, the houses costs only \$150,000, but the price will be doubled up to more than \$300,000 by next year, they would become a millionaire, if they keep it.”

Appendix

I. What Do Neighbors Say? (Continued)

“The generations have been changing. Younger generation is more likely to be open and exposed more new cultures. I think it is good to be mixed with diverse cultures like Chinese, Vietnamese, Jamaicans, Haitians, Koreans, Gays and Lesbians. I have seen a Vietnamese and African American Married couple, White and African American couple.” Dan, an African American resident on Park Street, Codman Square, Dorchester, MA

“The poor needs God” said one of the residents on Washington Street.

“The neighbors are mingling together because all of my family and relatives live on this street. [The]housing is family-owned. My uncle owns this house and all of the tenants are family. In general, my family pays bills together, such as lights, water and electricity. But it is getting higher and harder to make a payment... Recently I quit my job. I’m unemployed. But my uncle works so he pays all the other bills.”

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End Note

57 Walczak, William J. “Codman Square: History (1630 to Present), Turmoil (1950-1980) and Revival (1980-2000): Factors Which Lead to Racial and Ethnic Placement, Racial Segregation, Racial Transition, and Stable Integration.”

58 Walczak, William J. “Codman Square: History (1630 to Present), Turmoil (1950-1980) and Revival (1980-2000): Factors Which Lead to Racial and Ethnic Placement, Racial Segregation, Racial Transition, and Stable Integration.”

59 “School Desegregation in Boston.” PBS. PBS, 23 Aug. 2006. Web. Apr. 2014

60 Norville, J. (2014, April 5). Personal interview.

61 McQuillin, Dana. “Foreclosed Neighborhoods and Fragile Streets.” Codman Square NDC - Neighborhood Development Corporation. Codman Square Neighborhood Development Corporation, Aug. 2010. Web. 10 Feb. 2014.

62 McQuillin, Dana. “Foreclosed Neighborhoods and Fragile Streets.” Codman Square NDC - Neighborhood Development Corporation. Codman Square Neighborhood Development Corporation, Aug. 2010. Web. 10 Feb. 2014.



Credits

Client

Codman Square
Neighborhood
Development
Corporation

Faculty Advisor

Enrique Silva, PhD

Boston University

Metropolitan College
City Planning and Urban
Affairs Program

Executive Committee

Drew Quinton
Aaron Villere
Barbara Jacobson
Tremayne Youmans

Real Estate + Housing

Drew Quinton
Samuel Matthew
Nicholas Milano
David Valecillos
Auyelbek Patullayev

Demographic + GIS

Aaron Villere
Lisa Coveney
Boyu Zhang
Robert Raymond
Derek Shooster

Survey + Testimonials

Tremayne Youmans
Azadeh Khallaghi
Lisa Venus
Kwon Eseon
Dianne Lashley

Toolkit + Best Practices

Barbara Jacobson
Julia Bruno
Jingwei Zhang
Zandrina Townsend
Patrick McHelfey

Editing

Patrick McHeffey
Drew Quinton
Aaron Villere
Julia Bruno
David Valecillos
Barbara Jacobson
Derek Shooster

Design

Jingwei Zhang
Azadeh Khallaghi
Auyelbek Patullayev
David Valecillos

Susceptibility + Map

David Valecillos
Robert Raymond
Jingwei Zhang

Special Task Force

David Valecillos
Auyelbek Patullayev
Jingwei Zhang

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Residents of Codman Square
Stakeholders of the Community
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Consultant

John Weis



Prepared By:



Prepared For:

