

# Gentrification of Codman Square Neighborhood: Fact or Fiction?

Challenges and Opportunities for Residential and Economic Diversity of a Boston Neighborhood

A Study of Neighborhood Transformation and Potential Impact on Residential Stability



**A Publication of Codman Square Neighborhood Development Corporation**

587 Washington Street Dorchester Boston MA 02124 Executive Director: Gail Latimore

### **Gentrification Blues**

I woke up this morning, I looked next door —  
There was one family living where there once were four.  
I got the gentrifi-, gentrification blues.  
I wonder where my neighbors went 'cause I  
Know I'll soon be moving there too.

Verse from the song 'Gentrification Blues'  
by Judith Levine and Laura Liben,  
Broadside (Magazine),  
August, 1985, issue #165

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Codman Square, Dorchester



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## **i. ABBREVIATIONS**

ACS Data - American Community Survey Data

BRA - Boston Redevelopment Authority

CDC - Community Development Corporation

CSNDC - Codman Square Neighborhood Development Corporation

DND - Dept. of Neighborhood Development

FFIEC - Federal Financial Institutions Examination Council

HMDA - Home Mortgage Disclosure Act

MassDOT - Massachusetts Department of Transportation

MBTA - Massachusetts Bay Transportation Authority

NDC - Neighborhood Development Corporation

T.O.D - Transit Oriented Development

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## Executive Summary

There is irrefutable evidence from urban observers and research studies that regional factors are behind a clear shift of population to the core cities of metropolitan areas in the US and Massachusetts in particular—for reasons of economic opportunities, amenities, energy efficiency and life style choices. Such a demographic shift is skewed towards younger generation—students and young employees who want convenient residential facilities, proximity to transit and locations of work. These trends impact the housing market and local services and define the characteristics of neighborhood change in Boston vis-a-vis gentrification.

Massachusetts has taken an impressive lead in investing more on campuses and facilities, transit modernization, and upgrades to road networks. Such investments have also created conducive factors for population growth, reversing decades of suburban flight. Metropolitan Boston is widely recognized as one of the fastest gentrifying regions in the US. This is clearly reflected in Boston—the core city known for its competitive advantages of educational and medical Institutions. The demand generated by the new residents spills-over to the neighborhoods and communities as already experienced in the neighborhoods of Jamaica Plain, the South End and South Boston and many other surrounding cities and towns—Cambridge, Somerville and Medford. Neighborhood residents and community leaders claim that gentrification and its consequences of housing displacement are more frequent and escalating. But responses by way of public policy and neighborhood actions to mitigate displacement and make development have not been adequate.

Codman Square neighborhoods in Dorchester, a historic and diverse residential community is located within walking distance of Ashmont-Peabody Red Line station which has been transformed into a transit node integrating Carruth Transit Oriented Development (TOD) and extensive investment on modernization of nearby Red Line stations. Moreover, the Fairmount Indigo Commuter Line to Readville is slated to emerge as a smart growth corridor connecting most of the neighborhoods in the southern parts of the city with downtown Boston. Many other development projects in the pipeline offer extensive potential of economic activity to the area and the prospect of rising quality of life for residents and small businesses alike. In the wake of this transformative phase, incidents of housing displacement have been reported as experienced by this study's interviewees. The incidents though few, coupled with major investment trends have aroused the fears of impending gentrification and unaffordable housing for many of the area households. Certainty and the magnitude of this trend will be reflected in the changing socio-demographic profile of the community.

In a comparative socio-demographic assessment involving Codman Square Service Area, its most distressed sub set, the Study Area, and the Boston city, there is no compelling evidence of gentrification in Codman Square warranting concerted action against displacement. But the investment trends and signs of neighborhood change point to an impending transformation that may lead to significant displacement. As a proactive step, Codman Square Neighborhood Development Corporation (CSNDC) is committed to community stability and diversity. Interviews with leaders in other communities—Jamaica Plain, South Boston and the South End offered useful lessons from similar experience and on the need to be prepared to deal with issues of displacement. In the formulation of responsive strategies, CSNDC has identified success factors as well as road blocks to ensure investments and outcomes are equitable as the tide rises. Most importantly, in the absence of affordable housing and equitable development, leaders and displaced families emphasized, many of the residents living below or near poverty level, will have serious impacts of increasing housing costs and eventual involuntary displacement.

Considering the income diversity, CSNDC area requires more housing for low- and moderate-income groups. Dorchester ranks first in terms of total housing stock for any neighborhood in Boston. As revealed in the analysis of housing stock and housing sales data, the proportion of affordable housing is much lower in the area, ranking 10th among neighborhoods. A compelling need to expand the inventory of affordable housing is thus imperative.

### ***Mortgage Applicants (Residents & Property Owners) and Outcomes: (Vidhee' to fill in here. Few lines would do)***

As a strategic response to neighborhood change and to deal with housing/business displacement, CSNDC will develop its professional capacity to evaluate investment impacts and deal with any disruptive outcomes to the community. Moreover, CSNDC will strategically position itself within the framework of decision-making for the area so that it has a role in policy formulation and to ensure there are equitable development outcomes necessary to sustain the Codman Square an economically vibrant neighborhood and a community of diversity.

## Introduction

Codman Square Neighborhood Development Corporation (CSNDC) is committed to a resident-oriented development, greater community stability and a sustainable quality of life.

In recent years, the largest neighborhood of Boston, Dorchester has received its own share of burdens caused by the mortgage crisis, particularly housing foreclosures. But the neighborhood has bounced back with resilience, thanks to a variety of forces at play and in-flow of investments from both the public and private sectors. The area is witnessing a wave of revitalization with transit facilities such as the Ashmont Subway Station and enhanced Dorchester Ave Corridor. The Carruth Transit Oriented Development (TOD) will be an effective prototype for other Boston neighborhoods if it succeeds as an integrated transit/residential cluster based on smart growth, environmental health, and energy efficiency. Moreover, the Fairmount Indigo Line of the MBTA, widely recognized as a smart growth corridor, is expected to generate various economic and cultural multipliers. Fairmount Line Initiative is a significant collaborative approach involving the State, the City Hall, Foundations, CSNDC and several other CDCs of Dorchester to harness the energies of leaders, residents and stakeholders to create a better Dorchester. But the mantra has been an affordable Dorchester for a mixed-income community. As part of upgrades and modernization of MBTA's transit services, the Talbot Subway stop has already been in operation for several months and residents are just beginning to use the facility. Indications are that Dorchester will have a network of transit infrastructure that reduces commute time and makes trips to places of employment, shorter and easier. Dorchester is changing.

CSNDC has been hearing some voices of concern from residents and community leaders who see a trend in the displacement of families, who were compelled to move elsewhere priced out of a rising housing market or condo conversion. There are numerous stories and discussions on the rising cost of housing in the neighborhood and the exclusion of long-term residents from unaffordable developments. Jessica or Alicia (whose interviews appear later in the document) tell their story of involuntary relocation to Weymouth or from Roxbury to Dorchester. With more anecdotal evidence and also lessons from others' experience that revitalization, in spite of its economic benefits, requires close monitoring to ensure that it is not a prelude to gentrification and the residents are not compelled to move elsewhere. CSNDC is aware that there are other neighborhood organizations and leaders making their best efforts to address such issues. As these incidents of displacement and clamor for action keep adding up, CSNDC wants to ascertain the situation within and around Codman Square in a factual manner and through conversations with many of the stakeholders. Instead of any hasty action, CSNDC wants to objectively examine the costs and benefits to the neighborhood. Any constructive follow-up requires such an analysis of facts, collaborative discussions and a collective approach for actionable decisions and course-correction. The preconditions quoted in the following paragraph are applicable to Codman Square.

**"Gentrification commonly occurs in urban areas where prior disinvestment in the urban infrastructure creates opportunities for profitable redevelopment, where the needs and concerns of business and policy elites are met at the expense of urban residents affected by work instability, unemployment, and stigmatization." (Slater, 2012)**

CSNDC believes that the community is open to all and welcomes all. But we have two sides to our story of Dorchester in transformation. In the absence of strategic intervention, the community faces the inconvenient truth that some of the young households may pay unaffordable costs to call this place home and some of the long-term residents may be even forced to leave.



## Scope and Purpose of this Study

This is not an in-depth research study, but a compendium of facts, comments and observations to ascertain the facts of gentrification and residents' fears of displacement. In making an informed assessment of the dynamics of community change in Codman Square, the study looks at three important aspects:

- a. What are the socio-demographic shifts - local and regional, and their impacts of rising housing market on Codman Square - on the residents, community institutions and the neighborhood?
- b. When determined to stay, however, households will be compelled to find incomes and resources to sustain their homes. Unfortunately, housing costs particularly leases, rents, mortgage costs and tax assessments become more burdensome. Are the mortgage-finance institutions helping the eligible residents and home-owners to buy, improve or refinance their homes? In the aftermath of recent foreclosure trends, Dorchester may have generated a negative response from the financial institutions.
- c. More than mere statistics and income levels, there are lessons of experience from residents and leaders who provide POVs of qualitative information. While listening first-hand to personal stories of displacement and fears of losing a home, CSNDC is interested to know how other communities have dealt with the situation. Using structured interviews, CSNDC has compiled a wealth of observations, ideas for and success stories of other community leaders and displaced families - a knowledgebase that can help formulate effective measures for Codman Square.

The CSNDC study is therefore driven by the purpose to help the organization better understand the impact of investment and the transformative trends, within the context of Codman Square, its larger neighborhood of Dorchester, and the core city of Massachusetts State - Boston. Such a hierarchical context is critical to ascertain the nature of urban changes in the local neighborhood within a larger regional setting. As a main outcome, the analysis will assess the factual basis of displacement and provide strategic information and guidelines to formulate a development strategies to address housing displacement, increase the affordable housing inventory and strengthen local economic opportunities. Such a neighborhood-wide task is by no means simple. But through community vision, collaborative action and with the cooperation of the City, the State and the Foundations, a community can raise the quality of life and the vitality of the neighborhood and ensure the households can still call Dorchester home and, more importantly, create an inclusive and affordable place for all.

Gail Latimore

Executive Director  
Codman Square Neighborhood Development Corporation  
July 2014

Fig. 1.0 The Geographic Context of Codman Sq. NDC Service Area

i. Boston



ii. Boston & Planning Districts



iii. Codman Square NDC Service Area

Codman Square occupies a central location in relation to some of the lowest income neighborhoods in Boston. The area has a rich history and a vibrant community, predominantly people of color.

## 1.0 Context and Methods: Studying Neighborhood Change and Housing Displacement

Even a casual browsing of urban literature on neighborhood change leads to numerous contentious arguments and analyses - some ideological, some others objective, and many others speculative. Purpose of this section is to set the conceptual basis of neighborhood change in an objective manner and to outline the methodology of this study of community change and to facilitate the formulation of effective strategies to mitigate housing displacement and explore equitable development for the Codman Square community.

### 1.1 Neighborhood Change

Urban investment relates to places and people and generates a differential impact. There are both winners and losers—in terms of different types of burdens and benefits from a flow community-investment. Similar to disinvestment and flight of families in the past, now as an inversion, there is an influx of investment, enhancement and the entry of new residents who are often at higher incomes than the traditional residents. Consequences can be costly.

**"As housing prices increase, lower-income households are at risk of being pushed**

**out or prevented from moving into certain geographic areas because of the prohibitive costs and limited household earnings. It is this geographic component, along with restricted economic opportunities, that makes gentrification-related displacement a problem."**

(Levy, Comey, Padilla, 2006) Many Boston neighborhoods such as Jamaica Plain and the South End have gone through phases of gentrification and continue to be most-sought after by young urban professionals and families. Media reports now point to South Boston and East Boston where gentrification is well underway because of the attraction of waterfront properties and proximity to transit and locations of entertainment.

### 1.2 Gentrification: Boston's experience, definition, its indicators and impacts

History of Boston neighborhoods has been at the center of narratives on community change in terms of class, race, small business and community institutions, and above all residential displacement. History also reveals the role of public policy and also the role of private investment that priced-out "original"

residents in creating a new neighborhood fabric as was the case in urban renewal and many other "revitalization" efforts. West End, North End, the South End and Copley Place represent such a change, which caused waves of displacement denying the traditional residents the place they belonged to. Unfortunately the list continues with other parts of the city and the neighboring cities of Somerville and Cambridge as well. As a matter of operational definition, gentrification herein after will be seen in terms of **"The process by which higher income households displace lower income residents of a neighborhood, changing the essential character and flavor of that neighborhood."** (Kennedy & Leonard, 2001)

In an urban setting such as Boston with its cluster of educational and medical institutions, mobility of households and residents takes place at all times—for education, new jobs, better apartments, group homes, etc. Increasingly, Boston has become a peerless city of student dorms and young households associated with educational and medical establishments. But on-

campus housing is not keeping pace with student enrollment and there is a spillover of mostly young residents into nearby neighborhoods, wherein not enough vacant units are awaiting them. Such a situation dictates that somebody should move elsewhere, often the traditional resident or tenant who cannot pay the asking rate. When the forces of housing market take over, the stability and diversity of the neighborhood are compromised. There are also homeowners who take advantage of the rising home values and move to cheaper places.

And the signs and fears of gentrification are rife. It is imperative that community organizations and residents ascertain how far the fears of gentrification are not merely fears but facts of reality. That is the answer the study seeks to find with reference to Codman Square in detail and its larger Dorchester Planning District in general.

While such trends are seen in a single neighborhood, they are triggered at a regional scale firstly as demographic changes and life-style choices. During the last decade there has been a heightened awareness to the reversal of fortunes in the central cities which have become more attractive to investors, select businesses,

suburban families, students and professionals who see the advantages and amenities as a great boost. This is discussed in detail in the next section.

### **1.3 The Methodology of Codman Square Study**

i. Quantitative Data  
- Includes US Census data, Reports of Dept. of Neighborhood Development (DND) -City of Boston, proprietary real estate sales data (purchased from the Warren Group), public domain home mortgage disclosure data (HMDA) and a selection of web-based publications and data from the Urban Institute, Brookings Institute, Pew Research, Urban Land Institute, the American FactFinder, BRA, MBTA, and MassDOT.

ii. Qualitative Data  
- Includes interviews with Boston's community leaders and also displaced members of households. Several media reports provided some of the more recent analyses and highlights on gentrification and its underlying socio-demographic forces.

iii. Geographic Units of Comparative Analysis  
The service area of Codman Square Neighborhood Development Corporation, herein after referred to as CSNDC (or CSNDC Service Area) is taken as the focus of our concern and area for

strategic action. But the most critical geographic slice that needs priority attention is along Talbot Avenue on the West of Washington Street. Throughout this study the following three comparative levels of geography are used: (Please see Fig. 1.0)

#### **a. CSNDC Service Area**

The boundaries of the CSNDC Service Area as follows:

East - Dorchester Ave  
South - Morton Street and Gallivan Boulevard  
West- Blue Hill Ave  
North - Columbia Road and Geneva Ave.

The above boundaries include 11 Census Tracts (US Census 2010). The Service Area falls within two postal zip codes - 02121 and 02124.

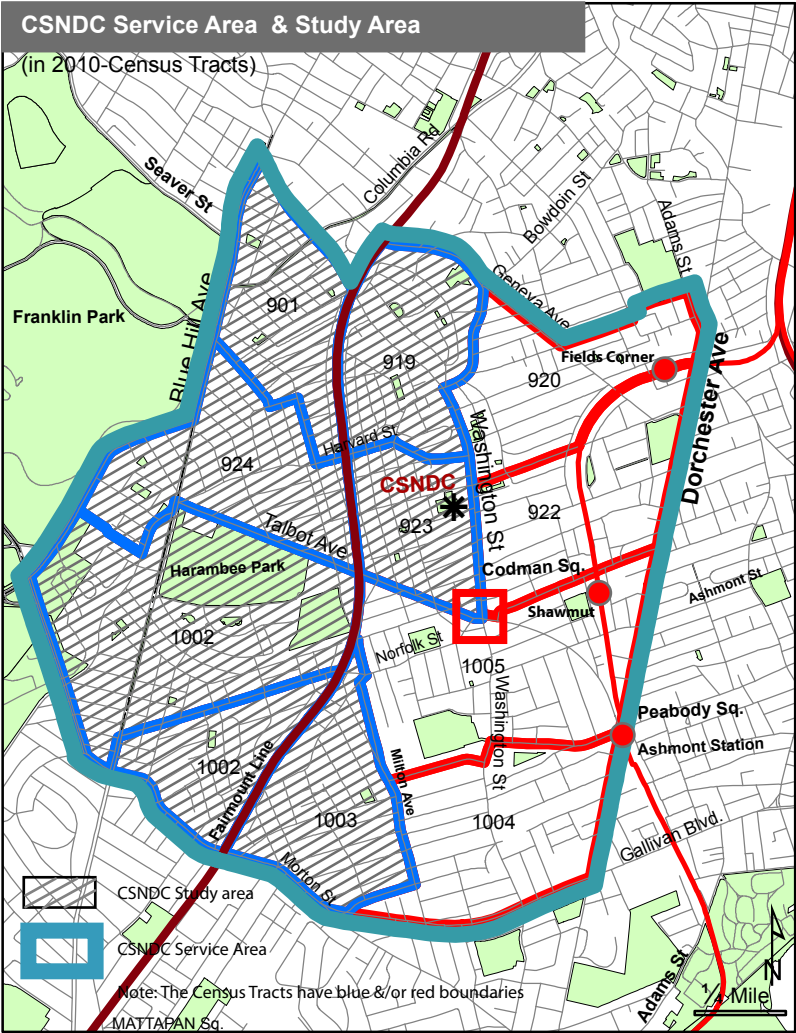
#### **b. The Study Area**

The Study Area is (a subset of the Service Area) sandwiched between Washington Street and Blue Hill Avenue. It comprises 7 Census tracts (US Census 2010) which have predominantly low-income residents of mostly Caribbean ancestry. (Fig.2.0)

#### **c. Boston City**

For reasons of comparison, citywide average of data is used. Moreover, Boston city is the regional center for financial services, health care and educational institutions and a thriving hospitality industry with a host of entertainment services that make it an urban magnet with ripple effects.

Fig. 2.0 CSNDC Service Area  
 Showing Boundaries of the Study Area and the 2010 Census Tracts



Relevant 2010 Census Tracts

Study Area	CSNDC Service Area
901	901
919	919
	920
	922
923	923
924	924
1001	1001
1002	1002
1003	1003
	1004
	1005



## **1.5 Socio-Demographic indicators of change**

In examining the nature and extent of gentrification the following statistical data (the first nine are from US Census and the 10th from the Warren Group data (Proprietary real estate data) are used:

### **1. Racial Composition & Ethnicity**

Change in composition to a higher percentage of Whites, particularly Non-Hispanic Whites

### **2. Race of the Householder**

As above

### **3. Age Composition**

How far the age characteristics are skewed towards a younger age group?

### **4. Household Size**

When the households are young and predominantly of single persons, the average household size of the community tends to be smaller.

### **5. Year Householder Moved into Unit**

A higher percentage of households moving in recent years indicates a process of community in transformation.

### **6. Housing Tenure and Vacancy Rate**

When a higher proportion of households comprises tenants, though it is a matter of household choice, points to a higher rate of mobility.

### **7. Educational Attainment for the Population 25 Years & Over**

Increase in the percentage of Bachelor's Degree & above indicates the arrival of young employees.

### **8. Occupational Characteristics**

Increase in the proportion of managerial & professional occupations shows class variations of residents.

### **9. Median Household Income (Adjusted for inflation)**

Increase in household income points to an upward shift of the community. Such a shift unless related to the long-term residents suggests the changes in income groups.

### **10. Rising Median Sales Price of homes and increasing level of refinancing**

Increasing demand for the housing units leads to appreciation of values, which is an incentive to refinance home improvement. Rising Median sales price is indicative of the appreciating value and a seller's market. Refinancing is also an indicator of consumer confidence.

Before examining the socio-demographic characteristics, it will be interesting to look at Boston's prominence as a gentrifying city and also familiarize with some of the regional strengths and trends, such as a new generation of young adults from the suburbs moving to core-cities.

## 2.0 Gentrification\*:

### Regional and Local factors behind the phenomenon

Gentrification, though viewed essentially as a local phenomenon of community change, many of their causal factors are driven by cultural trends, employment locations, transit infrastructure, (See side Box) and household choices of a much larger urban community. Some of the underlying causes of investment and residential choices are partly regional and even generational, which are not within the exclusive control of local communities.

#### 2.1 Back to the City

Even without extensive research studies, simple demographic analysis and review of current literature on urban trends point to a historic reversal of what has been a relatively predictable pattern of urban and metropolitan growth in the post war US characterized by flight to the suburb. But the situation has dramatically changed. TIME magazine aptly calls "the suburban fringe has now shifted to what planners call the urban core."

Calling this phenomenon "Back to the City", USA Today points to US Census data that show population growth shifting to the core counties of the USA's 381 metro areas, since the economic recovery began in 2010. For most of post-war decades core cities

lost population to emerging suburbs which offered a host of family-oriented amenities, school choices and "quality of life". Now the demographic traffic has made a U turn back to the city in increasing numbers, comprising particularly of young adults for reasons of convenience, opportunities and life style choices.

#### 2.2 Growing Core-Counties

USA Today identifies the growing population of core counties and a significant population decline in the outlying counties as indicative of a demographic shift towards central cities. (See Fig. 2.2)

Core Counties & Outlying Counties

	2006-09	2010-2013
Core counties	2.90%	2.70%
Outlying counties	3.60%	1.90%

Data: USA TODAY, March 27, 2014

**Fig 2.2 BACK TO THE CITY**  
From Outlying County to Core City



After decades of big businesses leaving the city for the suburbs, U.S. firms have begun a new era of corporate urbanism. Nearly 200 Fortune 500 companies are currently headquartered in the top 50 cities. Many others are staying put in the suburbs but opening high-profile satellite offices in nearby cities, sometimes aided by tax breaks and a recession that tempered downtown rents. And upstart companies are following suit, according to urban planners. The bottom line: companies are under pressure to establish an urban presence that projects an image of dynamism and innovation.

**"The showcase headquarters of the past, the beautiful suburban campuses—that's a very obsolete model now,"** said Patrick Phillips, CEO of the Urban Land Institute, a land-use think tank.

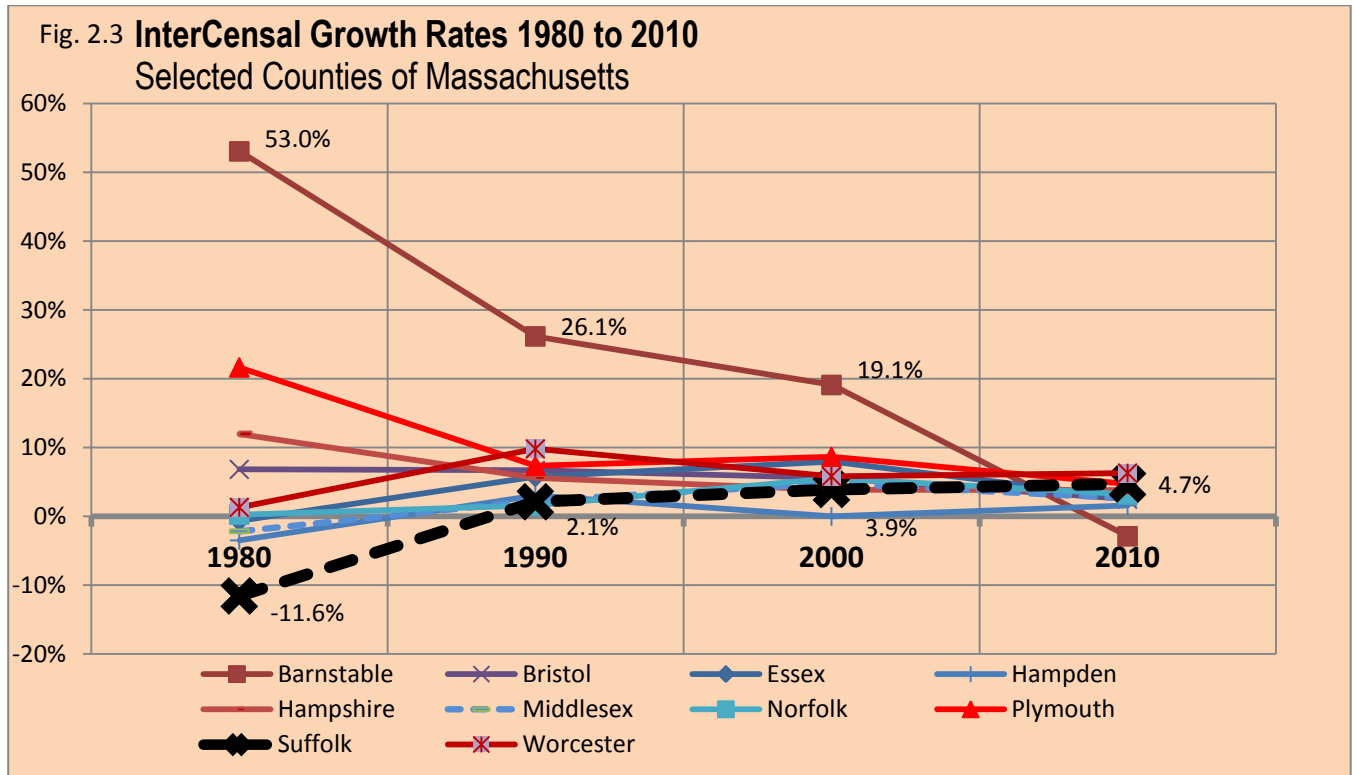
The Wall Street Journal, Dec. 4, 2013

\* Ruth Glass, British sociologist, coined the word "gentrification" when she saw changes in Islington, London. (But the word has assumed different meanings and implications over the years):

"One by one, many of the working class quarters have been invaded by the middle class - upper and lower ... Once this process of 'gentrification' starts in a district it goes on rapidly until all or most of the working class occupiers are displaced and the whole social character of the district is changed" (Glass, 1964)

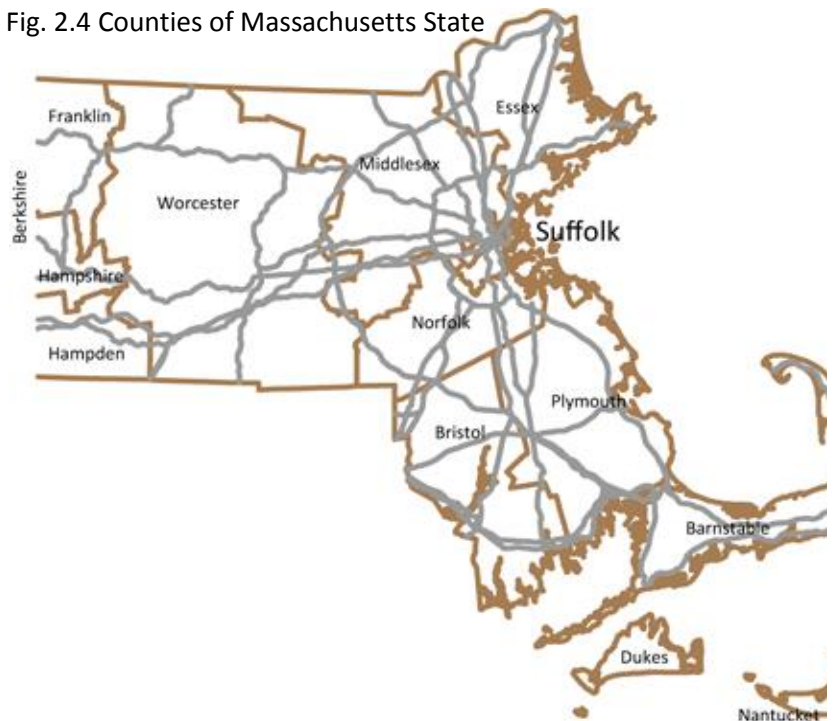
### 2.3 Higher Population Growth Rates in Central Counties of Massachusetts

Among the counties in Massachusetts, Suffolk County (the core-county) which includes Boston city experienced a sharply higher rate of growth of population over the decades (Please see Fig. 2.3).



The core counties such as Suffolk County, which includes Boston city - the administrative, financial, and economic core of the region, show significantly higher growth over the decades in comparison to other counties, some of which have declining growth rates. Such disparate growths that make Boston an attractive location have created a variety of gentrification-related consequences in Boston city and the metro area not seen in a generation. This demographic trend and changing lifestyle choices of a new generation must be factored in to fully understand the changes that we see in Dorchester, South Boston, Jamaica Plain and elsewhere.

Fig. 2.4 Counties of Massachusetts State



## 2.4 Highest Ranking Gentrifying Cities (First five of 55 Largest US Cities)

Late last year (2013) many of the media sources such as Wall Street Journal, NPR, and the Huffington Post highlighted the news story of Boston being ranked as the first among gentrifying cities in the US. The source for such reports was the study by Daniel Hartley, Research Economist at Federal Reserve Bank of Cleveland. He analyzed home price appreciation in previously low-price census tracts of the Metro area to identify those with high gentrification rates. The study has, however, generated both enthusiastic supporters and also dissenters.

"Housing prices are a good measure of gentrification since they provide a summary of the various amenities in the neighborhood. Changes in neighborhood amenities such as increases in school quality or decreases in crime should be reflected in changes in neighborhood home prices. Looking at the 55 largest US cities in 2000 shows that the share of neighborhoods that fit my definition ranges from 17 percent in Seattle to 95 percent in Baltimore. The number of neighborhoods that did actually gentrify by 2007 is smaller. Though all cities experienced some gentrification, most saw less than a third of neighborhoods with the potential to gentrify do so. Four cities saw significant shares of the neighborhoods that could gentrify, do so: Boston (61 percent), Seattle (55 percent), New York (46 percent), and San Francisco (42 percent). In Boston, the gentrifying neighborhoods represented about a fourth of the entire city's population. In other cities, the proportion was much smaller."

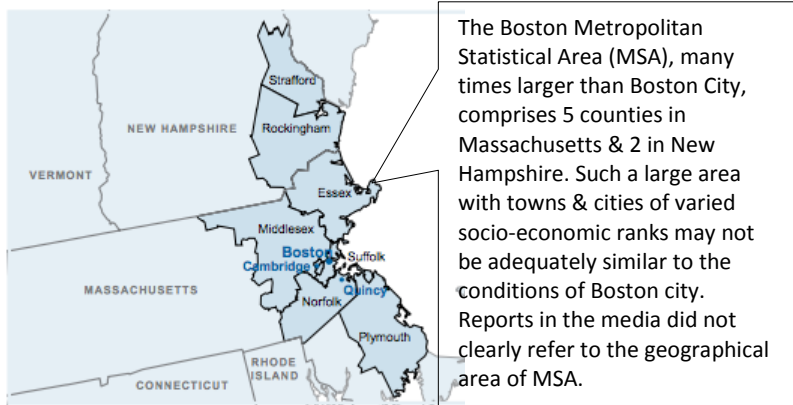
Hartley, Daniel, Gentrification and Financial Health, Federal Reserve Bank of Cleveland, 2013, P1

**Table 2.4 Highest Ranking Gentrifying Cities (First five of 55 Largest US Cities)**

Rank	Metropolitan Statistical Area (MSA)	Low-price census tracts in the city (those with below-median MSA home value)	City's low-price tracts that gentrified	City's total number of tracts that gentrified
1	Boston	43%	61%	26%
2	Seattle	17%	55%	9%
3	New York City	40%	46%	18%
4	San Francisco	31%	42%	13%
5	Washington, D.C.	55%	35%	19%

Source: Hartley, Daniel, Gentrification and Financial Health, Federal Reserve Bank of Cleveland, 2013

Fig. 2.5 Boston MSA



## 2.5 Hartley Report Finding

***One of the key findings of Hartley study is that there are beneficial outcomes of gentrification to residents and to those who move out. The excerpt, given below contradicts the real life events experienced (though fewer) in Codman Square or in South Boston that households are compelled to move elsewhere because of rising costs or lack of affordable alternatives in the community. But not with a high credit score.***

### **Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area Definition:**

The 2007 Metropolitan Statistical Area is comprised of Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties in Massachusetts and Rockingham and Strafford counties in New Hampshire.

(Source: US Census)

"Another way to cut the data is to compare movers and nonmovers across gentrifying and nongentrifying neighborhoods.

Interestingly, there is a slightly larger increase in credit score (1.5 points more) associated with residents of the gentrifying neighborhoods who moved to a different neighborhood relative to those who lived in a gentrifying neighborhood but did not move. **So it appears that, on average, movers are even slightly more positively affected by gentrification than nonmovers."**

Hartley, Daniel, op.cit.  
(Emphasis added)

### **But Jason Happ questions the basis of Hartley's evidence of credit scores:**

"It turns out a credit score cannot be calculated for someone with no accounts. The Equifax website delineates what sorts of trade lines get computed in determining this information: "Trade lines are your credit accounts. Data furnishers report information on accounts you have established with them such as the type of account (bankcard, auto loan, mortgage, etc.), the date you opened the account, your credit limit or loan amount, the account balance and your payment history." Equifax customer service also confirmed how people without traditional accounts cannot have a credit score.

**If someone does not have a credit card, nor a car loan, nor a mortgage, nor a bank account, then they cannot be included in the data provided by Hartley's research for the Federal Reserve."**

Jason Happ, (in Streetvibes, 2013) (Emphasis added)



## 2.6 Some Explanatory Factors

There is a generational shift to the city, drawn by economic opportunities, educational facilities and cultural facets. Studies suggest that **"Today's Youth Drive Less and Use Transportation Alternatives More"** (Frontier Group, 2012).

As major facets of such shifts, there are demographic cohorts such as Generation Y (Born between 1980 and mid 1990s) are seen as the most economically active and a new face of influential population, immigrants and students who make their choices for locations of residence, learning and work. (See box -**What is driving urban gentrification?**)

Without delving deeper into growing nation-wide awareness, regional contexts and reasons, it is more relevant to examine the fears and facts of gentrification in Dorchester and Codman Square in particular as part of changing face of Boston.

### What is driving urban gentrification?

The best explanation is that it is the bounce-back from urban decline. For much of the 20th century cities across the rich world lost population thanks to suburbanisation. The rise of commuter railways and then the automobile made it easier for wealthy people to move out of city centres to bigger, more spacious suburban homes. Pollution, rising crime rates and poor public schools gave them ever more reason to go. But in recent years these trends have reversed. Cities in the Western world are, for the most part, cleaner, less criminal and better managed than they were 30 years ago. In New York City, for example, the number of murders fell from 2,200 per year in 1990 to 414 last year. Social changes are also working against the suburbs and in favour of cities. University-educated young people—of whom there are more each year—are getting married and having children ever later. Childless people tend to value the vibrancy of cities more than they care about having enough garden space for a trampoline. And in much of the rich world, fewer young people drive now than did twenty years ago, which makes them more likely to want to live in places served by good public-transport systems.

**The Economist - Sep 16th, 2013, by D.K.**

The next section is a brief analysis of the changing socio-demographic of the Codman Square community to see how far the transformation has proceeded on the basis of the indicators listed in Section 1.

### Generation-Y (or Millennials) shaping the urban life and its core locations

In addition to class distinctions, one of the most defining demographic change, similar to Baby Boomers, is attributed to the Generation Y (young adults born between 1980 and mid 1990) moving in large numbers to the core cities. Demographers see Generation Y as the most significant age group (as the baby boomers are retiring) that will shape the form and functions of the workplace, institutions, housing, cultural scene and even political views in cities and neighborhoods.

They are estimated to make 75 Million of the US population and play a key role in a multi generational neighborhood, consumer market and the workplace.

### 3. Changing Socio-Demographic of the Codman Square Community

Having seen Boston as one of the leading urban areas of gentrification at the national scale, this section looks at the demographic changes at a community level in Dorchester's Codman Square to identify any clear trends in terms of the indicators listed earlier. This is a comparative analysis of three nested geographies: Boston, CSNDC Service Area and its sub-set, the Study Area. The socio-demographic profile with reference to two time frames will help establish the extent and pace of change and determine their impacts on communities and families: change in income, racial/ethnic mix, occupational categories, etc. Such impacts can profoundly transform communities as was the case in Washington D.C. (See box)

Washington - This city, the country's first to have an African-American majority and one of its earliest experiments in black self-government, is passing a milestone. Washington's black population slipped below 50 percent this year, possibly in February, about 51 years after it gained a majority, according to an estimate by William Frey, the senior demographer at the Brookings Institution. The shift is passing without much debate, but it is leaving ripples of resentment in neighborhoods across the city, pitting some of the city's long-term residents, often African-American, against affluent newcomers, most of whom are white, over issues as mundane as church parking and chicken wings....

On H Street, Pamela Johnson, an African-American who owns a small storefront building, said her property tax bill had more than tripled in the three and a half years since the city began building a streetcar system that she said she never wanted. She said that she could not afford to pay and that she was one of several dozen owners in danger of losing their properties in a tax sale.

*New York Times, July 17, 2011*

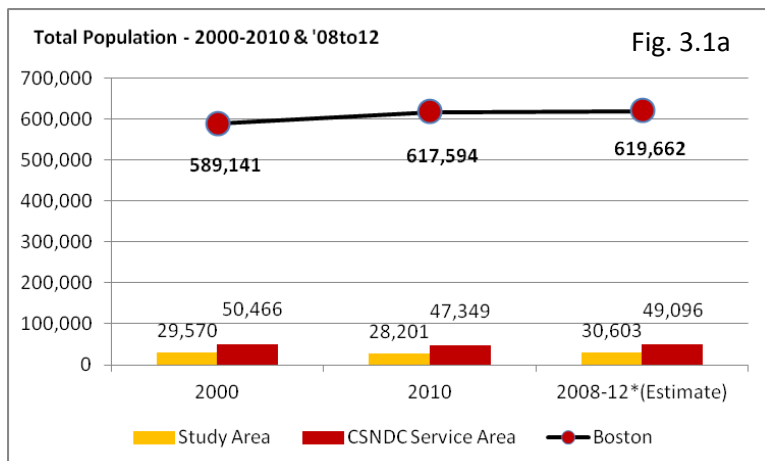
*A note on the use of data from US Census:*

*To compile the demographic and housing characteristics in the three geographies, the Decennial -SF1 data for 2000 & 2010, and American Community Survey (ACS) data for five year estimates are used. Decennial- SF1 data are 100% counts and are more reliable than the ACS counts which are based on a relatively small sample and a different methodology including periods of reference (Decennial Census is a snapshot on a particular day whereas ACS is a continuous enumeration for a period such as one year.) As suggested by the Census Bureau, the ACS data used in this section relate to two comparable five year periods (From 2006 to 2010 and 2008 to 2012), which as the years suggest, have significant overlap thus making inferences fairly limited. The selection of ACS data, however, offers the advantage of looking at more recent trends.*

### 3.1 Population Change

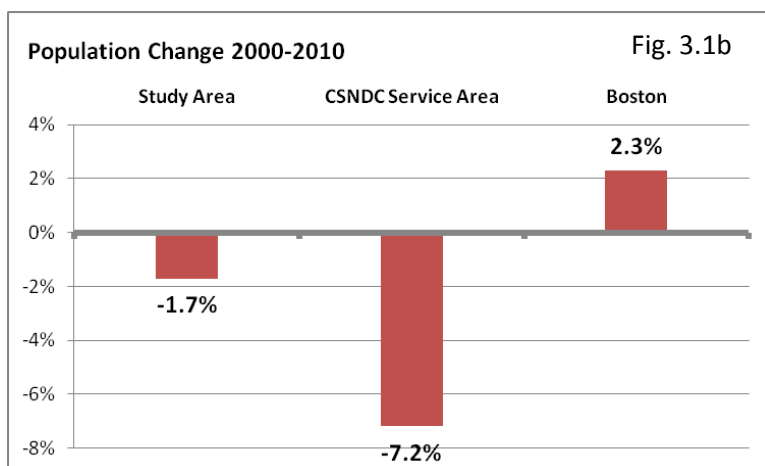
#### i. Total Population

Fig. 3.1a Population Change



In both the CSNDC Service Area and the Study Area, Census 2010 marked a population decrease from Census 2000. The ACS data (Estimates) for the two study areas, however, indicate modest increase from 2010. In contrast, Boston city maintains a steady increase of its population size since 2000.

Fig. 3.1b Population Change



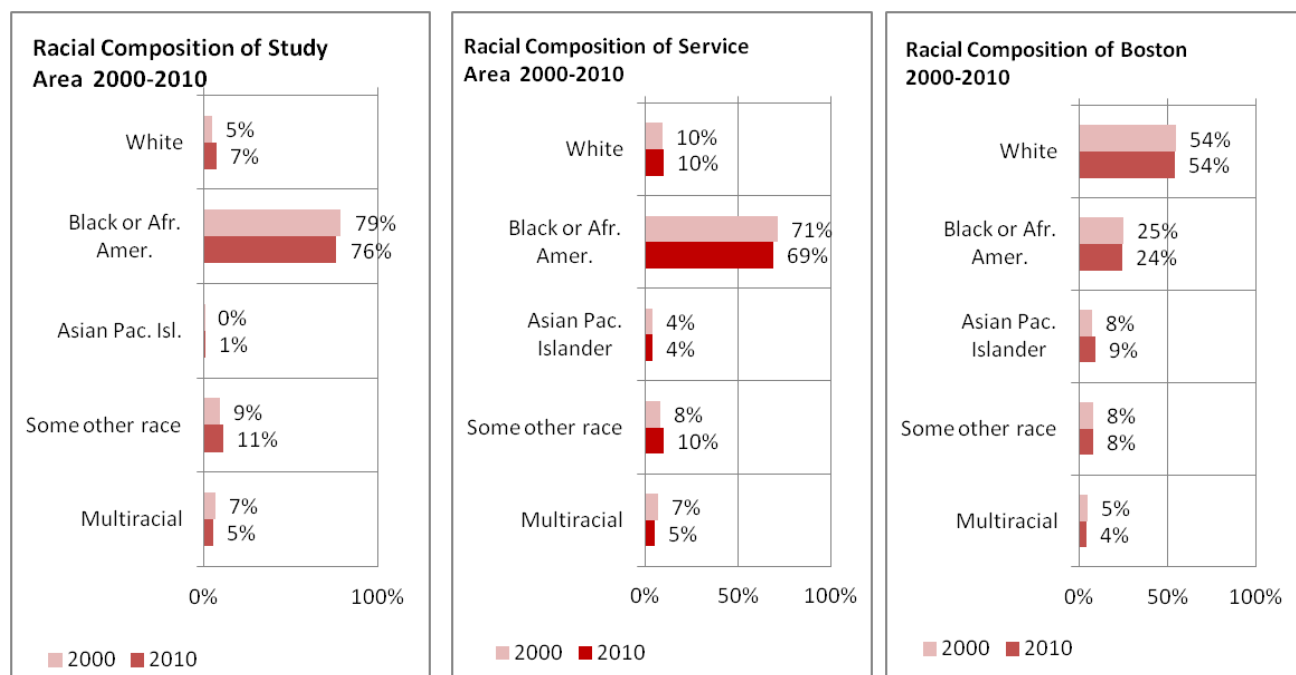
The CSNDC Area shows a markedly high decrease in population by 7.2% in contrast to a much smaller decrease of 1.7% in the Study Area and a 2.3% increase in Boston.

### 3.2 Racial Composition & Ethnicity

Racial composition of the community remains the most significant indicator of diversity and inclusiveness. Historical factors and social forces explain the character of racial and ethnic make-up at any particular time. However, any spike or drop in the racial/ethnic make-up of residents can indicate a variety of factors at play including gentrification, displacement or even career mobility.

While displacement by gentrification is a class issue with middle- and upper-middle income groups moving into traditionally working-class and low income communities (Glass, 1962), it has very obvious racial implications as a high proportion of the people of color and immigrants belong to low-income categories. Thus central city neighborhoods, such as Jamaica Plain, South End and East Boston, once known as places of racial minorities and Latino residents, and also South Boston have gone through substantial gentrification and housing displacement.

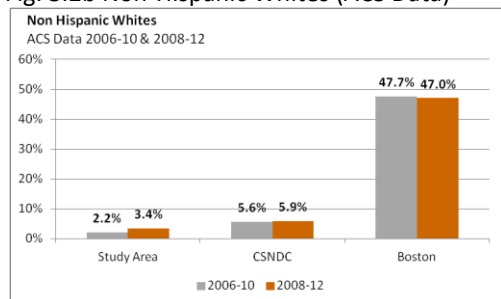
Fig. 3.2a Racial Composition



Over 75% of the resident population in the Study Area is African American. One of the fastest growing ethnic groups is the Latino community that has increased from nearly 5,000 in year 2000 to 6,500, an increase of 22%. However, there is a minor decrease in their percentage from 79% to 77%.

Looking at the ACS data, there is a steady increase of Non-Hispanic White Residents in the Study Area. Even though in the Study Area the increase is from 630 to 1054, it's a significant increase of over 60%, in contrast to the trend in Boston (a minor drop from 47.7% to 47.9%) and the CSNDC Service Area.

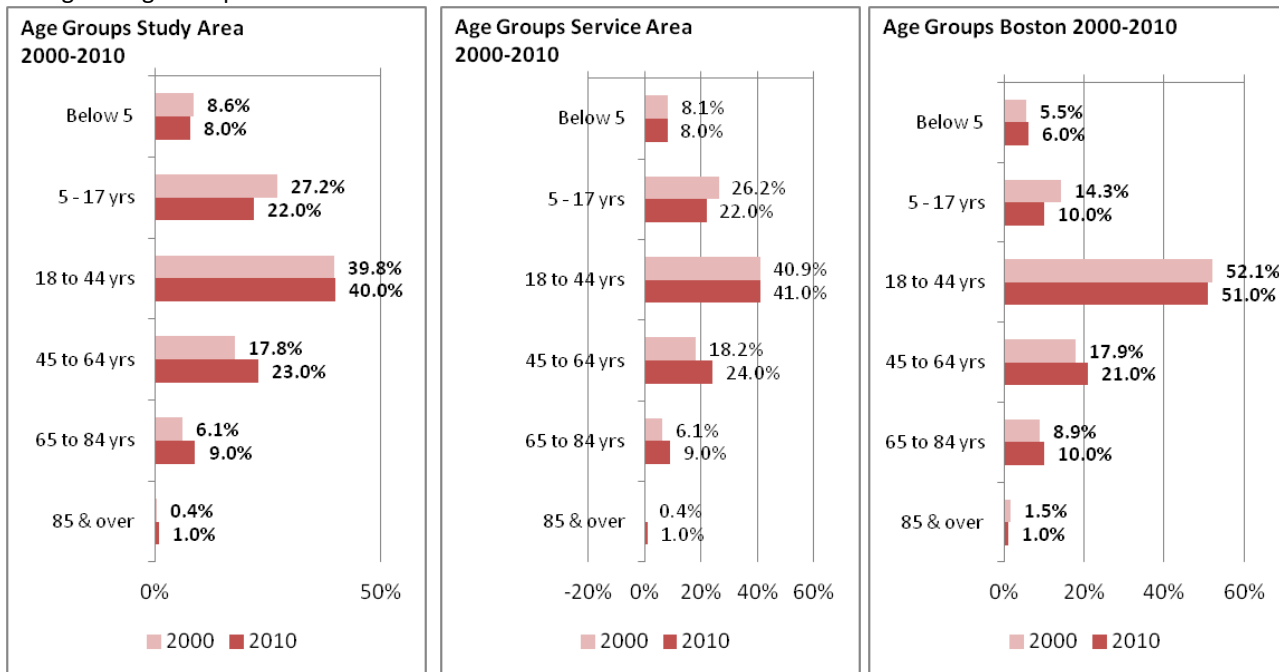
Fig. 3.2b Non-Hispanic Whites (ACS Data)



### 3.3 Age Groups

Changing age groups provide an important gauge for the demographic changes of the community and have significant implications to the social fabric. But the changes seen here, both in the Study Area as well as the Service Area are mostly in keeping with the Boston citywide trends with a markedly higher proportion of 18 to 44 year olds hovering around 51%. Age group has a significant implication to housing demands. There is also some concern that a higher proportion of college students are moving into neighborhood apartments. One community leader quipped that some of the market rate housing is grabbed predominantly by students.

Fig. 3.3 Age Composition



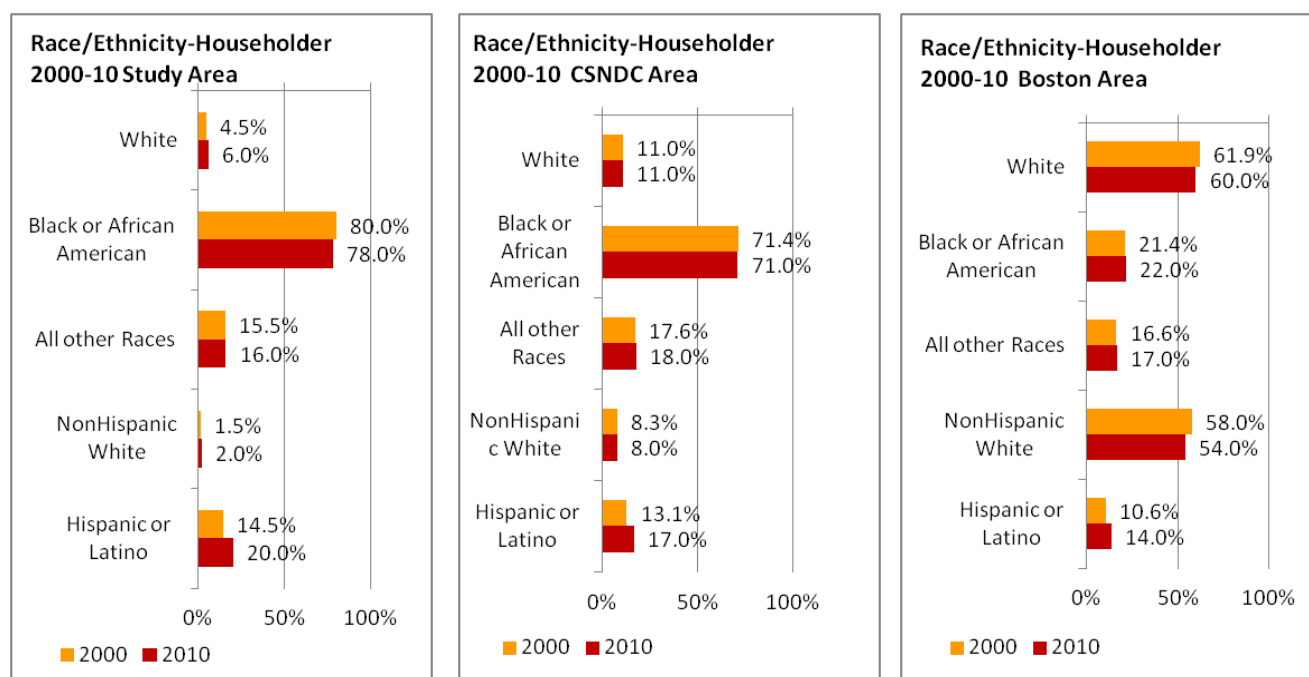
### 3.4 Race/Ethnicity of Householder

The charts include only those major races and Latino whose numbers are significant enough for comparison. Note the data are from the 100% sample of US Census for 2000 & 2010.

In the study Area, the most significant increases have taken place for the Latino householders. Also noteworthy is the increase of non-Hispanic whites from 1.5% to 2.0%. In contrast, African American householders show a 2% decrease from 80%.

The city has gained households mostly by way of Latino residents while non-Hispanic whites decreased by 4%. African Americans show a 0.5% increase. Except for the very minor decline for Non-Hispanic whites, the CSNDC is almost identical to the study area. Interestingly, the Study Area shows 0.5% increase in householder who are nonHispanic whites.

Fig. 3.4 Race/Ethnicity of Householder



### 3.5 Housing Tenure

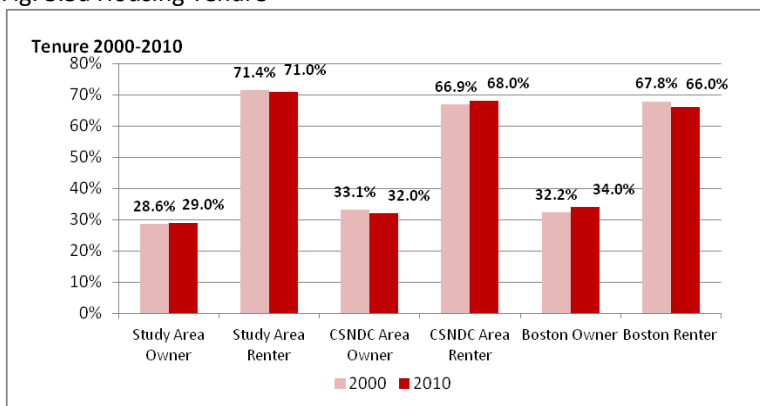
#### a. Occupied Units

Owner-occupancy is a key factor contributing to neighborhood stability and community strength. Renter-occupancy, depending on the tenants and housing characteristics can pose a significant constraint on the quality of the neighborhood in the absence of tenants' involvement in community affairs.

It is interesting to note that the highest percentage of renters is in the Study Area hovering a little higher than 60%. It is also striking to see that while the owner-occupancy has declined with more units falling into vacant category, the critical question is what will happen to these vacant units?

Of the three geographies studied, with approximately 70% of the occupied units in rental (Study Area), it is easy to see how tenants are vulnerable to rising rents. One important aspect of high percentage of tenants is that it is an indication residents are in the community for a shorter period of time, a characteristic often associated with gentrification. But in Codman Square it is also a matter of affordability that the economic circumstances of the residents do not permit owning a home and are content with a rented home.

Fig. 3.5a Housing Tenure

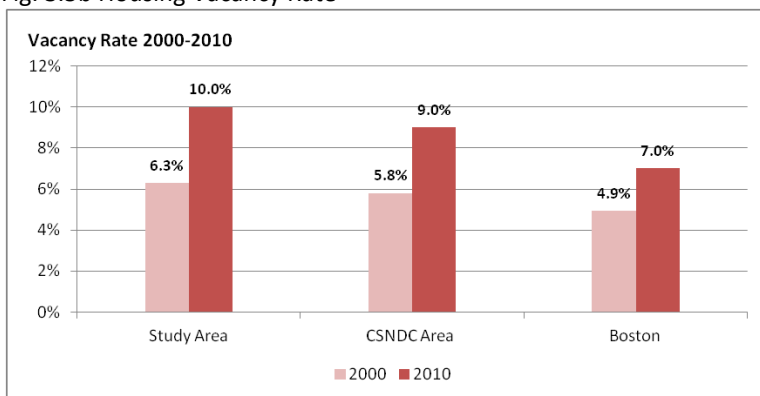


While CSNDC Service Area shows a decrease in the percentage of home-ownership, and the Study Area shows a marginal increase whereas Boston's percentage increased by nearly 2% from 32.2 to 34%. Of the three geographies, the Study Area has the highest proportion of renters at 71.0%.

#### b. Housing Vacancy Rate

Between the time periods compared here in the graph, there is a higher vacancy rate in the Study Area and Service Area. The high vacancy rate of predominantly large housing units may be lead eventual conversion into condos.

Fig. 3.5b Housing Vacancy Rate

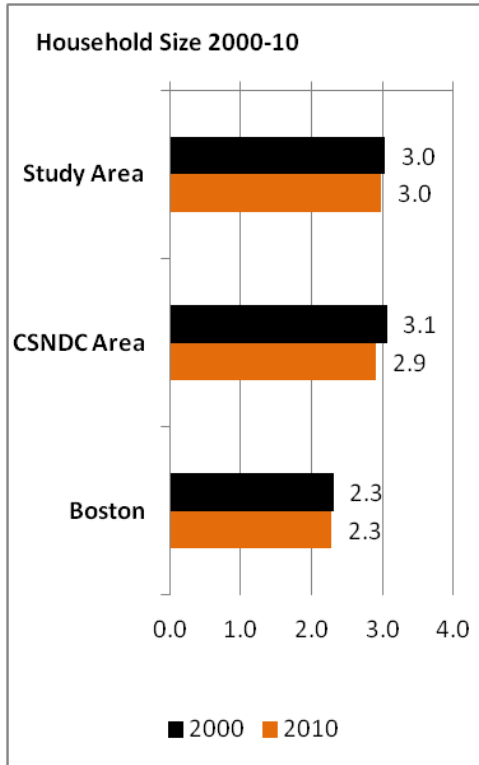




### 3.6 Household Size

Gentrifying areas have relatively smaller household sizes because the households are predominantly those of young professionals and students. National demographic trend, as has been the case with major cities, has continued to indicate that the household sizes are getting smaller. Nevertheless, looking at the charts for three geographies, the Household Sizes have remained relatively the same. The most noticeable variation is the smaller Household Size in Boston due to the high proportion of college students and other single person households such as the elderly.

Fig. 3.6 Household Size



### 3.7 Householder Moved Into Unit

#### ACS Data

Fig. 3.7a Year Householder Moved into unit

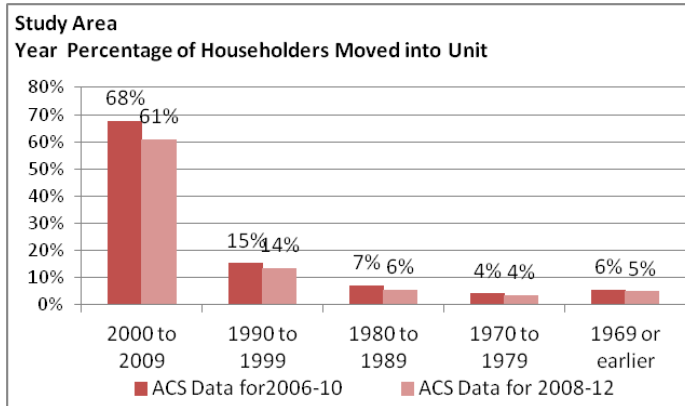


Fig. 3.7b Year Householder Moved into unit

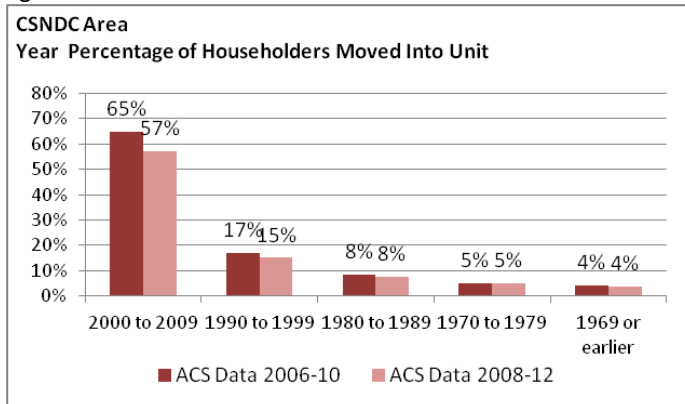
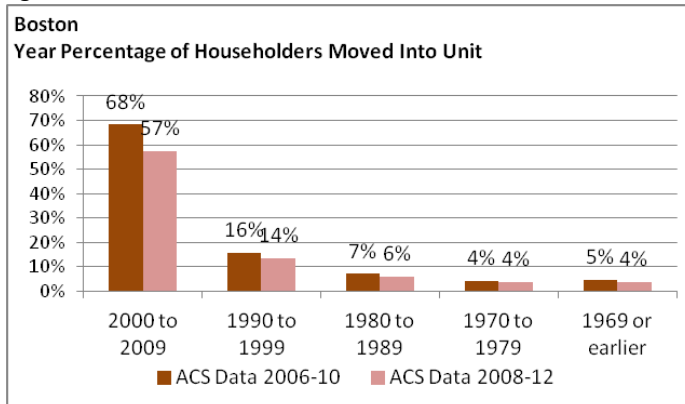


Fig. 3.7c Year Householder Moved into unit



#### Year Householder Moved into Unit

In ascertaining the mobility of households, the charts compare ACS data for 2006-10 & 2008-12 to see "When did the householder move in?" A relatively stable neighborhood will have comparatively smaller percentage of households moving in recent years. However, the time period is relatively short to make more reliable inferences.

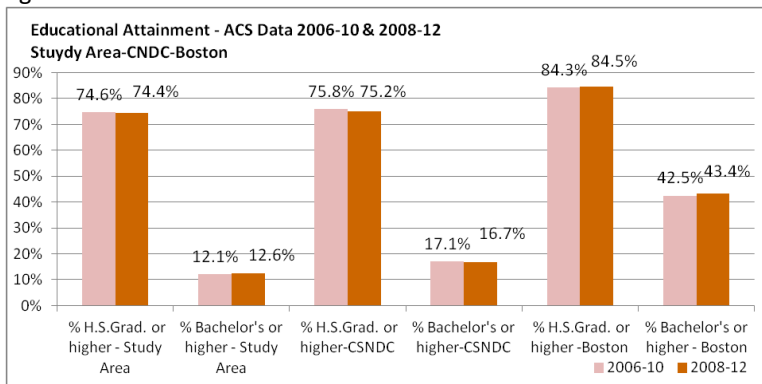
In all three geographies, there is no striking difference indicating low/high proportion of residents moving in. In this context, the Service Area is almost identical to the Study Area. Perhaps the mobility of people takes place in relatively equal proportions of arrival and departure from the areas.

### 3.8 Educational Attainment

ACS Data

In view of the lack of housing elsewhere, particularly closer to college campuses, college students are some of the first groups to move into Boston neighborhoods, such as Fenway-Kenmore, South End and Allston-Brighton. (In some areas of Boston, one of the interviewees reported that market rate housing in mixed-income developments are taken mostly by college students.) Such a demand for student apartments has an impact on the local rental housing market. Reflecting this trend, residents of gentrifying areas show an increasing level of educational attainment of college and graduate school degrees among its residents. But this situation is not clearly evident in both the Study Area and the CSNDC Service Area. It should be noted that the time gaps between the comparative periods of ACS estimates are not adequate for observing any change.

Fig.3.8 Educational Attainment

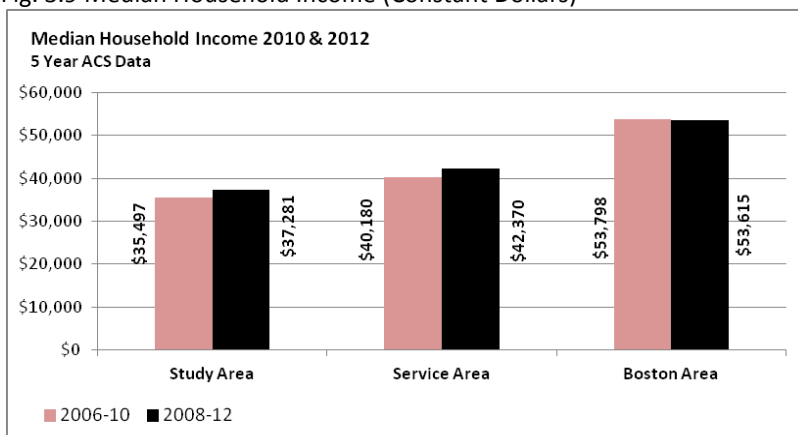


Boston clearly stands out in high school graduation and, more specifically, in college graduation rates. The citywide trend is a reflection of the concentration of educational institutions and the college students and better high school graduation rates in other neighborhoods in contrast to the Codman Square area.

### 3.9. Median Household Income - Adjusted for Inflation (Constant Dollars) (ACS Data)

Household Income is one of the best measures of the economic well-being of the household. As evident from the trends, the difference in Median Household Income has continued to remain high (25% more) for the city average in comparison to the Codman Square area. Considering the Study Area, the Service Area is nearly 15% higher and Boston is 50% higher. In terms of constant dollars shown in the graph, Boston shows a slight decrease in income. (Such a minor difference may well be attributed to the margin of error in the ACS Estimates.)

Fig. 3.9 Median Household Income (Constant Dollars)



**Table 3.9 Median Household Income\***

	Study Area	Service Area	Boston Area
<b>2006-10</b>	\$35,497	\$40,180	\$53,798
<b>2008-12</b>	\$37,281	\$42,370	\$53,615

\* Adjusted for Inflation (Constant Dollars)

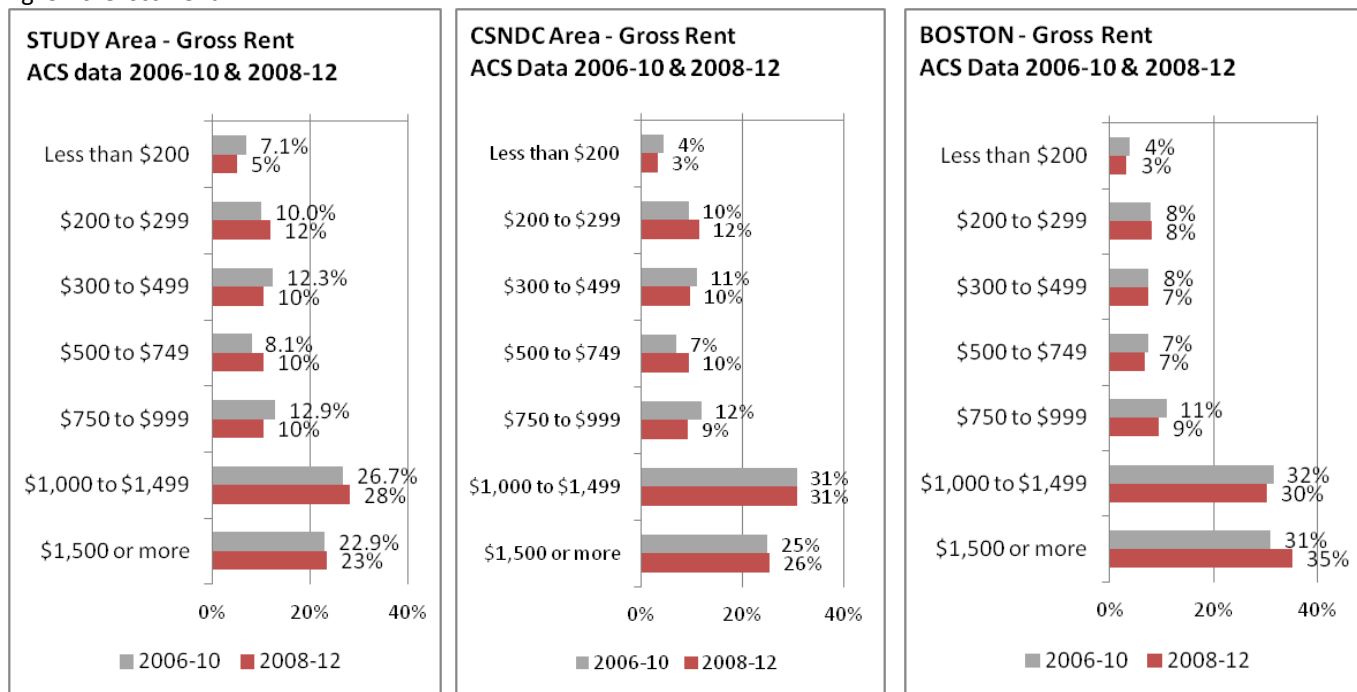
### 3.10 Gross Rent

#### ACS Data

Rising rent is one of the prime indicators of tenants being priced out of the lucrative housing market. In the absence of effective increases in household income, a significant number of traditional residents are likely to voluntarily seek alternatives to reduce housing costs.

Most of the tenants in the study area paid rents in the middle and lower categories of rent classes. But that situation has changed in 2012 with a higher proportion paying very large amounts as rents.

Fig. 3.10. Gross Rent

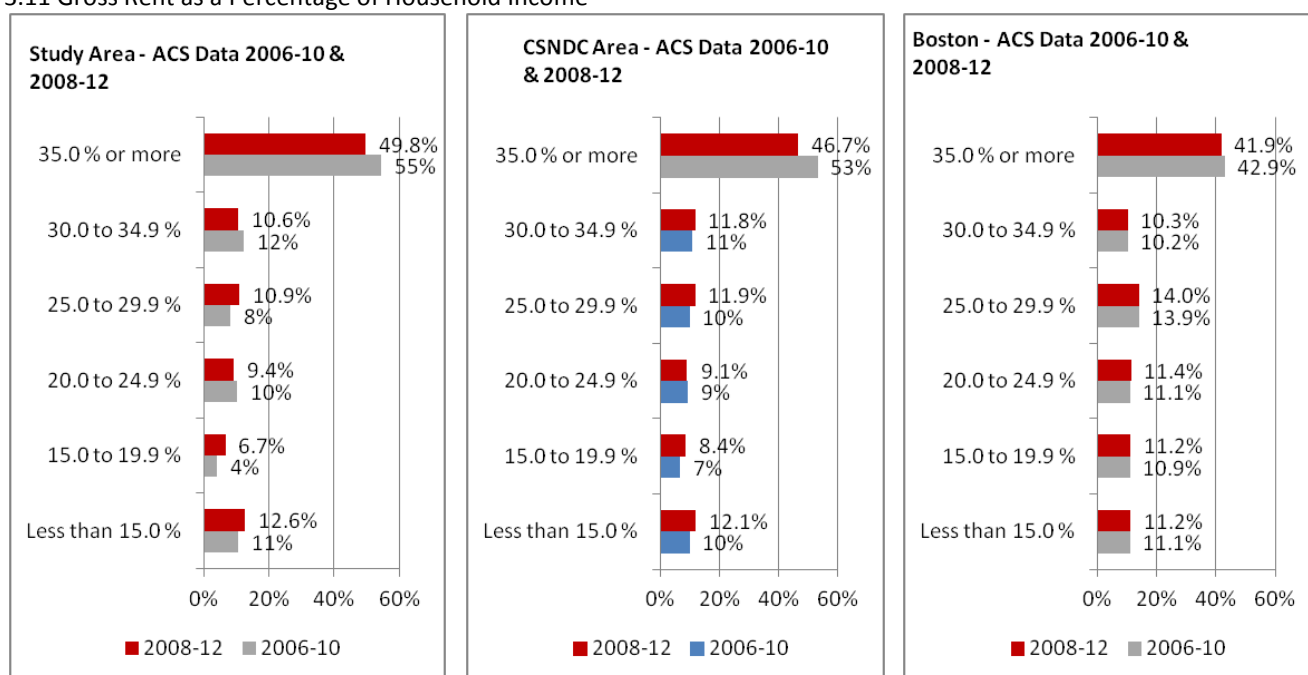


### 3.11 Gross Rent as a Percentage of Household Income

ACS Data

The issue of affordable housing is determined by the rent/mortgage burden on the household and is expressed in terms of the household income spent for housing. Public policy often maintains 30 to 33% of the household income is the maximum amount an average household can spend. In making an assessment of households burdened by such unaffordable expense on housing, the Study Area and the CSNDC Area have nearly 50% of the households spend over 35% of the income on housing closely followed by Boston at 43% of the households. The situation is a clear reflection of the need—for more affordable housing and also a critical strategic intervention to maintain diversity and housing stability.

#### 3.11 Gross Rent as a Percentage of Household Income

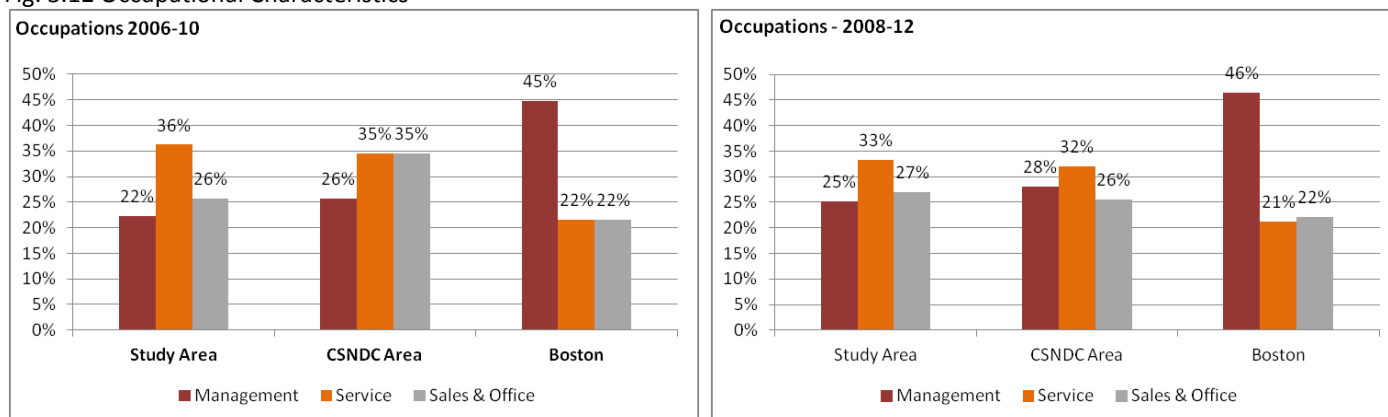


### 3.12 Occupational Characteristics

ACS Data

Another characteristic is the changing occupational categories of the residents, often higher proportions of employment in managerial and professional jobs. With reference to three leading job types studied here, - Management, Services and Sale & Office, Boston dominates the management jobs while the Study area and the CSNDC show relatively modest gains in management jobs and appear almost identical in the three job types. Over 1/3rd of the jobs are in the service sector for the two study areas.

Fig. 3.12 Occupational Characteristics

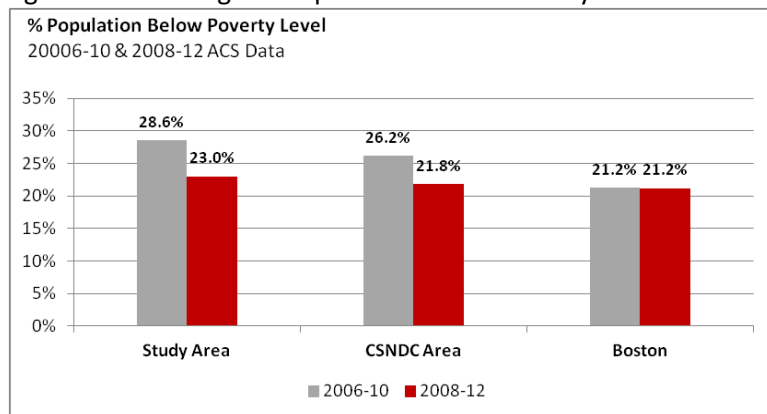


### 3.13 Poverty Level

#### ACS Data

The percentage of population below poverty level has stayed around 25% in the Study area as well as the CSNDC Service Area, with noticeable reductions in recent years. However, Boston average is significantly better with no clear decline between 2000 and 2010 at approximately 21%. But the two study areas show a decline of 5 percentage points during the same period.

Fig. 3.13 Percentage of Population Below Poverty Level



Some of the findings can be summarized as follows:

1. CSNDC Service Area experienced significant loss of population (7.2%) and there was a comparatively smaller loss (1.7%) in the Study Area. The ACS data (Estimates) for the two study areas, however, indicate a modest increase since 2010. Even though the Study Area is a sub-set of the Service Area, there is a substantial disparity in indicators such as population growth, racial composition, housing vacancy, and poverty level.
2. African Americans make the highest proportion of the study areas wherein their percentages show a slight decline and also in Boston. Non-Hispanic Whites in the Study Area increased from 2.2% to 3.4% between 2006-2010 & 2008-2012 and there is no statistically significant increase in the Service Area, contrasting with a minor drop for the city

as a whole. It will be interesting to verify whether the decrease in the number of African Americans was due to voluntary relocation and their homes being sold to moving in Hispanic community whose numbers have increased overall.

3. In terms of age composition, both the Study Area and the Service Area are similar to Boston's citywide trends except for the markedly higher proportion of 18 to 44 year olds hovering around 51%.

4. In the Study Area, the most significant increases have taken place for the Latino householders. Also noteworthy is the increase of non-Hispanic whites from 1.5% to 2.0%. In contrast, African American householders show a 2% decrease from 80%.

5. While CSNDC Service Area shows a decrease in the percentage of home-ownership, while the Study Area shows a marginal increase whereas Boston's percentage increased by nearly 2% from 32.2 to 34%.

6. The Household Sizes have remained relatively the same. The most noticeable variation is the smaller Household Size in Boston due to the high proportion of college students and other single person households such as the elderly.

7. There is a similarity in all three geographies with no striking difference by way of any particular period indicating low/high proportion of moving in.

8. Boston clearly stands out, in both high school graduation and college graduation rates. The citywide trend is a direct outcome of the number of educational institutions and better high school graduation rates in other neighborhoods.

9. In relation to the Study Area, the Service Area is nearly 15% higher and Boston is 50% higher in terms of median income. In terms of constant dollars Boston shows a slight decrease in income.

10. Most of the tenants in the study area paid rents in the middle and lower categories of rent classes. But that situation has changed in 2012 with a higher proportion paying very large amounts as rents.

11. The Study Area and the CSNDC Service Area have nearly 50% of the households spend over 35% of the income on housing closely followed by Boston at 43% of the households.

12. Management, Services and Sale & Office, among the three areas studied here, Boston dominates the management jobs while the Study area and the Service Area show relatively modest gains in management jobs and appear almost identical in the three job types. Over 1/3rd of the jobs are in the service sector for the two study areas.

13. Poverty level has declined in contrast to Boston where the rate remains nearly the same.

On the basis of demographic changes there is no overwhelming evidence to substantiate a clear trend in gentrification of Codman Square. Nevertheless, considering the nature and extent of development investment, particularly transit facilities, the neighborhood may see more tangible evidence in the next few years. With this backdrop of demographic changes, the next section looks at the context of Dorchester in relation to the volume of sales and median sales price for years 2010 and 2012. The section provides a comparative overview of Boston neighborhoods (Planning Districts) based on impressive data reports published by the DND of Boston City. A summary of sales and refinancing for the Service Area and the Study Area based on Warren Group data at the Census Tract level provide a more detailed view of the market activity.



## 4. Housing Stock, Housing Market Trends, and Residents

Hi Everyone,

My husband and I are considering purchasing a home in Dorchester to start and raise a family. I have heard that Dorchester is gentrifying which makes buying there more appealing. Has anyone heard this? We are looking in the Ashmont area on the west side of Dot Ave. Is this specific area gentrifying? Is it relatively safe?

Thanx.

City-Data Forum (Forum on the Internet) On Dorchester Gentrification (Boston, Cambridge, Somerville: real estate, renting, condos)

Housing market is a critical, perhaps the central characteristic, indicative of the on-set of gentrification and its slow impact on long-term residents. Higher home prices, rents and costlier leases reflect the upward trend, raise affordability levels and create changes that will gradually spread throughout the neighborhood. Bearing the brunt of an upward market are residents, tenants, and small-business owners. On a more critical trend, most of the affordable units begin shifting to market rates and even higher level of condo-conversion sets in.

The changing dynamic of the local property market in an upward trend has been extensively studied and documented based on the concept of "Rent Gap". As Neil Smith explains, **"Researchers have analyzed the phenomenon of appreciating property values for the area and also observed that property developers see a rent gap and take the next step to reap potentially high profits to be made in place of low- or subsidized rents."**(Smith 1987) There is also demand side analysis which identifies some of the factors behind gentrification such as specific demographic groups, retirees or households seeking amenity-rich core-city neighborhoods and the response of investors.

Thus locations with depressed property values during stages of distress become more valuable as new amenities and attractions create development potential for the property market and investors.

In responding to the demand for apartments, in a neighborhood with a large proportion of housing stock with floor areas, condo-conversion becomes a more feasible early option. Now there is a new group of buyers who are likely to be individuals or smaller households who may be detached from the neighborhood's family-based social fabric. This is an inescapable reality in demand-driven urban locations with potential for high density and profitable development. And the community organizations must explore ways of drawing in diverse group of households to strengthen community stability and civic engagement.

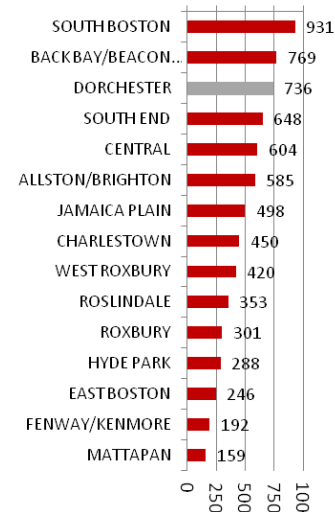
As trends suggest in terms of new developments and amenities, Codman Square housing market cannot be seen in isolation from the larger Dorchester neighborhood of which it's an important part.

#### 4. 1 An Overview of Trends in Boston neighborhoods.

This section on housing sales is a comparative view of all the Planning Districts of BRA. The sales indicators used here are: Sales volume and median sales price for years 2012 and 2013 as compiled by City's DND. Dorchester, the largest neighborhood in Boston not surprisingly ranks high on sales volume. It is critical to monitor the trends in the housing market over the next years to effectively gauge the dimensions of gentrification and formulate suitable strategies to deal with issues of displacement.

**Sales Volume 2012  
By Planning District**

Fig. 4.1a



**Sales Volume 2013  
By Planning District**

Fig. 4.1b

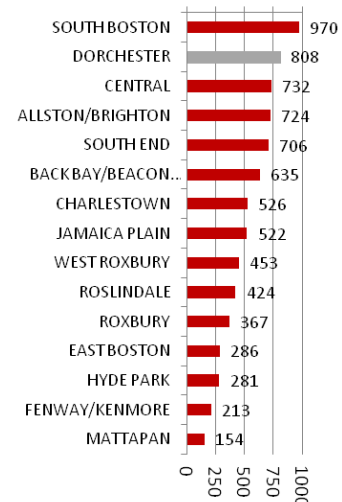


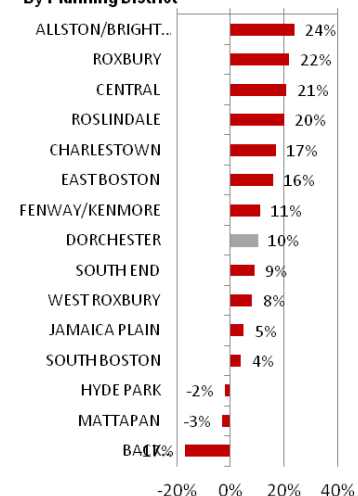
Fig. 4.1  
UNITS SOLD 2012-2013

	ALL SALES		
	2012	2013	%Chang
ALLSTON/BRIGHTON	585	724	24%
BACK BAY/BEACON HILL	769	635	-17%
CENTRAL	604	732	21%
CHARLESTOWN	450	526	17%
DORCHESTER	736	808	10%
EAST BOSTON	246	286	16%
FENWAY/KENMORE	192	213	11%
HYDE PARK	288	281	-2%
JAMAICA PLAIN	498	522	5%
MATTAPAN	159	154	-3%
ROSLINDALE	353	424	20%
ROXBURY	301	367	22%
SOUTH BOSTON	931	970	4%
SOUTH END	648	706	9%
WEST ROXBURY	420	453	8%
<b>CITYWIDE</b>	<b>7,180</b>	<b>7,801</b>	<b>9%</b>

Data: DND, City of Boston

**% Change Sales 2012-13  
By Planning District**

Fig. 4.1c



The median sales price in Dorchester is relatively low and slightly ahead of neighborhoods such as East Boston, Mattapan and Roxbury. But such a price level, with a variety of investments entering the neighborhood and the advantages of transit and quality housing can bring in a healthy diversity but also certain risks of displacements.

Fig. 4.2  
MEDIAN SALES PRICE 2012-13

	ALL SALES*		
	2012	2013	%Change
ALLSTON/BRIGHTON	\$285,000	\$335,000	18%
BACK BAY/BEACON HILL	\$644,000	\$730,000	13%
CENTRAL	\$654,750	\$712,500	9%
CHARLESTOWN	\$470,000	\$525,000	12%
DORCHESTER	\$274,600	\$325,000	18%
EAST BOSTON	\$240,450	\$319,500	33%
FENWAY/KENMORE	\$359,950	\$380,000	6%
HYDE PARK	\$258,000	\$291,000	13%
JAMAICA PLAIN	\$398,000	\$440,000	11%
MATTAPAN	\$229,000	\$296,000	29%
ROSLINDALE	\$310,000	\$340,000	10%
ROXBURY	\$249,000	\$296,000	19%
SOUTH BOSTON	\$420,000	\$465,000	11%
SOUTH END	\$610,000	\$667,750	9%
WEST ROXBURY	\$356,500	\$379,900	7%
<b>CITYWIDE</b>	<b>\$383,000</b>	<b>\$427,500</b>	<b>12%</b>

\* All Residential types  
Data: DND, City of Boston

Median Sales Price 2012  
By Planning District

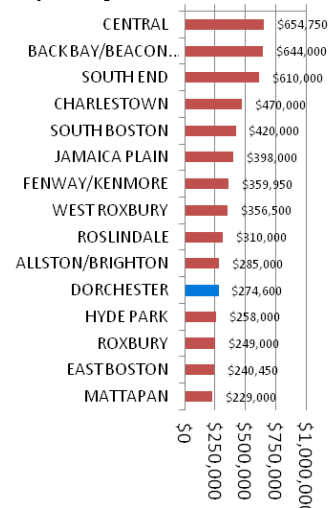


Fig. 4.2a

% Change Median Price 2012-13

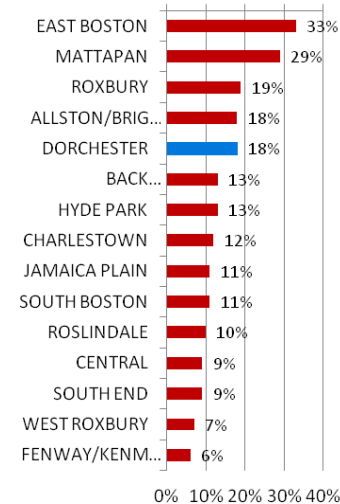


Fig. 4.2b

Median Sales Price 2013  
By Planning District

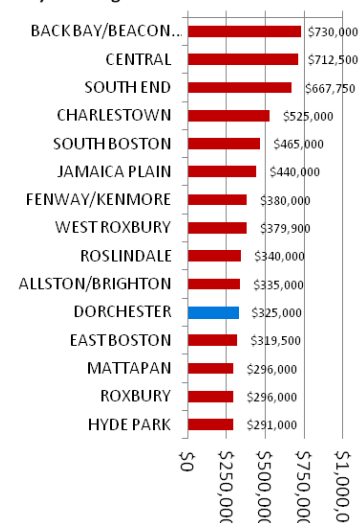
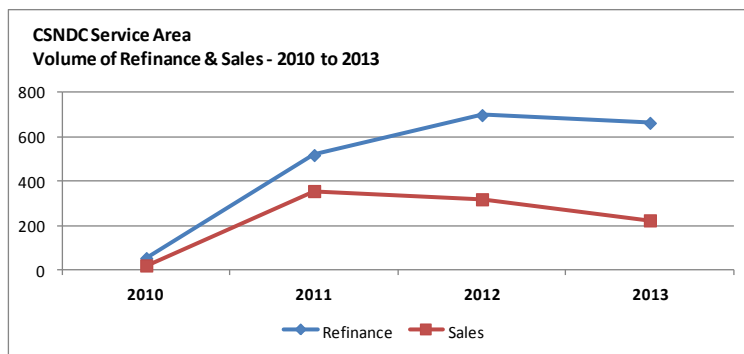


Fig. 4.2c

### 4.3 Volume of Refinance & Sales CSNDC Service Area - 2010 to 2013

Fig. 4.3 Volume of Refinance & Sales  
(Data Source: Warren Group)



The trend lines illustrate the increasing volume of sales and refinancing early in the decade but gradually falling over the three year period from 2011 to 2013. The decreasing rate of refinancing

is more pronounced, perhaps reflecting the drop in consumer confidence and lack of incentive to any home improvement in a very inclement financial environment particularly after the mortgage/foreclosure crisis that seriously impacted Dorchester.

The decreasing rate of refinancing is more pronounced, perhaps reflecting the drop in consumer confidence and lack of incentive to any make-over in a very inclement financial environment.

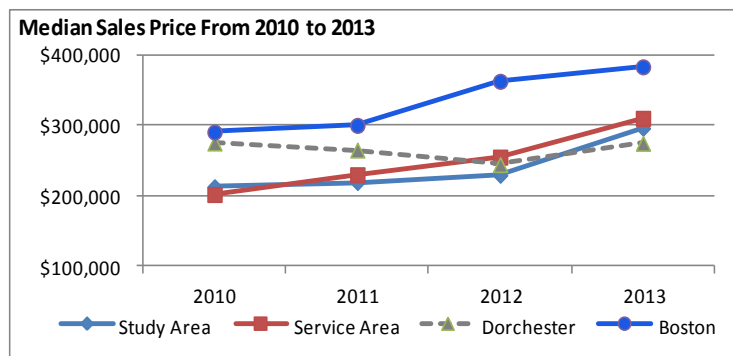
### 4.4 Annual Change in Comparative Median Sales Price From 2010 to 2013

The chart shows changing median sales price of all types of housing for the four geographic areas: in contrast to Dorchester, median sales price of the two geographies - the Service Area and the Study area, are showing substantial price increases of approximately

\$100,000 from 2010 to 2013 though significantly lower than Boston's average. The flat nature of Dorchester market may be seen as a long hang-over of the serious phase of foreclosures (Dorchester was most adversely affected in terms of home foreclosures.)but

that phase is literally over. And with the type of development investments discussed in Section 5 and significant gains in market confidence, Dorchester may enter a phase of neighborhood change with inevitable ramifications to Codman Square.

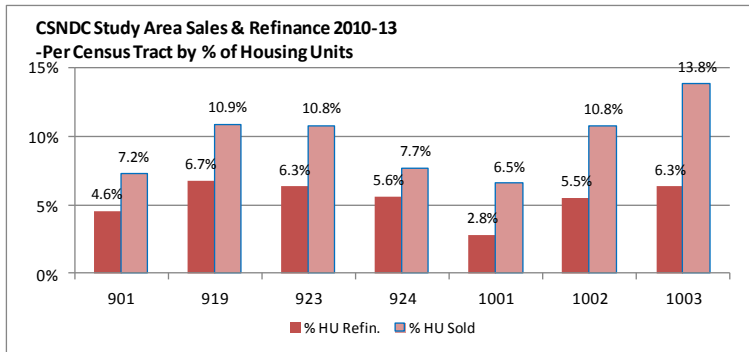
Fig. 4.4 Annual Change in Median Sales Price



The graph shows significant increases in median sales price in the CSNDC area in contrast to Dorchester neighborhood as a whole.

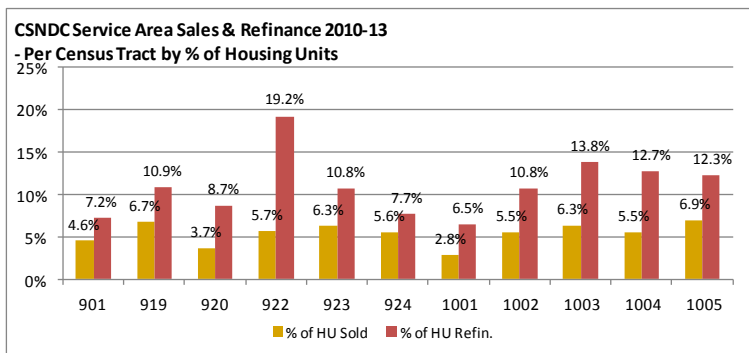
#### 4.5 Trends in Sales & Refinance by Census Tract (2010 to 2013) CSNDC STUDY Area

Fig. 4.5a Trends in Sales & Refinance



#### 4.5 Trends in Sales & Refinance by Census Tract (2010 to 2013) CSNDC Service Area

Fig. 4.5b Trends in Sales & Refinance



The line graphs for the Study Area & the Service Area represent variations in sales-refinance activity by Census Tract. Tracts 922 & 1003 show substantial % of refinancing. With certain familiarity with the residential characteristics, neighborhood and field staff will be able to identify the reasons and the status of transactions.

## 4.6 Overview of Affordable Housing In Dorchester

Central to any strategy to counter the impact of gentrification on low- and moderate-income requires a sustainable inventory of affordable housing to mitigate the effects of rising housing costs and the risks of displacement. Dorchester has 14% of the neighborhood housing categorized as affordable by Dept. of Neighborhood Development (DND), City of Boston. The proportion of affordable housing units in Boston falls within the middle range in terms of their distribution among the Planning Districts.

## 4.7 Affordable Housing Units

### By Planning Districts

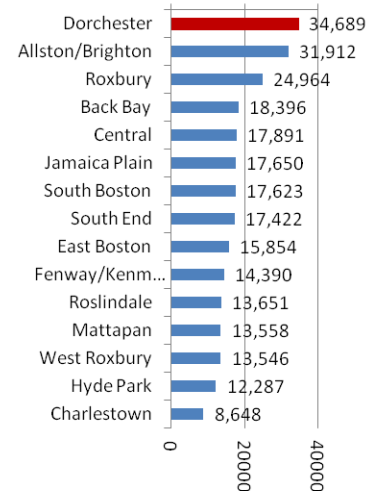
Fig. 4.7 Affordable Housing Units By Planning District

Source: DND, City of Boston

	Number	%	% of Boston
Back Bay/Beacon Hill	1,046	6.0%	2.0%
Hyde Park	892	7.0%	1.7%
West Roxbury	1,349	10.0%	2.6%
Roslindale	1,485	11.0%	2.8%
Allston/Brighton	4,010	13.0%	7.7%
Dorchester	4,796	14.0%	9.2%
Fenway/Kenmore	2,060	14.0%	3.9%
East Boston	2,435	15.0%	4.7%
Central Boston	2,849	16.0%	5.5%
Mattapan	2,588	19.0%	5.0%
South Boston	3,434	19.0%	6.6%
Jamaica Plain	4,570	26.0%	8.8%
Charlestown	2,326	30.0%	4.5%
South End	7,139	41.0%	13.7%
Roxbury	11,220	45.0%	21.5%
<b>TOTAL</b>	<b>52,199</b>		<b>100%</b>

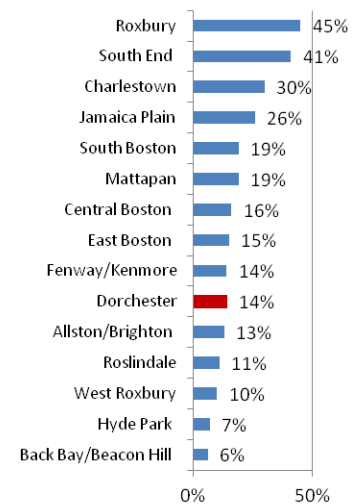
Total Housing Units 2010  
Units by Planning Districts

Fig. 4.6



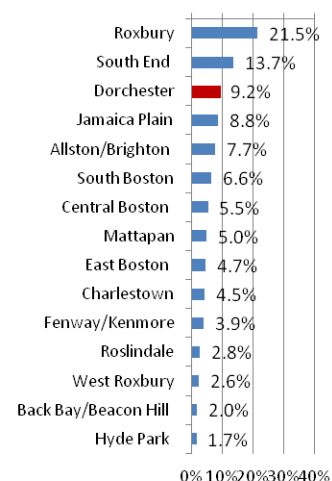
Affordable Housing 2011  
% of Total by Planning Districts

Fig. 4.7a



Boston's Affordable Housing  
Planning District Share of Units 2011

Fig. 4.7b



#### **4.8 A Case for More Affordable Housing in Codman Square**

Three factors are reinforced by the above data with reference to Dorchester.

- a. Dorchester has the largest housing stock for any neighborhood in Boston.
- b. However, it ranks among the lower half of the neighborhoods in terms of the proportion of affordable housing units.
- c. Dorchester's share of affordable housing is well below the share of Roxbury and the South End, where already significant trends in gentrification have been reported.

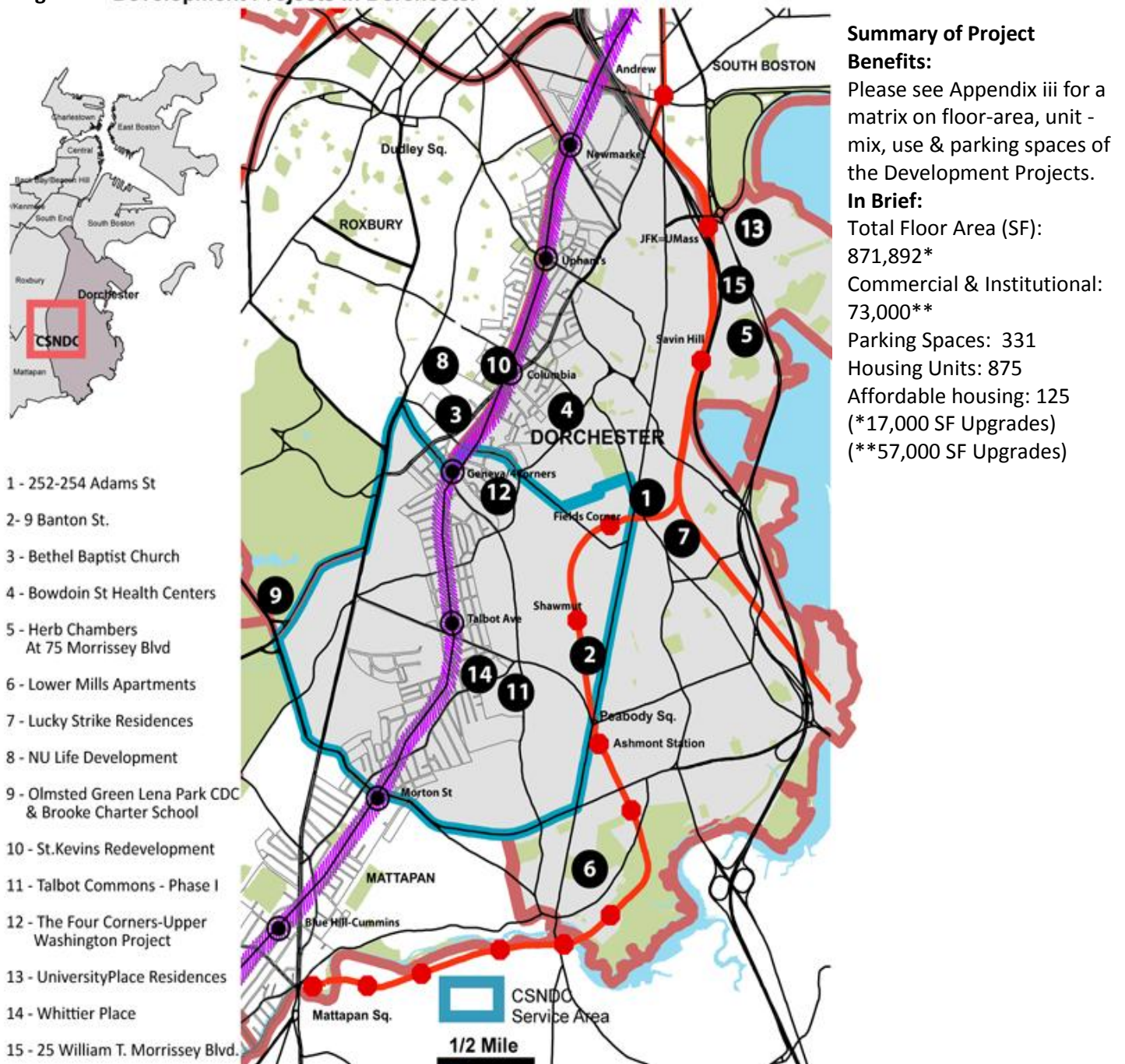
With some of the distressed residential blocks located in Codman Square there is a strong need to stabilize the community and ensure the affordability levels are maintained.



## 5.0 Overview of Development Projects in the Planning District of Dorchester

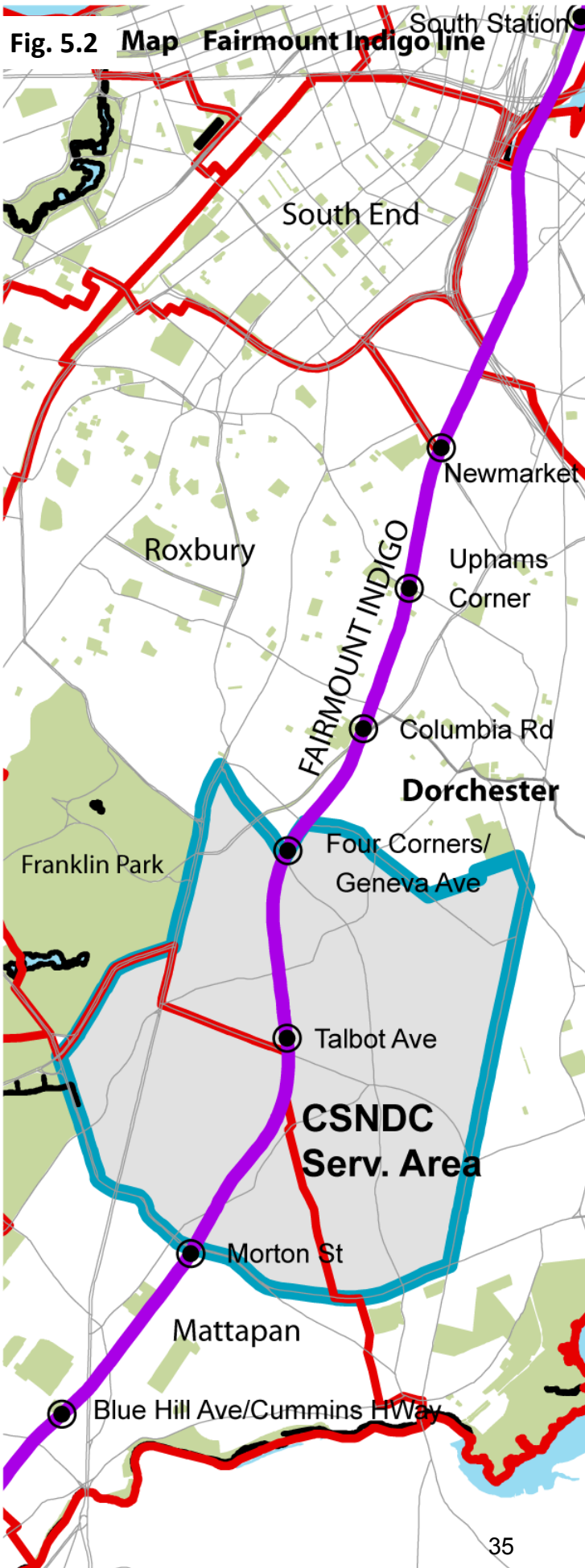
In recent years Dorchester area has seen a variety of public sector investments: most importantly MBTA's modernization of Red Line and the in-progress Fairmount Indigo Line, BRA's Initiative for Dorchester Ave Corridor, collaborative projects such as Carruth Transit Oriented Development, and a number development investment by private entities. Undoubtedly the amount of investment and their outcomes will revitalize the neighborhood emerging out of a phase of housing distress. In reversing the trend, however, some of the investments such as transit upgrades to Ashmont and the Fairmount line will make the area more attractive and more convenient to residents and the workforce. While it is not feasible to assess the impacts of development projects in a technically adequate manner in this report, the community needs to be aware of the scope and location of new development projects to better understand their implications.

**Fig. 5.1 Development Projects in Dorchester**



## 5.1 Summary of BRA-Approved Development Projects in the Planning District of Dorchester

<b>252-254 Adams St</b> <b>1</b> Building Size: 18,000 sq ft Uses: Rental/Residential Residential Units: 15 Parking Spaces - 14 Demolition of the existing four structures at the site and the construction of a new four-story residential building containing fifteen units and 14 parking spaces	<b>Lower Mills Apartments</b> <b>6</b> 2262 Dorchester Avenue Land: 61,097 sq ft Building Size: 127,934 sq ft Uses: Rental/Residential Capital improvements by the Boston Housing Authority at the existing Lower Mills Apartments at 2262 Dorchester Avenue, which includes 177 units.	<b>St.Kevins Redevelopment</b> <b>10</b> 516-530 Columbia Road Land Sq. Feet: 116,516 sq ft Building Size: 97,000 sq ft Uses: Rental/Residential 80 units of affordable housing in three buildings
<b>9 BANTON ST.</b> <b>2</b> Land: 18,188 sq ft Building Size: 31,667 sq ft Uses: Residential Renovation of entire front of building into 24 residential units with 50 parking spaces on first floor.	<b>Lucky Strike Residency Project</b> <b>7</b> 289 Adams Street The proposed mixed used building includes 4 commercial spaces, 22 units of residential apartments (19 market rate and 3 affordable), and 14 Off-Street parking spaces. The building will be a 3-story wood-frame structure at the corner lot of Park, Adams, and Lincoln Street. The building will be constructed above grade. The first floor will be four (4) commercial spaces; the second and third floor will be 22 rental residential apartment units. There will be paved parking for 14 Off-Street parking spaces.	<b>Talbot Commons - Phase I</b> <b>11</b> 14 New England Avenue Land: 19,815 sq ft Building Size: 24,015 sq ft Uses: Rental/Residential Construction of 18 affordable rental housing units including 3 dedicated artist live/work spaces; all affordable, (60% AMI or below); with 7 parking spaces
<b>Bethel Baptist Church</b> <b>3</b> 157 Stanwood Street Land: 14,000 sq ft Building Size: 38,000 sq ft Uses: Institutional Bethel Baptist Church Ministries proposes to demolish the existing garage on the site and to construct an approximately 23,436 gross square foot, 3-story place of worship and community center	<b>NU Life Development</b> <b>8</b> 71-79 Brunswick St and 400-402 Blue Hill Ave Land: 15,118 sq ft Building Size: 24,712 sq ft Uses: Residential/Retail Residential Units: 16 Proposal calls for the construction of 10 townhouses along Brunswick St and 6 residential condominiums above a ground floor retail space with 16 parking spaces.	<b>THE FOUR CORNERS-UPPER WASHINGTON PROJECT</b> <b>12</b> 324 Washington Street Building Size: 49,758 sq ft Uses: Rental/Residential Construction of 35 residential units in two buildings and 3,200 SF of ground floor for commercial use.
<b>BOWDOIN STREET HEALTH CENTER</b> <b>4</b> Project Description: BIDMC 2013 IMPA/Small Project Review proposes the Bowdoin Street Health Center Addition Project - includes interior renovations of approx. 4100 SF addition for expanded outpatient clinical space including a Wellness Center.	<b>OLMSTED GREEN LENA PARK CDC AND BROOKE CHARTER SCH</b> <b>9</b> 156 American Legion Highway Land: 114,124 sq ft Building Size: 57,000 sq ft Uses: Education Proposal calls for the renovation of the existing 57,000SF structure; upon completion, 49,000SF of space will be used by the Edward Brooke Charter School and 8,000SF of space will be dedicated community space for the Lena Park CDC	<b>UNIVERSITY PLACE RESIDENCES</b> <b>13</b> 150 Mount Vernon St Land: 184,816 sq ft Building Size: 170,000 sq ft Uses: Rental/Residential 184 residential units and 83 parking spaces
<b>HERB CHAMBERS AT 75 MORRISSEY BLVD</b> <b>5</b> Land: 97,739 sq ft Building Size: 27,706 sq ft Uses: Retail The proposal calls for the renovation of the existing building onsite for use as a new Herb Chambers Certified Pre-Owned BMW Dealership.		<b>WHITTIER PLACE</b> <b>14</b> 60 Southern Ave Land: 56,000 sq ft Building Size: 39,000 sq ft Uses: Rental/Residential 14 affordable rental units within an existing apartment building and 15 affordable rental units in 4 new buildings for a total of 29 units and 20 parking spaces
		<b>25 William T. Morrissey Blvd.</b> <b>15</b> Land Sq. Feet: 102,366 sq ft Building Size: 220,000 sq ft Uses: Rental/Residential 278 residential units in two buildings and 143 parking spaces.



## 5.2

### FAIRMOUNT INDIGO LINE

Source: FTA, Livable and Sustainable Communities

#### Project Type:

Upgrade urban commuter rail stations and service to rapid transit-like levels of service; operated by Massachusetts Bay Transportation Authority (MBTA)

#### Location:

Dorchester, Mattapan & Hyde Park neighborhoods of Boston, MA (Urban)  
Upgrade urban commuter rail stations and service to rapid transit-like levels of service; operated by Massachusetts Bay Transportation Authority (MBTA)  
Funding: \$230 million

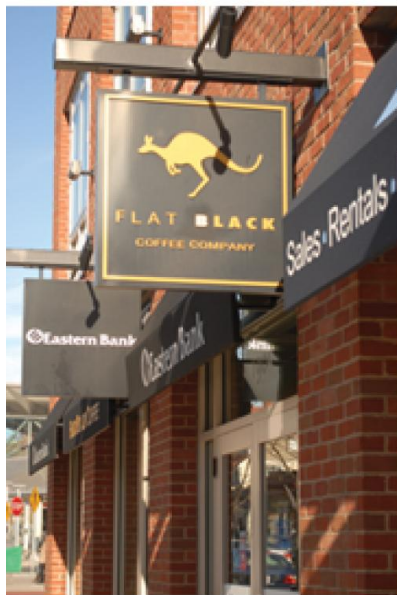
#### Project Goals

Provide more transportation choices  
Promote equitable, affordable housing  
Support existing communities:  
Coordinate policies and leverage investment  
Value communities and neighborhoods

#### Project Description

The Fairmount/Indigo Line project consists of the reconfiguration of an existing, underutilized commuter rail line (Fairmount Branch) running through underserved urban neighborhoods into a "rapid transit"-like service (Indigo Line). The project includes new and upgraded transit stations, housing and retail development, Brownfields cleanup, and service improvements along the entire rail corridor. The upgrade will greatly increase access to jobs in Downtown Boston and throughout the corridor among transit dependent, low-income, and minority communities. Thanks to coordination between FTA, HUD, EPA, local community development corporations (CDCs) and neighborhood groups, the corridor will include four new mixed use station areas with affordable housing and Brownfields cleanup. The project will improve frequency and span of service to "rapid transit"-like levels, including nights and weekends. The new service will also offer fare integration with the rest of the rapid transit network.





**Fig. 5.3**  
**The Carruth T. O. D**  
**at Ashmont**

Project Type:  
Transit-oriented Development (TOD)

Description:

The Carruth includes 74 affordable rental units and 42 market-rate condominiums as well as 80 underground parking spaces. All of the rental units will be available to households earning no more than 60% of the area median income. Eight of those units will be rented to households earning no more than 30% of the area median income. As a condition of the ground lease with the MBTA, all the rental units are on a 85-year affordable term lease. The Carruth includes 10,000 sq. ft. of neighborhood retail space, with tenants - a Wainwright Bank, realtor's office-TREG Inc, Flat Black Coffee shop, and several other stores.

Project Cost - \$53 Million

Sketch: Architectural Team, Photo: ES

## 5.4 Development Impacts

a. Of the 15 development projects listed, 10 of them are for residential purposes with a significant number of rental units with a substantial percentage of affordable housing. Some of them have integrated retail spaces to promote small businesses. Full details of the projects are not available to ascertain their economic, housing and parking significance. Approximately 1.0 Million sq.ft. of floor area will be available which will include nearly 900 housing units. Some retail and institutional expansion and significant number of parking spaces are also included. Projects of such a varied scope will create substantial change and create, a critical ingredient of investor confidence the neighborhood has not seen in decades.

b. While Fairmount Indigo Line (\$230 Million) will boost transit-ridership, only time will reveal how the stations on Talbot Ave and Geneva Avenue evolve into nodes of a high-volume transit corridor.

c. Carruth Transit Oriented Developments (TOD) (\$53 Million):

i. Transit Oriented Developments (TOD) are seen as smart growth/energy policies that effectively integrate residential facilities with retail stores near transit stops thus providing cost and time saving for both the riders and the transit administration.

ii. Some of impact the studies on TODs elsewhere find that residences within the close proximity of TODs appreciate in property value.

iii. There are instances where real estate associations and transit authorities collaborate to facilitate the construction of the TOD for mutual advantage of marketing, operational efficiency and, of course, profits.

iv. Increasing environmental concerns, travel times and fuel costs are matters of priority for the younger generation of transit users. Such a preference has found an enthusiastic customer base among younger age groups whom sociologists call, "Generation Y".

v. TOD has been implemented only selectively in the Boston Metro area and Ashmont Station and the Carruth development take pride as pioneers in Boston's neighborhood revitalization.

The range and scope of development projects and their multiplier effects will gradually bring in several economic and community benefits. Invariably it will reflect in the form of an upward movement of the housing market. Consequently there will be a need to **"Balancing the revitalization of neighborhoods while reducing the risk of displacement of low-income families poses a challenge for city officials and housing practitioners. " (Levy, 2006)**

CSNDC will aggressively move forward to channel the impacts to revitalize Codman Square's community economic base and also take steps to stabilize the community.

## 6. Mortgage Applicants (Residents & Property Owners) and Outcomes

-An Analysis of Home Mortgage Disclosure Act (HMDA) Data for CSNDC Service area

Borrowers of color have a higher share of foreclosures and less access to credit. However, the latest (2009) HMDA report reveals far-reaching and highly disturbing mortgage trends for people of color, especially when viewed in conjunction with existing data. African-American and Latino families are less likely to receive sustainable home loans; they pay more for the mortgages they do get; they are more likely to experience foreclosure; and, as a result, the gap in homeownership is rapidly growing wider between white families and families of color.

*Center for Responsible Lending, 2010*

### 6.1 Home Mortgage Disclosure Act (HMDA)

For this section of the research, we analyzed HMDA data sets from 2008 through 2012. Among other information, the data set contains information about home purchases, home purchase pre-approvals, home improvement, and refinance applications for 1 to 4 unit and multifamily dwellings.

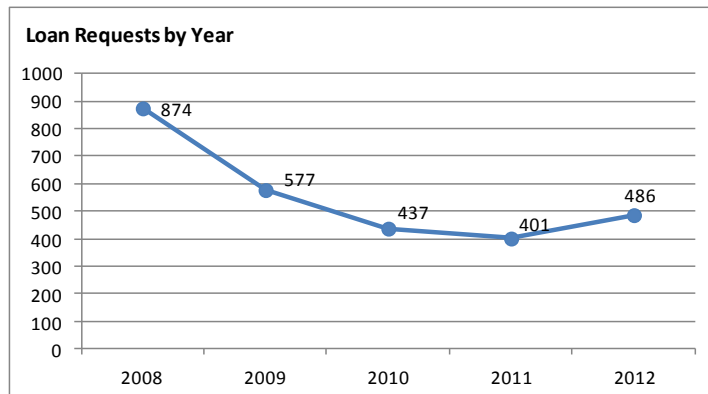
The intent in analyzing HMDA data stems from concern about the housing credit needs of residents in the study area, and where the credit has been provided by financial institutions over the past five years. For the purposes of our study, we focused on information about loan requests made, accepted and denied based on two categories – (1) Race and (2) Income of applicant. Based on the demographic study presented earlier in this document, we are primarily concerned with identifying the credit needs and responses of financial institutions to the Black and White population in the study area.

### 6.2 Analysis of HMDA Data

Figure 4.1 below shows the total number of loan applications made each year from 2008 through 2012 in the study area. Not surprisingly, the number of loan applications (for home purchases, home improvements, and refinancing) decreased sharply from 2008 to 2011; the number of loan applications fell by more than 50% in this four-year period. The figure shows a slight increase in loan applications from 2011 to 2012 – this trend also mostly correlates with information about economic growth in the same period.

**Figure 6.1 Loan Applications made by Year from 2008-2012**

Year	No. of Loan Requests
2008	874
2009	577
2010	437
2011	401
2012	486

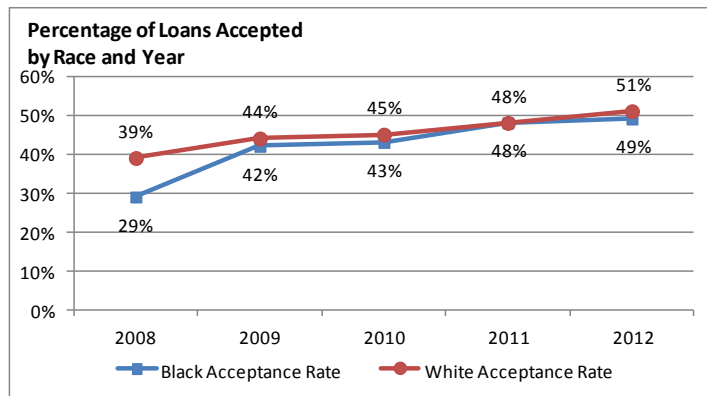


In the next step of this analysis, we observed loans originated and denied to Black and White populations in the study area. It is important to note here that the HMDA data set has separate categories for (1) Loans approved but not accepted, (2) Application withdrawn, and (3) File closed for incompleteness. For our purposes, we have focused only on (1) Loans originated and (2) Loans Denied. The difference between acceptance and denial rates for Blacks and Whites was the greatest in 2008, at the height of the economic recession. The gap closed in the following 1-2 years, but as we see from the two figures below, the gap has started to increase again, particularly since 2011. Once we obtain HMDA data for 2013 and add it to this analysis, we will get a clearer picture of the trends in acceptance and denial rates of loans for Black and White populations. As can be seen from Figure 4.2, the percentage of loans originated/accepted for the White population consistently remains higher than that for the Black population. Conversely, a higher percentage of Blacks are denied loans than are Whites; moreover, the difference between denial rates is higher than the difference between loan origination rates for the two races.



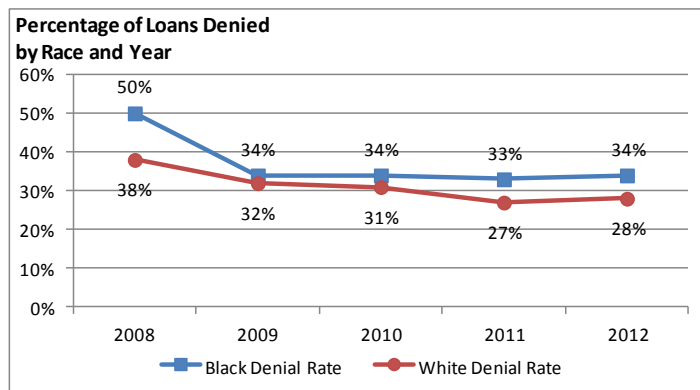
**Figure 6.2 Loans Originated, categorized by race from 2008-2012**

Percentage of Loans Accepted					
By Race and Year					
Year			Black Acceptance Rate	White Acceptance Rate	
2008			29%	39%	
2009			42%	44%	
2010			43%	45%	
2011			48%	48%	
2012			49%	51%	



**Figure 6.3 Loans Denied, categorized by race from 2008-2012**

Percentage of Loans Denied					
by Race and Year					
Year			Black Denial Rate	White Denial Rate	
2008			50%	38%	
2009			34%	32%	
2010			34%	31%	
2011			33%	27%	
2012			34%	28%	



Next, we looked more closely at the information about loans that were denied. With an aim to better identify the population that is in need of housing credit but does not seem to have access to it, we parsed the data by income category and race.

As we see in the figures below, there is no discernible trend from year to year for loans denied to the White population in our study area. However, the trend for loans denied to the Black population remains somewhat similar from 2008 through 2012, for the various income categories.

The denial rate for moderate income Blacks remains consistently high for the five-year period, ranging between 31% - 45% of loan applications.

Figure 6.4 Loans denied in 2008, by race and income category

Percentage of Loans Denied - 2008					
By Race & Income Category					
Income Category			Blacks - Loans Denied		Whites - Loans Denied
Low Income			15%		15%
Moderate Income			31%		16%
Middle Income			35%		37%
High Income			14%		24%
Highest Income			4%		6%
Not known			1%		2%

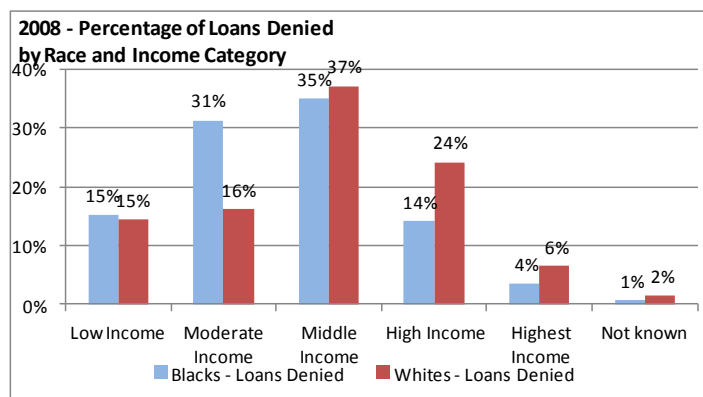


Figure 6.5 Loans denied in 2009, by race and income category

Percentage of Loans Denied - 2009					
By Race & Income Category					
Income Category			Blacks - Loans Denied		Whites - Loans Denied
Low Income			14%		16%
Moderate Income			43%		39%
Middle Income			35%		3%
High Income			7%		16%
Highest Income			0%		3%
Not known			2%		23%

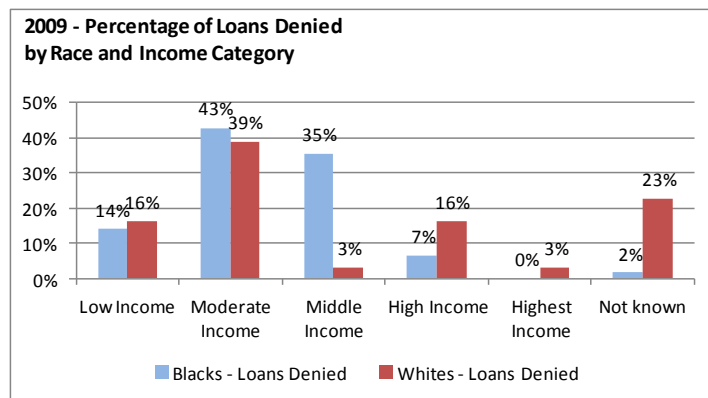


Figure 6.6 Loans denied in 2010, by race and income category

Percentage of Loans Denied - 2010					
By Race & Income Category					
Income Category			Blacks - Loans Denied		Whites - Loans Denied
Low Income			29%		11%
Moderate Income			33%		22%
Middle Income			24%		26%
High Income			7%		19%
Highest Income			2%		19%
Not known			5%		4%

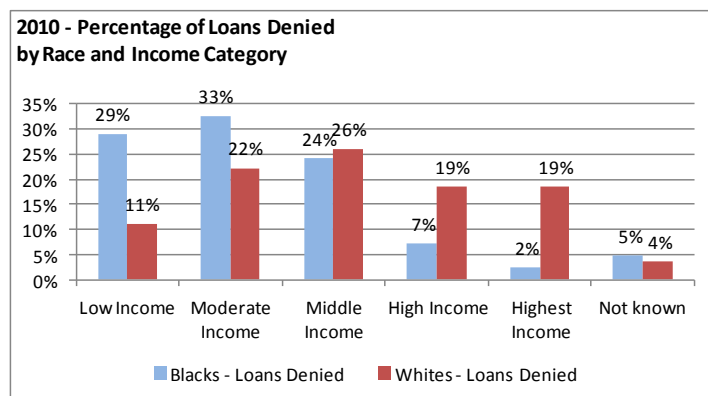
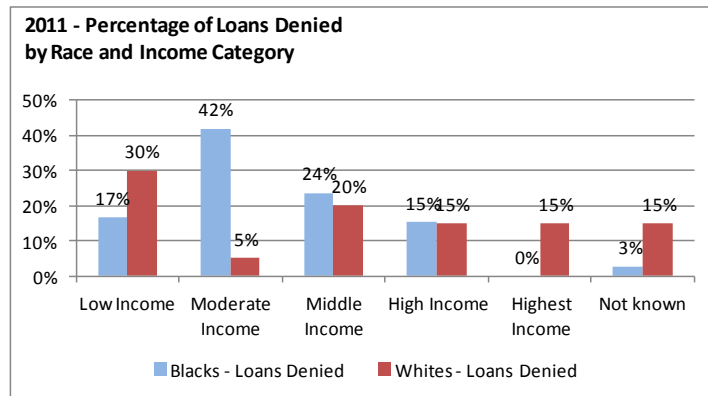
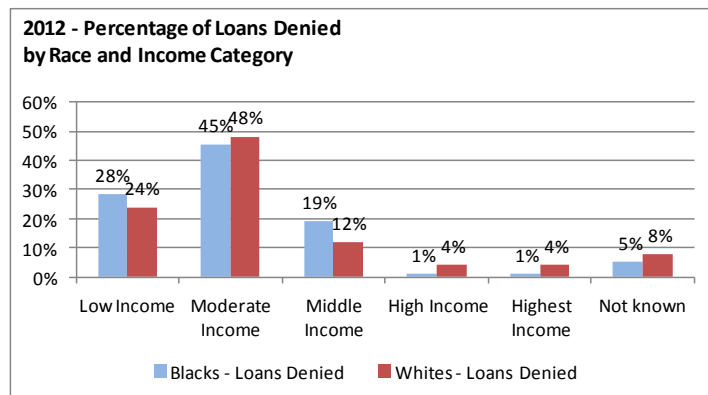


Figure 6.7 Loans denied in 2011, by race and income category

Percentage of Loans Denied - 2011					
By Race & Income Category					
Income Category			Blacks - Loans Denied	Whites - Loans Denied	
Low Income			17%	30%	
Moderate Income			42%	5%	
Middle Income			24%	20%	
High Income			15%	15%	
Highest Income			0%	15%	
Not known			3%	15%	



Percentage of Loans Denied - 2012					
By Race & Income Category					
Income Category			Blacks - Loans Denied	Whites - Loans Denied	
Low Income			28%	24%	
Moderate Income			45%	48%	
Middle Income			19%	12%	
High Income			1%	4%	
Highest Income			1%	4%	
Not known			5%	8%	



#### 4.3 Conclusion from HMDA Data Analysis (To be written up after discussion)

## 7. Lessons of Experience and Approaches

### 7.1 Stories of Displacement

**Interview 1**  
**Jessica Haddon**  
(Name changed)

Jessica is a 24-year old single mother currently living in Mattapan. She was born and brought up in the Four Corners area in Dorchester in her parents' home. Her first apartment was in Hyde Park, but she moved back to her parents' house when the apartment got too small for her daughter and her. She did find an apartment in her price range, but soon after the rent increased by \$400 within one year. After looking high and low for affordable apartments to rent, she was forced to move to Weymouth in the summer of 2013.

The apartment in Weymouth came at a price – it was moldy, the commute to work, to her daughter's school, to the doctor, and everything else she knew was too far away. Jessica felt disconnected from her family

and friends, and a trip that would usually take her 15 minutes to the doctor would take her 2 hours. Despite these inconveniences, she tried to make it work; but she eventually realized that what she saving in rent, she was spending on gas and other items.

At the end of 2013, she moved to Mattapan – to the home of a friend's mother who had spare rooms.

The only reason she can afford the rent, she says, is because it's someone she knows. It's not her ideal living situation but it will have to do for now. She has changed residences several times in the last year, while looking for an affordable apartment in Dorchester, and she continues to do so. The interview below describes her struggles in the search, and her take on Dorchester as a place to live.

#### **Before you moved out of Dorchester, where were you living and for how long?**

Before I moved out of Dorchester, I lived in the Four Corners area; I was there since birth, for 22 years. I lived in my parents' home; when I moved into my first apartment, it was a one-bedroom in Hyde Park. I have a daughter so as she grew, it got too small. So I moved back into my parents'

home until I was able to get a bigger apartment. It was in my price range, and then, my rent went up \$400 within a year. This was last year, 2012-2013, somewhere in between there. I moved out in the summer, in May 2013.

#### **Why did you move out of Dorchester, what were the reasons?**

I moved to Mattapan because my rent was reasonable, and then it went up \$400. I never really wanted to move out of Dorchester because I'm so close to everyone, but Mattapan wasn't too bad because my grandmother is there. If I could have, I would have stayed in Dorchester just because my daughter's school is in Dorchester; it's closer to the highways, in order for me to get to work. A lot of my friends have actually moved out of Dorchester, out of Massachusetts, period, because it's a little too expensive. You know, everybody is just graduating college, everyone's fighting for the same jobs that pay like nothing, so...well, it's definitely not nothing but it's not enough.

**Did anybody known to you also leave Dorchester to other towns?**

My sister moved to Brockton first; her rent was significantly less; she didn't want to live in Brockton, but she couldn't find anything in Boston. She had an opportunity to move to Atlanta with her boyfriend's father's family and obviously, it's a lot cheaper there to rent and also to own, so she went with that.

My friend moved to DC when she went to college to Howard University. She came back home, worked for a little bit, and found that it was too expensive, so she went back. She was initially living with her mother, but moved out and got an apartment; it was too expensive so now she's back with her mother. She can't come back here because I guess, it's more expensive here now than it is there. Honestly, those are probably the two closest people to me, and they're not here.

**Are there other friends of yours that have moved out for the same reason that you did, in Massachusetts?**

Yeah. A lot of my friends live in Brockton, Avon, and Randolph. Randolph is very expensive actually, it's not cheap. But Avon, Brockton, Lynn, Revere, you know, North Shore and South Shore.

**And do they work in Boston?**

Yeah, they work in Boston.

**Oh, so they have to commute every day.**

Yeah.

People with me at work live in New Hampshire and drive in every single day and I'm appalled, but they do it, everyday, because the cost of living, cost of registering and insuring your cars, it's all too much.

Everything costs so much – car, rent – I wish things were free, living should be free; everybody has to live, so why do we have to pay to live here? I say it all the time, "I wish I didn't have to pay to live". It's so hard to save because everything is so expensive – you have to eat but food is expensive, you have to clothe but clothing is expensive.

**What are the house/neighborhood characteristics that are important to you when you move?**

When I'm looking to move, the most important things that I look for would probably be heating and things of that nature, because that's really expensive. A lot of houses in Dorchester generally are older houses which have oil heating, so it's a lot more expensive because depending on if you work, you may not be able to get assistance for fueling. To fuel

your own house could be about \$1,000; I know because I dealt with that as well. When I lived in Mattapan, I had oil and I didn't really get much assistance. I was able to get emergency fuel but once that was gone, I was on my own; and I had to fill it up twice.

**Twice a year?**

Actually, the water ran off of the oil, so yeah, you would have to fill the tank at least twice a year. Or at least whenever you could just so that it's never dry.

**What factors led to your decision to move to Weymouth? What did you lose by way of convenience, connections etc. when you moved out of Dorchester?**

I moved to Weymouth for the money. It wasn't THAT much less expensive, but I didn't have to pay for heating etc. However, it was too far from Dorchester, which is my daughter's school, and from Charlestown which is where I work. I would have to fill my gas tank everyday and I can't afford to do that, can't afford to pay my rent, it's just way too much. So that just obviously couldn't work. So now, I'm back in Dorchester; well, I'm actually back in Mattapan, but I'm living with my boyfriend's mother because she has a house. I have my own space there, but I don't want to live there,

I would rather live somewhere on my own but it's just way too expensive.

**I understand. Are you paying rent?**

Yeah, I pay rent.

And is it significantly lesser than what you would have had to pay at your previous place in.

**Mattapan?**

Oh yeah! Definitely!

**Do you miss Dorchester?**

I absolutely miss Dorchester, absolutely. I miss everything about it, like having all my friends who are here, my work – it's easier for work; it's easier for my daughter's school, just in general. All of our doctors are in Boston. The travel is just a little bit too much from Weymouth to Boston.

**What are the prospects of you returning to Dorchester?**

I just want to be back to what I know, and that would mean having the support of people that I know here; and that would probably be it seeing that I am a single mother. I do have a boyfriend but we both work, so we're all over the place, ALL the time. So yeah, that would probably just be it.

**So you have the support of your parents and others here to take care of your daughter?**

Yeah, that's absolutely right.

**You said that you miss Dorchester and that you miss everything about it. Can you tell me a little more about that? You said that you've grown up here, so you obviously miss your friends and family connections here, but if you could be a little more specific?**

Umm....food, corner stores. Grocery stores in Weymouth are a little cheaper, but I know what I'm looking for here versus there, because everything is different – Weymouth is not really that diverse.

There's diversity here, there are more people, different neighborhoods, and different people. In Weymouth, it's across-the-board one type; which makes it hard when it comes to your food, cooking, and things that you're used to. You have to travel all the way to Boston to get [these things] which is ridiculous. And the fact that my doctors and everything is in Boston. For example, from here to my doctor's is a 10-15 minutes drive, maybe half an hour on the T, if that. I miss all of that. When I'm in Weymouth, if I know that I have a doctor's appointment, I have to leave three hours early to make sure that I make it in time; then there's traffic on the highway, and it's just ridiculous. I used to get off at 6:30 in the evening and I didn't get home until 8 o'clock, because it used to be rush hour on [Route] 93.

Dorchester is just so local and in the middle, and you can get to it like \*snaps fingers\*. For me, it's like Downtown Boston – everywhere I need to go, I'm right in the middle. But in Weymouth, I just feel so far away.

**And I'm sure a part of it is also that you felt far away from your family and friends?**

Yeah, I felt like nobody was going to come visit, nobody would want to. I didn't really ask anybody, I wasn't there that long.

**How long were you in Weymouth?**

I was in Weymouth for three months. But I couldn't continue to do that.

**So are you still on the lookout for a new place in Dorchester?**

Absolutely, but it's so expensive, ridiculously expensive.

**And do you think it's got expensive steadily over the years or have rents spiked up suddenly?**

I feel like it did suddenly spike up, but that might just have to do with the economy. People are losing their houses; and I understand but I feel like that just makes it harder for middle-class working people or low-class working people like myself. I don't make much money but I can't

afford to pay \$1,300 on rent and then utilities, because by the end of the month, that's ALL of my money, and I can't afford to pay for my daughter to go to school. I can't afford to pay my car loan, and I NEED my car. I can't afford groceries; I can't get public assistance, so it's just...

**And do you think this is all over Dorchester or only in particular neighborhoods?**

All over Dorchester; I looked ALL over Dorchester, everywhere and probably the least expensive that I've seen is maybe \$1,300 and that's a lot of money. That's the LEAST expensive for a 2-bedroom which is what I need. I wanted to go smaller, and maybe I can find something for \$1,000, but I have a 5-year old daughter and a boyfriend who would probably be around. So, what's best for me is to try to wait and figure it out, but things are just changing so drastically that you never know what the situation is going to be.

**And how long do you think it might be before you find a place of your own in Dorchester?**

**Even if it's a personal goal that you've set?**

I need to be very persistent in my search and wait [till I find something]. I wanted to give myself until March, but I feel like that might even be

too soon. But if I give myself until March, and I save and look steadily, then maybe not Dorchester, but somewhere in the surrounding areas, I might find something that is reasonable, and what I need, as far as my commute.

**What are these neighborhoods near Dorchester that you're referring to?**

For me, particularly, I would say Mattapan, Roslindale, and not so much Roxbury. From what I've heard, isn't Roxbury.....very expensive. Actually, Roslindale is quite expensive too – Roslindale, Jamaica Plain – but I think you can find reasonable stuff there. A lot of places in Dorchester that are decent are mice-infested, and have mold. I have allergies, my daughter has eczema, and you never know what that could trigger. I want to find quality, so that's why I don't want to rush myself into anything, I'd rather find quality at a reasonable price. Because if it's not [good] quality, you don't want to stay there because of all those reasons. So that's probably why I'm in the position that I'm in right now...

**So, you said that you would look in Mattapan and Roslindale. When you were looking for a place last year when your rent went up and you moved to Weymouth, at**

**that point, did you hunt around more in these neighborhoods?**

I did, and I found that Mattapan is becoming pricey, but I guess it depends on the quality of their homes; they are well taken care of which is why they do increase the rent. But the home that I was in, there were a lot of things that weren't taken care of, so I didn't see \$1400 being necessary for it.

So, I thought, "Ok, maybe I'll get a roommate", but again, I'm very personal so I couldn't do it. And I have a child, so I didn't want to do that. So I moved to Weymouth, to a landlord who didn't really care about his property, and there was mold, and it was just gross.

**You mentioned that you're still searching and you've looked for apartments in the past – how do you look for it?**

I look for apartment listings – I check craigslist. If I happen to see a "For Rent" sign, I will call and inquire, but I haven't seen anything that's worthy of what they're asking for. Or, not even in a decent enough neighborhood.

**Have you ever, by word-of-mouth, found something or asked them to be on the lookout?**

Yeah, I have; I ask my parents all the time. I ask my cousin who is a homeowner. But



places that are reasonable are taken.

**And do you know who they're taken by? As in, people like you? Are they older?**

Older people, normally. Or like, mid-life – like 30s, 40s; some families, some are not.

**You've lived in Dorchester all your life – can you tell me a little bit about how you've seen it change over the years? And what are your thoughts about those changes?**

Honestly, I've seen a lot of change for the better as far as neighborhoods are concerned – they are a lot cleaner; they weren't so bad growing up but they are a lot cleaner, seems like they're putting a lot more parks, and play areas into place. They're taking care of the streets better, making sure that they're well lit, street signs. There's food within walking distance; there are things that you want growing up as a kid – you want to go to the nail salon, there's a nail salon; you want pizza, there's a pizza shop; you want Jamaican American food, there's a Jamaican restaurant, Hispanic restaurant, things like that. Things that weren't there are there, and things that have been there are still there that haven't really changed much but it's just something that's good to still see there.

**And in terms of the people that you see, the residents whether renters or homeowners, do you think that make up has changed over time?**

Where my mom lives, absolutely not, the people are exactly the same. There hasn't really been very many move-outs and move-ins, except for one house – I think it's just one of those houses where people move in, move out, move in, move out. But it doesn't happen very often.

Other than that, all the people, at least on my Mom's street, they are all homeowners and they have all been there watching me grow up from a baby on up. And I feel very safe there than I would elsewhere. Honestly, my fear of moving is not knowing who I live with or my surroundings and surrounding people. For some reason, I just don't trust it. I know plenty of people whose homes have been broken into; some are not even broken into, the door's been pushed in like somebody waited, someone you know, somebody around you, or maybe even your management company. That's another thing that I'm waiting for – I'm waiting to find something by word-of-mouth of somebody that I do know so that I can feel comfortable, because I don't feel comfortable in

every neighborhood in Dorchester. But in the particular neighborhood that I grew up in, it's see something-say something, and that's just how it's always been. And I'm sure that that's how it will always be. So, I definitely miss that. I know that I could sit on my porch all night and if my mom's not home, somebody is going to tell her, "She was outside all night, she was misbehaving", you know? I like that, and you don't have that everywhere.

**You said that there are some neighborhoods of Dorchester that you don't feel particularly comfortable in? Can you tell me which ones those are and why?**

That would probably be down Norfolk area, I think it's too congested, too many people and not enough space. My mom's street, there's probably five houses on the street, 2 on hers and maybe 3 or 4 on the other. All in all, it's not tight but all the people, we're all close knit. And because it's so congested, you don't have space, you don't really get to know people, and some people are just in and out. I'm not interested in that.

**Is there anything else you'd like to share with me about your story?**

I just want to come back home, but it's just so expensive!

**You moved out of  
Dorchester because it was  
too expensive, but if that  
could be fixed, would  
you move back to  
Dorchester?**

I would move back in a heartbeat, yes. I would fly back.

**Interview 2**

**Alicia Lafountain**  
(Name changed)

Alicia is a 43-year old single mother currently living in Dorchester. She was born and brought up in Roxbury, but moved out in 2013 when rents escalated beyond affordable levels. After looking for apartments in several parts of Roxbury, and realizing that they were far more expensive than her budget allowed for, a friend recommended a family-owned house in Dorchester that was up for rent.

After some deliberation, Alicia moved into the house with her son in November 2013. The space is great, she

says, but it isn't Roxbury, it isn't home.

Alicia always had dreams of buying in the Roxbury area whether it be Fort Hill or somewhere else. She saw the early signs of demographic change and displacement of residents way back in the early-mid 1990s, when low-income residents were being urged to move to Brockton, but she "just didn't believe it".

Before she had her son in 2007, Alicia lived in an apartment and it suited her needs, but post-2007, she thought that she might be outgrowing it. The recession hit soon after, forcing her to not disrupt her housing situation. In 2009, though, she noticed that her rent was increasing slightly. That, to her, was one of the signs that people were finding some value in Roxbury. She noticed her neighborhood changing – new homes were being built, old homes were being remodeled and sold at prices never before heard of. That's when her worst fears were confirmed – something was definitely changing there. Between 2011 and 2013, her rent had increased by almost \$250 – that is when she decided that she had to move out, because rents would continue to increase. Her priority was to find a place to live that would be an improvement on what she had then; she had a son, so she wanted to be in an area that was walkable and

friendly. She soon realized that any place in Roxbury that met her expectations was outrageously expensive; "for a decent 3-bedroom in Roxbury, I couldn't find ANYTHING under \$2,500". Unlike most others in a similar position, she was fortunate enough to find a house in Dorchester through a friend, at a reasonable rent. She had never imagined that she would have to move out of Roxbury, and it took some hard decisions on her part to move to Dorchester. In her words, "I couldn't pass it up. The rent was lower than what I was paying, it was a 3 bedroom in a duplex, in a house. So I moved there in November 2013".

As she's beginning to adjust to the change, she misses the conveniences she had in Roxbury – from ease of transportation to other personal conveniences. She used to be able to walk to the T stop in a few minutes, was a short car ride from work and her church; she's no longer close to her barber, cleaners, bank. It's definitely going to take some getting used to. She concluded on a note expressing her disappointment with what Roxbury has come to be, and her opinion that it will be much like the South End in a few short years.

The interview below describes her attitude and perceptions about the changes in certain

neighborhoods in Boston, and her personal struggle to find a house, neighborhood and community that her son can grow up in and have the same opportunities that she did growing up in Boston.

**Why don't we start by having you give me a brief account of your story and I'll delve into my questions after?**

Sure.

I was born and raised in Roxbury, I'm 43 going on 44. I thought that if I was going to leave Roxbury, I was going to leave Massachusetts, I NEVER imagined that I would live anywhere else. I always had dreams of buying in the Roxbury area whether it be Fort Hill or somewhere else. I worked in the CDC world for a while, in various places, and I thought I saw this coming, but I just didn't believe it. I remember the moments where there were people knocking on our tenants' doors, and saying, "Come move to Brockton, we'll give you a Section 8 certificate". Oh yes, I remember all those days. I remember organizing our tenants to say, "No, we're not leaving"; this was way back in 1993-94.

So, I could see it coming, and I thought, "I'm going to organize, I'm going to do what I need to do but they're not going to push me out of Roxbury". I lived in an apartment building; it was ok, I was happy. I was

working at a job that had me traveling a lot at the time; I traveled most of the years between 1999 and 2004, so being in that apartment worked for me. I had my son in 2007, and slowly thought, "Ok, I might be outgrowing it". But then the recession happened, and I decided that I had to stick there, no matter what, because I wasn't going to be able to buy. Soon after that, probably in 2009, I noticed my landlord creeping up on the rents, and I thought, "There's DEFINITELY some value that people are finding in Roxbury". I noticed my neighborhood changing; there was a rooming house that had gone for approximately \$800,000, which was absolutely unheard of!

There was another house that had gone up on my street, it was one of those brownstone houses. I grew up on Alaska Street, right off of Blue Hill Avenue, somewhat in the Dudley Street area. That street was the demarcation between DSNI etc. One of those brownstones went for approximately \$500,000, and I thought, "What is going on! And who is moving in?"

These were white families, these were people coming in and developing these houses. Someone else had started developing a house somewhere around 2006-2007; it was one of the biggest houses on the street,

converted it to a condo and sold it for \$300,000. As I was watching that happen, I thought to myself, "Oh oh, something is happening". Around 2009, my rent began to slowly creep up, and between 2011-2013, my rent increased by \$200-250. I knew then that that was my last year there because the rent would continue to creep. I paid that amount of money for that year, but was steadily trying to find somewhere to live. And because I had my son, I really wanted it to be an improvement on where I was living. I didn't necessarily want to be in an apartment building, but I wanted it to be an area that was walkable and friendly. And everywhere in Roxbury that was like that, whether it was a house or an apartment, was outrageous! For a decent 3-bedroom in Roxbury, I couldn't find ANYTHING under \$2,500. I happened to be talking to a friend and she owned a duplex in Dorchester with her parents who had decided that they wanted to downsize because they were retiring. She said that they were looking to rent, they didn't want to necessarily sell and asked if I would consider taking it. And I thought, "Oh my god, I don't know if I want to live in Dorchester" but after some hard discussion with friends and family, I decided that I couldn't pass this up. It was

less money than what I was paying, it was a 3 bedroom in a duplex, in a house. And so I didn't pass it up. So I moved there on November 30 [2013]; it's right off of Gallivan Boulevard. I'm adjusting; I definitely miss Roxbury, I miss the conveniences of Roxbury. I live at the split of Morton and Gallivan, so, it is somewhat convenient but not AS convenient. I used to be able to walk down and get to Dudley and Ruggles within seven minutes from my house. I was only a fifteen minute car ride away from work, WITH traffic. My church is in West Newton but I was right off the highway, so I could get there door-to-door in fifteen minutes; traveling to the airport was also easy. I have not yet traveled to the airport from the new place but I do wonder how much it will cost me to and from the airport! So it's those conveniences that I sorely miss. I miss my own personal conveniences – I got to go down to Roxbury to get my son's haircut because that's the only barber that I trust, the stores, my banking, my cleaners, all of the things, I just miss them. When I think about it, I feel, "Oh my god, I am not that close anymore". So there's an adjustment there. I'm disappointed that Roxbury has gotten to the

place where it is. I honestly feel that in the next 2-3 years, it's going to be very much like South End, I really believe that. Yeah, as part of this study, I've been reading a lot of journal articles, newspaper articles, etc. and that's what I've been seeing. You said that it was this way since the 1990s, we're now a good twenty years from then.

**When you were looking for a place before you moved into this house in Dorchester, and you found that rents were nothing less than \$2,500 for a 3-bedroom, what would you have thought would have been a reasonable rent?**

I was willing to pay up to \$1,700 or \$1,800; \$1,800 was the top of my mark. These were small units, and it was not what I had envisioned I would be paying. So I was never going to pay \$2,500, ANYWHERE. For me, it's more of a principle. If I'm going to pay above \$1,800, I might as well go and buy and pay mortgage and it's done, instead of paying into this black hole. Which makes perfect sense, I agree.

**How long were you living in Roxbury?**

I was there my whole life. I was born and raised there; I lived on that street. My mother is from North Carolina, when she came to Boston, she lived in the South End, and then was

quickly pushed out of the South End into Roxbury, and they lived in a place called Maison Court which is a part of the beginning of Dorchester, right off of Seaver Street. That's where I was brought when I was a newborn, but quickly, we ended up on Alaska Street. I don't have memories of living anywhere else but Alaska Street.

**Why did you move out of Roxbury? What were the reasons?**

I think that the only reason why I left Roxbury [was because of the rapidly escalating rents]. Thankfully, I've never been a victim of a crime there, I'd never been mugged, never been violated personally. I knew others who had, but I had NEVER been violated personally, so it wasn't a safety issue for me. It wasn't any of that. It was heartbreaking to leave. I built a community around me that I miss a LOT.

**If rents were reasonable, would you move back?**  
Absolutely, yes.

**Do you see yourself moving back to Roxbury?**

I would love to, but I think that at the rate that it's going, I won't be able to. I don't know if I'll ever get used to this. I honestly don't feel like I will. There will be some adjustments that I'll make but I'll always long to

go back. I think unless the bottom falls out of this, which I don't see coming, [I wouldn't go back]. Roxbury is going to be the place to be, with the City coming in, putting municipal buildings there. They're getting stricter on the residency laws – if you work for the City, you have to live in the city, etc. They're looking at that a bit more closely, so the need for those areas will be higher. And, landlords and others are just going to...I don't want to say 'take advantage of' because I don't want it to seem negative on their part; I probably would do the same thing, I hope that I wouldn't but if the opportunity presented itself, I probably would.

**Did any of your friends or relatives move out of Roxbury for the same reasons?**

I had a couple of friends that were renting at Fort Hill, and the thing that was happening at Fort Hill was that med students were staying in Boston with all these incentives for them to stay. And landlords decided, "Oh, there's no way I'm going to pass up this opportunity", so they were raising the rents and [that lead to elders moving out]. So yeah, I know a couple of friends that left Roxbury. One particular friend is just angry. He and I grew up together in Roxbury. He said, "You know what? I'm done,

I'm just done". He's raised his kids there, and he said to me, "I'm just done, I'm NEVER going back". And I said, "No no, you can't say that", but he's adamant. He feels betrayed by it all and I get that, I DEFINITELY get the feeling because I feel similar but my stance is not so strong that I wouldn't go back if presented with the opportunity.

**So do you think this is a deliberate move, a "calculated" move, whether it's by the city or some other parties?**

Yes, it is absolutely calculated. When I think about it, there's South End, South Boston, Roxbury, Jamaica Plain, and probably what we're seeing is the very early signs in Dorchester, all of these neighborhoods. It seems to be following a geographic pattern. Mission Hill is in there too. Look at the route that it's coming, oh absolutely! This is absolutely calculated. In my opinion, who's getting the short end of the stick is people of color. You shift them here, then you shift them there, then you shift them again, and you make it impossible for them to live decently. And that impacts communities of color the most. In my eyes, we are really the most displaced people, when it comes to the city of Boston. Look at areas of Dorchester – I used to manage the Baker Chocolate Factory and I got

to know the neighborhood really well. There were people that had been there for generations upon generations; they all lived in the same house which just got passed on along the generations. You don't find that in these communities; you just don't, it is a rarity to find it. It is very calculated, it is very calculated. It started in the 1960s and 70s with the South End.

Somebody finds value in it and says, "Oh oh, I bet I could make a lot of money". I have friends that grew up in homes in the South End, that are going for millions of dollars in sales. Millions! And it boggles my mind to think that the South End has grown to the place it has. Jamaica Plain is not much different. In the mid-late 1990s, I was managing property on Sumner Hill; there were people there who had paid \$1 for a house. My boss had paid a dollar for her house; she bought this house in the late 1980s. She paid a dollar for her house, because it was in an area that nobody wanted to live in; this was on Paul Gore Street. Now, when you think of Paul Gore Street, you think, "Oh my god!"

You've got all these beautiful storybook homes, people bought these homes for a dollar.

In the late 1980s! It's not that far back... It's not that far back. She bought it in the

late 80s; she and her husband rehabbed the house. That was a chore back then, of course. But now if they sold that house, they would probably get about a million dollars for that house. A DOLLAR investment!

### **Wow!**

And, THAT was so calculated, it was SO calculated; the history of red lining, and all that. For me, that was just another form of redlining, and look at who they were offering those opportunities to because “they were trying to make the community livable”.

They’d say things were happening in New Orleans; I knew New Orleans, my brothers and sisters grew up there. When Katrina happened, it flooded the communities away. And who’s coming to the communities now and buying the houses for next to nothing? Or are taking the land by eminent domain? These are wealthy families, well, wealth-IER families anyway. So, Treme looks very different, New Orleans looks so different, it FEELS different.

It’s painful to watch, it’s really, really painful to watch the city change the way it is. It’s not as diverse as we’d like to think it is, it is a very segregated city.

I get that feeling; I recently moved to Boston, and I definitely get the feeling that it’s very, very segregated.

### **Where do you think people are moving to? I know you’ve moved to Dorchester, but what about your friends and others?**

People are moving to Dorchester; parts of Dorchester where it’s available. Dorchester is one of the largest neighborhoods in the city, actually IS the largest neighborhood in the city. There are opportunities opening up in some areas – for example, the area that I’m in now, Gallivan Boulevard, that whole area back there, those opportunities are opening up. When I was growing up, those were areas that people of color lived in for generations but now, the families in those areas, as in Roxbury, are selling those houses for a bunch of money, cutting their losses and leaving. So, some families are getting these opportunities.

The low income families are getting the opportunities to live in places like New Bedford, Fall River, Brockton; it was always like that. There was this HUGE move to Brockton that changed that community completely with low income families. And they’re selling it as, “Oh you can raise your child, look at the parks, look at this, look at that”. So I think that they’re moving to the outskirts of the city, but in particular, communities in

the South Shore. There are some that are moving up to New Hampshire; I’ve known a lot of people, family members, that moved up to New Hampshire. And some of them still work in Boston.

### **And they commute everyday?**

Yeah, and they’re willing to take it. Now, with the commuter rail, it’s a smart move. Along with the transportation options, one thinks, “Why wouldn’t I move up there and spend a thousand dollars for a great place, as opposed to living in the city?”

So yeah, this move to the South Shore, the way South Shore, Fall River and New Bedford, Brockton, New Hampshire has been the trend; Nashua in particular, because it’s so close to the Massachusetts border.

The ones who can afford to stay in the city will go to Dorchester; it is still the place that feels open for us in this sort-of lower middle class place, you know. Jamaica Plain is definitely not a place that I see friends going right now, but Dorchester is.

### **When you moved to Dorchester, you were looking for particular characteristics of your house and your neighborhood given that you had a young child with you, do you think that**

**the house and neighborhood you're living in now match up to those expectations?**

Yes, it far exceeds my expectations of what I thought I was going to get for the money, to be honest. I'm living in a duplex – upstairs, downstairs, three bedrooms, shared small backyard – there's a bus stop right at the corner, and the Fairmount Line is right up the street. So there are conveniences.

Mattapan and Hyde Park were the areas that I really wanted to look at. One of the reasons why I moved into Dorchester, I would say 80% of it was because I wanted to be closer to my mother who moved to Mattapan, and two, to be closer to my son's school. My son goes to a private school in Readville, so my commute from Roxbury to Readville is a long commute! It's worth it, but it's long. I was trying to decrease my commute; if I was going to move, I was going to be in Hyde Park. So I got this happy medium where I am really close to my mother, I'm literally a two minute drive away, and ten minutes to my son's school. I cut about fifteen minutes from my commute to my son's school. So, for the money, I think it far exceeds my expectations. I have a great place – it's got beautiful hardwood floors, washer-dryer, downstairs, basement storage area,

three bedrooms where my son can have a playroom, decent sized rooms, all of that.

**It's probably too soon to ask or think about this, but do you see yourself living in Dorchester for a long time?**

A part of me still wants to be back in Roxbury; that will probably always be. I'm giving myself five years, and then I'll reevaluate myself.

**So there are some personal goals in mind?**

I think so, yes, just to reevaluate. I'm living in a house that is family-owned, the family is downsizing, and it's an older couple. There are so many variables in that; so I don't know whether they're going to want to move back, I don't know whether their daughter will want to take the place, or something else. There's so many variables that I'm up against, that I have to consider; it's always in the back of my head.

I personally don't think that I will be able to go back to Roxbury, so I probably will move further south – Dorchester, maybe Mattapan proper, or Hyde Park or Readville. My goal is to be in Milton, I love Milton, that very early stage of Milton, before you get to the deer and all that (laughs). Milton is the area I would love to be in, if I had to move out.

**Before your friend offered this place to you, did you**

**look around in other neighborhoods in Dorchester? Did you find something at your price point?**

Yes, I did look around in other neighborhoods. There were four areas in which I had a real estate agent looking, and she would send me listings everyday. She asked me to give her four neighborhoods – so I gave her certain areas of Dorchester, I told her there were particular areas that I didn't want to be in. She was looking in areas of Dorchester, Mattapan, Hyde Park and Roslindale. Roslindale is another community that I would consider moving to, if I can afford it. I was finding great places, but not at this price point, and not the space that I wanted. At my price point, I was finding two bedrooms that needed a lot of work. This was a turnkey for me. To find a turnkey, three bedroom house, with a backyard, washer-dryer, I was not finding that at my price point, even in Dorchester.

**And you think that one of the reasons that you struck gold was because you know the homeowner?**

Absolutely.

That's really interesting. I interviewed someone else last week – she's managed to find a place in Mattapan and the only reason why it's affordable is because she

went through someone she knew, otherwise it's impossible to find something. Impossible! I would have never ever found this space. People walk into my house now and exclaim, "Oh my god, I can't believe it!" And I count it as nothing but a blessing, it was an absolute blessing that I got this. It was divine intervention, I don't pretend it's anything else.

**I'm glad you found something!**

Oh my god, so am I!  
I'm sure that when you have a son or a daughter, there are so many things to consider when you move. Yeah, and I'm paying for school, and all of that, so...[it adds up]. I probably would have bit the bullet and stayed another year, but that was HUGE bullet for me to bite. For me to go to almost \$1,800 in my old place – it was a 2 bedroom, hadn't been painted in twenty years; any improvements that were made, I made them. So there was no way I could have managed with that.

**What did you lose by way of convenience, connections etc. when you moved from Roxbury to Dorchester?**

The biggest thing, of course, is just the convenience of it. I mentioned the airport, all of that. The biggest loss for me is the loss of community. I

grew up there, I organized tenants there from the time I was 12 – 13, so it was a loss of community for me. And I don't think that this neighborhood I'm in now is going to be a community for me necessarily. So I think that the biggest loss for me is the loss of community.

**Do you see any gains in Dorchester over Roxbury? You can be specific about the area you're living in.**

Yeah, I guess, I definitely see the gain of being on this quaint little street, being right off of Gallivan Boulevard, it is very nice to be in that kind of neighborhood. To be in the city, but still not always feel like you're in the city. You look out, and there's not an apartment building to be seen. That kind of feel, it feels really different for me. And it feels really nice to be a part of that.

So, that's the kind of gain, to be honest. It's interesting. I've always lived on streets where –on Alaska Street – it was a haven, literally. We didn't have crime on our street, there was never anything major that happened on that street, much unlike the street beside us. To get any excitement, we'd have to look over the other side, either way, we were right off of Blue Hill Avenue. The biggest thing we had issue with was the

prostitution that was going on, on Blue Hill Avenue. And that is still an issue. It is still an issue there. It had slowed down for a little while, but then it ramped back up again. The other gain for me is that my family and friends, for the most part, live in the southern part of the city. My mom, my closest friends, and community outside of my local community live in the southern part of the city, so I am closer to them. I have two friends, I moved right into their neighborhood, these are people that I see and talk to almost every day. So it is nice to be closer to them, it's nice to not be ALL the way down Blue Hill Avenue. I'm getting more visitors because they don't have to go more than 5 minutes. That's a gain for me, that really is a gain for me.

**You saw the early signs in Roxbury starting way back in the 1990s, are you seeing something similar in Dorchester? Or hearing something from people who have been in Dorchester longer?**

You know, it's funny. I worked in Dorchester, in Lower Mills at the Baker Chocolate Factory. That was in the late 1990s, and I saw the change in the neighborhoods. I saw the shift of people again in this middle class, particularly



families of color, coming that way.

I see something happening in Dorchester now, I'm not sure what though. I'm not sure what, I've not observed it long enough to really see it. For the most part, when I look at the street that I'm on, it appears to me that these are families that are going to stay; they're not necessarily leaving, but I think that given the opportunity, somebody is going to go. It will start, you know. But to be honest with you, I don't know.

**That's fine, but I thought I'd ask, because you said that you'd been observing this for a really long time.**

Yeah, yeah, I'm definitely seeing [something], I think I mentioned this to Gail – the interesting thing that I'm seeing is this Fairmount Line. I take my son to school, and I get on the Fairmount line at Readville; I first started doing that last year. And last year, I could actually get on the train, and see all people of color on the train, the whole line. But now, I'm watching more, particularly white families get on at Fairmount, get on at Morton Street, getting on at Talbot Avenue. Talbot Avenue is the one I watch the most – and that has changed. I don't know if they're driving in and parking, or something else, I don't have any idea. But I am noticing the change. If there is an early indication to me, nothing that I've

studied, there's an early indication that something is shifting in Dorchester, in THAT area of Dorchester. Something is shifting, I'm not sure what that is. And Gail alluded to it when she and I talked, that the communities are changing. You know, Melville Park has always been what it is, and you come down, and Lyndhurst Street, the lower part of Lyndhurst, most of the upper part of Lyndhurst... So, something is changing, I'm just not sure, I can't put my finger on it yet. But THAT'S what I've noticed.

**Interview 3**  
**Caroline Gable**  
(Name changed)

Caroline is a single mother currently living in Fort Hill, Roxbury, with her two teenage sons and her mother.

Caroline spent her adolescent years at her aunt's house in Dorchester, and returned as a renter in 2000 to spend the next decade there. She moved

into the three-family house with her two sons, and "lived there primarily because it was family" and "paid under-market rent". As a single mother of two, she could not afford market rate rent when she was younger. Or even now. In 2011, when her aunt decided to sell the house, Caroline knew that she and her family could not afford to buy it. It was then that she started looking for apartments/homes to rent, unsure of whether she would be able to continue to live there. She was shocked to see the change – in rents and neighborhoods that she'd thought were affordable just a few years back. Knowing that she would have to now pay market rate rent, Caroline sold her car and some other things, to be able to afford rent. She had certain criteria for neighborhood quality when she was looking for a home – she wanted to live in a place where she had easy access to the train, easy access to a grocery store or a Laundromat (if she needed one). Most importantly, she wanted to be in a neighborhood where her teenage boys could walk home safely at night. If she was going to pay more money where she lived, she did want to have more conveniences too. After looking for homes in the neighborhood she'd lived in for the past decade, she

realized that she either (1) couldn't afford the rents or (2) didn't qualify for apartments she could afford because of her credit history. Caroline ended up moving to a very small 3-bedroom apartment in Fort Hill, Roxbury in December 2011. The only reason why she could afford to move there was because the apartment was owned by the friend of a friend who was willing to work with her credit rating. He also agreed to adjust the rent upward over a period of time, so that she could gradually work it into her budget. She and her family like their new neighborhood, but the space in the apartment is highly constrained. She realizes that it's not a permanent solution, and with two teenage boys, she is concerned about being able to find a place that would be safe for her boys while also not burning a hole in her pocket.

Caroline is aware that some of the conveniences she enjoys in her new neighborhood are due to the fact that it's gentrified, and that is a matter of deep concern to her. She is excited to see that people in Dorchester are beginning to think about quality of life, but at the same time, she worries "that the people that have been there won't be able to [enjoy that]. Whenever the amenities start to change, then you

can't afford to be where you are; that's hard".

The interview below outlines her story and her personal take on the changing demographics in the city of Boston.

**Why don't we start by having you give me a brief account of your story and I'll delve into my questions after?**

I used to live on Abbott Street; in a house that my aunt owned. I spent my adolescent years there, I moved there with my mother in 1993 when I was 17, and lived there till I was about 21. I moved out for a little bit, and then moved back in 2000 when I was about 25. Then I was there until 2011. It was a three family house, and I lived there primarily because it was family, and I paid below market rent. I have two children, and I'm single, so market-rate rent is not really something I could afford, especially when I was younger. And even now, I struggle to afford it. Then, my aunt retired and decided to sell the house, and my family and I weren't really in a position, financially, to buy the house. That's when I knew that we at least needed to start looking because we weren't sure who was going to buy it, and if we would still want to be tenants there.

I'd looked in the general Dorchester area, but I also knew that now having to pay

market rate rent, things like also having a car wasn't going to work for me, so I got rid of a car and some other things, so that I could afford market rate rent. I also wanted to live in an area that I could get to the train easier; the bus line where I lived earlier was horrible, it was the 28, and it was always packed and crazy. So, living on a train line was important. Ease of getting to a grocery store, and a Laundromat, if I needed one, those things were important when I then was looking for the next place that I would live. I'd looked in the neighborhood I was in, because I had been there for so long, and it was (1) just because of my own credit history – some apartments I liked and could make a way to afford, I didn't get it because of my credit rating and (2) I just genuinely couldn't afford to have lived in other apartments, in the neighborhoods that I would have wanted my teenage boys walking home at night. So, safety and ease of access to the T [were important], because I work downtown, so I decided that if I HAVE to move, and I HAVE to pay more money where I live, then I at least wanted to have a little bit more convenience of not having to take a bus AND a train to get to work.

So, those were some of the things that were going on when I made the decision to

start looking, and I ended up moving to Roxbury, only really because it was a friend of a friend who was willing to be ok with my credit rating not being great, but knowing that I had a history of paying my bills. And he worked with me on the rent at least for the first year, because I was clear with him, "I was paying a thousand dollars a month for rent, now I have to pay \$1,300-\$1,400. So if you can gradually let me increase, I can work my budget".

**So that was really the beginnings of the search and the decision to leave.**

**And when was this?**

I moved in December of 2011.

**So it's been a little while?**

Yeah, I've been gone for a little over two years.

**How long were you living in Dorchester before you moved to Roxbury?**

As a person paying rent, about 10 years. And before then, I had lived there as a teenager for about 3-4 years.

**So you weren't born there...**

Yeah, I grew up more in the Upham's Corner area.

**Why did you move out of Dorchester? You mentioned that one of the reasons was rent, but do you think there were any other reasons to it?**

I think I would have stayed in Dorchester if I had found an

apartment that I could afford, either in the same neighborhood or in the general area. Perhaps somewhere around Ashmont because I definitely was looking to be on a train line. But when I looked at the criteria of where I wanted to be, I either couldn't afford that area, or I could have possibly afforded it but then I didn't get the apartment because of my financial history.

**You mentioned that you moved to Roxbury and you got the contact through the friend of a friend. I've interviewed two other people and they said the same thing. It seems to me that that's becoming the norm in terms of being able to find something affordable, because someone you know, either directly or indirectly, is ready to work with you in terms of rent. Were there any particular housing and/or neighborhood characteristics that you were looking for, especially given that you have two teenage boys?**

Yeah, safety was a huge piece for me, and ease of transportation for them to get where they needed to go. At the time, my son went to school down near Back Bay, so train line access was important.

Knowing that they were getting older, it was really about their safety. Even when we were living on

Abbott Street, it was starting to create some restrictions for them that was really about the neighborhood, and not about their responsibility. I thought, "They're getting older; teenagers in other parts of our city and other parts of our state can freely be teenagers". So another reason for being more open about moving away from where I had been for so long was, as they were getting older, their safety.

My son had been robbed at the bus stop about a year and a half before we moved. And just some different instances where safety was an issue and/or police harassing them; being boys of color in a neighborhood where other young men of color are harassed, they began to experience some of that too. So that was some of it. Also, the convenience and price, and someone willing to take a risk. Having essed-up credit is a risk for homeowners, and I was a young single parent. I had to make some decisions about bills at times in my life that don't afford me a great credit score, but I am responsible for and take care of paying my bills. And it is hard for someone that doesn't know you, they're going on whatever criteria they've set for making the decision. Yeah, and they're not necessarily wrong either. No, no. So, I think those were the bigger reasons. I had to

move, and then I had to look somewhere and it was an opportunity to try and look for something that would fit better.

**Were there any specific neighborhoods in Dorchester that matched your criteria? And were these neighborhoods that you particularly wanted to live in?**

Yeah, I'd looked around Ashmont station, and then, I don't know what it would be called in terms of neighborhood, but going to the left of Dorchester Avenue, going further down towards Lower Mills, but not as far as Lower Mills, those areas. And I was looking for places that just felt more residential. My son had gone to the Murphy School in Dorchester, on the other side of the Ashmont Hill area. That was another neighborhood where he had friends, so I'd looked over there also just for his own social life, and to be closer to friends. And I looked in the area around Abbott Street as well. I looked at an apartment on a small street off of Glenway, and also one on Park Street. So I'd looked around in that general area, and then also the Savin Hill area. It was interesting because in the early 2000's, when I was first moved back to my aunt's house, I had looked

for apartments in Savin Hill, and they were reasonable and affordable; I was even considering buying a house. But ten years later, it was NOT the same Savin Hill. It was much more expensive. So it was interesting, I hadn't looked for apartments in a really long time to see how much things had changed.

**That's interesting. And did you find that the demographic make-up of the neighborhood had changed as well? You can talk about areas other than Savin Hill too, if you'd like.**

Yeah! There were more young professionals in the area than when I had been looking for apartments ten years before. Earlier, it was probably more families and more families that had been in the neighborhood for a really long time. And in certain areas, because it was not far from the Upham's Corner area, [there were] new immigrant families as well, because it wasn't a market rate neighborhood yet. Yeah, so when I looked this time, even the apartments were [swankier and had things] like granite counter tops, definitely marketing to folks that would be able to afford \$1,700-\$1,800 a month for a three-bedroom. Those were some of what was available and I decided that I couldn't swing that.

**I'm really intrigued by what you said about market rate neighborhoods, and Savin Hill not being a market rate neighborhood back in 2000. Have you noticed that in other neighborhoods of Dorchester as well?**

Well, I would say the Ashmont Hill area always had been sort of a special neighborhood in Dorchester. I used to have a cousin that owned a house on Ashmont Street, probably in the late 1990's-early 2000's. It was a nice street, but driving down it now, it does remind you more of what you see on the other end of Ashmont Hill a little bit more. I had gone to see an apartment in that area, and they had put in some great amenities, so that they could get about \$1,750 for a three bedroom. And it was a small three bedroom. Where I lived in my aunt's house had a BIG backyard, so I was also used to an enormous amount of space and had only been finding apartments that are matchboxes.

**And is your current apartment...?**

Really small, it's barely a three bedroom, the third bedroom is probably just a half bedroom. It's very small.

**Oh! So does it meet your space needs?**

No, I had to downsize quite a bit! When we moved, some furniture didn't even fit, so it was a HUGE transition, and

sometimes, even now, I think, “Oh my god, I’m really still here!”

**How do your boys feel about the change?**

They LOVE the location, they don’t like the space because they have the small room, of course (laughs). My mom ended up moving with us as well, because she couldn’t afford to live on her own at that point, either.

**So where in Roxbury are you now?**

I live on Center Street, right next to Roxbury Community College.

**How do you feel about the neighborhood?**

I like the neighborhood, because I can walk to the train. I recently started running, and there’s an actual path that you can run on, and the neighborhood is pretty active. For example, during the summer, they have jazz on the grass, and some [other activities], which were unexpected finds.

**Was it easy, or was it hard, to find an apartment or a house at your price point when you were looking?**

It was hard across the city, for me to find [what I needed]. I had a 4-bedroom apartment for a thousand dollars at my aunt’s house. I knew I was not going to find that, and then I decided that, with making some budget decisions, I could afford at

least \$1,300-\$1,500 for the space I needed, especially with my mother moving with us. And it was hard to find, it was definitely hard to find a three-bedroom or four-bedroom in THAT price range. No matter what neighborhood, even in neighborhoods that I wouldn’t want to live in.

Then, when I would find them, either they weren’t big enough, or the neighborhood wasn’t somewhere that had some of the accessibility that I needed, or, I just didn’t get the apartment. I knew I couldn’t go over \$1,500, because I also didn’t want to be homeless for not being able to make the rent.

The apartment that I ended up finding was for \$1,300 a month. He gave me space for six months to start at \$1,200 and then move up. He was originally asking for \$1,400; we still haven’t quite got to the \$1,400 level, which has been helpful for me. And it really is only because we realized we know each other through friends and he was willing to do that. As long as he can make his mortgage, and have a little bit of cushion if he needs to repair stuff, that was important for him. So we were able to do that.

**That’s awesome!**

Yeah, I’m definitely blessed to have it, because it was getting tight and my aunt had actually sold the house, so it had gotten down to the

wire, and we needed to find something.

**Now that you’ve been there for a little over two years, how does it compare when you look back at your time in Dorchester? What do you think are the gains in Dorchester versus Roxbury, or vice versa?**

I miss my street; living somewhere for a long time, you end up getting to know your neighbors, while shoveling and all the winter activities you have to do in a neighborhood with neighbors. I miss my neighbors. It was what I knew, if that makes sense? I’ve realized that I don’t feel as connected in the neighborhood that I’m in now, and that’s partly because my lifestyle has changed too; I travel a lot for work, so home is just where I lay my head at times. But I now have to make an effort to plug in, so this summer, I did. And then I realized that I had more friends that lived in the neighborhood too, so that was nice. But I miss just the comforts of where I was, and I had more family in the general area than I do where I am now. I would say that the flipside is that the things I enjoy about where I am now, unfortunately, is really because the neighborhood has been gentrified.

**Oh yeah?**

Yeah.

**Can you please explain that a little bit?**

I live in the Fort Hill area, to which everyone says, “Oh my god!” because I really would not be able to afford to live there. I genuinely enjoy the diversity of the neighborhood because where I lived in Dorchester was definitely mostly Black and Caribbean, American Black and Caribbean Black. But Fort Hill is different. I don’t know how else to say it. It has nice amenities, I have two trash days! I remember going to neighborhood meetings and asking for two trash days when I lived on Abbott Street because I knew other neighborhoods had two trash days. And it makes a difference! You know, possums and rodents, and all of that. It’s cleaner; there’s an expectation for people who want to walk through the neighborhood. People enjoy walking where I live now. People take care of their house, and there’s not junk sitting in the front yard, and would probably call the cops if you did [have junk in the yard], at this point. So that’s different. And things that I’m excited about for some of the changes in Dorchester is that people are starting to think about quality of life a little bit more. But I worry that the people that have been there won’t be able to [enjoy that]. Whenever the amenities start to change, then you

can’t afford to be where you are; that’s hard. But I think, my family would have deserved those same amenities too!

**Yeah, I understand. That’s the premise of our research! It makes me think – how can you make transformation in a community and still make space for the families that have been there and deserve those same changes in the neighborhood without being cost out? And that’s exactly the question that we are asking ourselves, and wondering if there’s a toolkit of sorts we can put together to address this question. It’s very pertinent in today’s times.**

Yes, yes, definitely, as our city is continuing to change quite a bit.

Yeah. I’m pretty new to Boston; it has that feel where it’s a big city, but it’s still small, it’s diverse and there’s so much going on.

I was thinking this morning, before you came in, “Other than the fact that my aunt sold the house, did I move because I HAD to move, or were there parts of me that WANTED to move too?”

And I would say, about a year before my aunt said she was going to sell the house, my son got robbed at the bus stop going to school, and that was hard for me. I had had couple of different instances; we had a neighbor who had had some mental health issues, who had

become....I wouldn’t say he was stalking me, but had become definitely obsessed with talking to me, and engaging with me in ways that didn’t make me feel safe. I remember going to the police station because I knew that he had come to the backyard, and some neighbors had to “encourage” him to leave. And I remember that in their mind, because the “other” crimes that they dealt with were more serious, I remember the things that were very important to me not being that important to them.

For me, that had begun to be a shift and I asked myself, “Do I WANT to be in a neighborhood where I can tell them my son was robbed and they don’t really do anything about it? Do I want to be in a neighborhood where I’ve been in a hit-and-run car accident on Talbot Ave, and I had done more of the investigation work than they had?” And my son had been in the car. So well, some of those things were my challenges around not only safety but the way in which Boston Police Department handled residents that had [me thinking]. I think if I’d called and said that someone had stabbed me, or shot me, I would have got a different response. I deserve to be safe and my kid deserves to be safe at a bus stop. To be just told to write a report

and I'm the one who was calling to follow up and there was no sense of urgency around something that was important to me. THAT began to make me feel like I wanted to leave.

**Dorchester? Or just that area?**

That area. And consider [moving to] other parts of Dorchester. Then, when I actually had to activate on that idea, was when I realized that I probably couldn't afford to live in the other parts of Dorchester that I wanted to live in.

**And do you feel safer in the area that you're in now? In Roxbury?**

I wouldn't say "safer", I feel safer probably but I wouldn't say my sons feel any safer because it's right next to Jackson Square, between two gang territories – Heath Street and Academy Homes. I watch my sons navigate, move through the city in a way that saddens me, because I think I don't have to navigate the world that way. They'd rather walk to the Roxbury Crossing T stop than go to the Jackson T stop, where both gangs would come for transportation; it's an easy walk, so it's not that bad. So I would say, my concerns for city neighborhoods across either Dorchester or

Roxbury are the overall safety of teenagers. But when the weather is nice, I DO go for walks in my neighborhood, and I didn't...well, I would walk to Franklin Park and go for walks [in my old neighborhood]. So I LOVED that, I do REALLY miss that. You know what? THAT is what I really miss, I ABSOLUTELY miss being able to walk to Franklin Park; my kids learned how to ride a bike there, we'd go sledding there. So I DO miss that, in addition to my neighbors, in terms of things that I miss. About my day-to-day living, I do enjoy that I'm not as angry living where I live right now, if that makes sense. I'd gotten to a place where I really was frustrated, both between police harassment of my sons and feeling that because of the other safety issues, my concerns just weren't as important.

**Do you see yourself living where you're living right now for a long time, or do you think you're going to move back to Dorchester or somewhere else?**

I'm not sure. I'd say right now, I am where I am but I think both professionally and life may lead me outside of the city, in the next year or two, probably. I probably would still stay in Boston, I love Boston. I really do. My friends are here, my family is here. And opportunities are here, in a

way that I don't necessarily see in other areas. And I am NOT a suburban girl. Even when I was REALLY seriously considering moving, as my sons became teenagers, I didn't want to live in the suburbs. It's been hard trying to figure out what's the right environment for them. The things I love about the city, and even the things that I love about the areas of Dorchester that I would have loved to live in, are being able to walk to mom-and-pop diners or café for food, and I LOVE that. My son still goes back to Dorchester when he's hanging out with his friends. I loved being in a space where he could walk and be around the friends that he grew up with, those things were important. I could get food from other cultures' within a ten-fifteen minute drive, for the most part, from Dorchester. And I do see it as a hub, it's huge; and it IS a hub, you can navigate from there to a lot of different places. I love to meet up with friends and eat, and I love going to my friends' houses. So I like the ease of being in neighborhoods where other people would choose to live in too. What did you lose by way of convenience when you moved out of Dorchester? I actually GAINED some convenience. Where I lived,

especially to take public transportation, I could take a bus either to Ashmont or to the Orange line, but the bus lines themselves [were bad]. They definitely were starting to get better; they had started putting more buses on the bus line 28, and they'd started doing the longer buses but I did not, and I still don't, like taking the bus. Being able to walk to the station and get on the train, that's just easier. So I GAINED a convenience of walking to a train, but where I was, it was nice to have bus options, if that makes sense. I could have gotten on the 22, or I could get onto the 28 and I could go in either direction. I would say that it is still a pretty convenient and easily accessible neighborhood if you're trying to get anywhere in the city.

**What kind of changes, if any, did you observe in Dorchester while you were there, or even now?**

The street I lived on, or in that general area, it's still changing but it wasn't as many changes on that end. I have watched Codman Square emerge as a neighborhood now in a commercial district, and that was nice. It was actually nice to see, and to be able to connect to and be a part of. But I would say on my end, because I was closer to Blue

Hill Ave, not as much. I could get to a liquor store or a corner store but not necessarily a grocery store. I think parts of the Codman Square CDC's radius have changed a lot and other parts are still struggling, I would say. Where I was living, it was more homeownership on my street, so it was always a pretty good space to be in, and people took care of what they needed to take care of. But the minute you walked up to Blue Hill Ave, there was still some blight.

**When would you say you started seeing these changes in Dorchester?**

Really, I would say they started during the housing boom, in the late 1990s-early 2000s. More people were selling their multi-family units and more people were buying in the neighborhood because you could get it for a decent price, and then the cost of housing went up. The area that I was in, there were more long-term homeowners; my aunt had owned her house since the mid-1980s, and then she was retiring and moving south, so she sold her house, and made an enormous [profit]... what she paid compared to what she made when she sold her house.

More people started seeing the neighborhood as an income opportunity. With multi-family units, buying them and then fixing them up and charging market rate

rent, I started noticing that change in the mid-2000s, when I heard the early starts of "Ooh, wait, I could get a house for MUCH cheaper there!" and "I could live there and fix it up and sell it". Even some of my friends had bought during that time period, and they definitely have flipped more than one house in the area, because you know, who wouldn't? (laughs)

**Right, that's what the boom was about, after all.**

A lot of people benefited in Dorchester from the boom but now people are struggling because now their houses aren't worth as much as they would have hoped it would be. But as it's on the come-up, the market right now is a renter's market, so people are doing those small things for their units to be able to charge more. The bones of the house are still the same, but you add some nice amenities, and put some hardwood floors and polish them up, some of that stuff. People have DEFINITELY done some of that stuff to make the rental market a viable market.

**What are the prospects of you returning to Dorchester?**

If my income changed, I would actually love to live in Dorchester. If my household income were higher, I would probably live around Ashmont station, because of



ease of access, but also because my family and friends, I have a lot more connections in that area.

**So do most of your family and friends live in Dorchester?**

Yeah. At this point, I'm over the rental market, because you're at the whim of costs that just don't line up with the space you get, or any of that stuff. If I could one day afford to buy something, I would definitely buy in Dorchester.

**Do you have any friends or family who have had to move out of Dorchester for the same reasons that you did?**

Not that I can think of. But I will think today and send them your way, if I can think of someone. Most people that moved, they moved out of the city for other reasons.

**Is there anything else you'd like to share with me about this?**

**When you were saying that some of the thoughts are, "Are there toolkits to be created or things that the organization should consider in terms of supporting residents that are still there?"** I definitely don't know all of the kinds of programs, but I think that even just helping residents to understand [the situation]. I think that if I had done more to understand my financial situation and even just

understanding what it means when neighborhoods begin to change, a little bit more; and so, support for residents around that would be important, not just financial literacy but engaging them in understanding what's changing in their neighborhood.

I would say that I definitely was not as involved in neighborhood organizing stuff, or some of that. It wasn't because I wasn't that sort of person, some of it was work commitments and family commitments, I was pretty busy. But I would say in the last five years that I was there, I didn't necessarily go to neighborhood association meetings and some of those kinds of things. I don't even know if that existed in my immediate area; and if it did, I definitely didn't know where it was. I knew of ones closer to Park Street and other areas, but in that general area around Abbott and Blue Hill, I wasn't aware of it.

So I think, some of that work, just helping the current residents get more connected so they also have more value for where they live. I think it's one thing when you're living somewhere because you feel stuck there, and it's another thing when you're choosing to live there. Helping them to think about what they want, and feel like they want to be there, and not just because

"I'm here because I HAVE to be here".

From a quantitative perspective, as the data will probably show, a lot of residents are living in homes that cost more than a specific percentage of their household income, and so many people are a paycheck away from NOT paying other bills. For example, not taking care of some other bills because they are trying to make sure that they can take care of their rent. So there is the engaging of residents, but it's a city level issue too, where to even get assistance for housing or helping with rent, you've got to be SO poor. So you've got the working person who is really struggling and there aren't a lot of supports for them to not sink. I have watched that, especially in the 2008 crash, just watching people really struggle. I have friends who are in their 30's who are single that are living with roommates; and who wants to be thirty and living with roommates? Just to be able to stay in neighborhoods that feel like neighborhoods is hard.

I think it's really thinking across the life span and the neighborhood and quality of life of young families, so for children, do they feel comfortable sending their kids to the playground? Part of what helps neighborhoods thrive IS being able to have young adults and professionals wanting to live

there; but to want to live there and to be able to afford to live there are different things. I work in the nonprofit sector, and as good as I may ever be, I am never going to have an income that is going to make space for me, as a single person AND also enjoy vacations, etc. The American dream is not always easy. It's hard when you're living in poverty, but there is illusion of, "you work hard, and you keep a good, steady job, you should be able to afford to enjoy life" and I think that a lot of people in Dorchester are

struggling with being able to have that.

So yeah, my biggest recommendation, is engaging even the current residents around, "What do YOU need to stick and stay? What do you want us to know? What do you want the folks that are trying to keep the neighborhood affordable to know?"

**At CSNDC, we're starting a campaign where we're going to go door-to-door and speak to residents. It's not got off the ground yet but we have been talking about**

**it. I'm definitely going to go back and talk to our lead organizer about this. I never thought about this difference between "WANTING to live somewhere and HAVING to live somewhere", and I think that that can either make or break a neighborhood. I know it sounds dramatic, but it is what it is. So thanks a lot for bringing that up, it's definitely helpful and I really appreciate your recommendation.**

## 7.2 Lessons of Experience

Community organizations and many of the activists have been at the forefront of fighting any eviction and displacement of families and households as a consequence of gentrification. We talked to them to capture their insights, success stories and challenges.

The activists, leaders and organizations are associated with some of the well-documented neighborhoods and communities with severe incidents of displacement, eviction and loss of affordable housing. **HIGHLIGHTS**

### **On lessons from anti-displacement work:**

Main lesson is that our efforts to be successful many of the interests need to work together: Public entities, private organizations, NGOs and the residents. Bringing City Agencies and community organizations is very important.

We have to be mindful that displacement entails not only a housing question but also relates to economic opportunities too.

Tony DeFalco  
Living Cully Coordinator,  
Verde, Portland, OREGON

### **On lessons from the anti-displacement work:**

Displacement is very uneven. If your goal is to stop any displacement it is unreasonable. But as a matter of priority you want to retain affordability levels. The first priority is to preserve affordable housing. It is also necessary to get reasonable concessions to at-risk residents to make their life easier and let them move on. We should also remember that, "We cannot win every battle". The next priority is to create more affordable units, but we face the problem of finding public land.

Bob Van Meter  
Exec. Director  
Greater Boston Local Initiatives  
Support Corporation (Boston LISC)

### **On key factors contributing to gentrification and displacement in South Boston**

The scenario dramatically changed with the arrival of Big Dig, which made the neighborhood more attractive for developers. What's more, the Big Dig was followed by Convention Center, Fort Point and Massport expansion. Now the neighborhood offers excellent access to many of the transportation routes, with only 10 minutes to Logan Airport. ... Now many developers, most of them small and medium-sized, have taken over.

DONNA BROWN, Exec. Director  
South Boston Neighborhood  
Development Corporation

### **On advice to other neighborhoods on mitigating displacement of households due to gentrification?**

Observe the market trends and make sure that speculators are not the primary deciders. And in positions of decision-making, there should be the community and the stakeholders who want to keep the community diverse and open to various income groups.

Syvalia Hyman  
Exec. Director, UDC  
Chairman, Board of Directors, ABCD

### **On advice to other neighborhoods on mitigating displacement of households due to gentrification?**

(a) An open and popularly presented analysis criticizing market ideology that leads to the rent increases, noting that vast amount of people's time and tax money is being privatized by real estate companies.

(b) A practical program that combines some form of rent /eviction regulation and a strong effort to get buildings out of the speculative for profit market.

Steve Meacham  
Organizing Coordinator  
City Life/Vida Urbana

### **On strategies or actions to prevent displacement due to gentrification:**

We advocate for more affordable housing. And build affordable housing in publicly-owned land. As part of inclusionary zoning we try to maximize the proportion of affordable housing units. We also make our voices heard in a way that has a political impact, in addition to questioning the conscience of the property owners.

Richard Thall  
Exec. Director  
Jamaica Plain NDC

### **INTERVIEW 1**

DONNA BROWN, Exec.  
Director  
South Boston Neighborhood  
Development Corporation  
At her office  
365 W Broadway, South  
Boston, MA 02127

December 3, 2013

South Boston Neighborhood Development Corporation (SBND) was founded in 1983. Donna Brown, Exec. Director, (SBND) has lived and worked in South Boston since 1989 and has seen its rapid transformation from a laid-back peninsula-neighborhood into a venue of development investment on several fronts: public and private, big and small. As a person with a strong sense of community and family, and with a commitment to do the right thing, Donna became the Executive Director of SBND in 2007. With the rapid transformation of South Boston, she saw not only benefits but many burdens of disruption to the community. More strikingly, there has been a substantial loss of families who were unable to afford the rising cost of housing. Seeing the growing need of affordable housing, Donna is determined to base her strategy on "Buy more land

and buy more buildings". In accomplishing her goals, she is actively building bridges with many of the local stakeholders and the city officials, and also marshalling political support that has not been forthcoming in the past. Her vision for the community extends beyond a balanced and inclusive growth for all and also seeks to create an environmentally green neighborhood.

#### **1. Could you describe the nature of work in dealing with gentrification you did or planning to do in your community and why.**

SBND has been focused on affordable housing as a community-wide priority and is exploring ways and means of increasing and sustaining adequate affordable housing in the neighborhood. Our goal is to develop affordable housing and own land and property including any occupied buildings which are at-risk. In fact we are breaking ground in next spring for 24 units on D Street utilizing the old Police Station site.

#### **2. When did you become concerned with gentrification and displacement?**

There was a palpable trend of unusually high numbers of kids leaving the community. Obviously some families are moving out somewhere. The indication was rather striking when the number of kids enrolled at the South Boston Youth Soccer Club dropped

from 1200 to 800. Where are these kids going? I asked myself. Such a trend was also seen in some of the Catholic schools in the neighborhood. Decreasing enrollment severely impacted some of the Catholic schools, which found the prospects of remaining open, rather bleak. To cite some examples, St. Augustine's, St. Mary's and St. Peter's Schools closed down between 2000 and 2003. Gate of Heaven and St. Brigid's schools merged into South Boston Catholic Academy. On examining these trends, I found that some of the lower-income families and a good proportion of the elderly were moving out. Even families that have lived here for generations were finding themselves forced to go elsewhere.

The underlying forces at work are not difficult to identify. During the last ten years, I have seen a strong market for developers. Even folks from the South End have been looking for properties here taking advantage of the prices compared to the South End. Rents and list prices are rising fast in the market place. In terms of residential inventory, what was \$2,000 per month in year 2000 rose to \$3,300 in 2013. With the demand rising, buyers are ready to close the deal if the buildings are given in vacant possession - that

meant tenants getting out. At SBND, we learned that the tenants are being told to leave but they are totally unaware of their rights. We thought it is time to bring some awareness among at-risk tenants and also hold the property owners accountable for their actions. But at a substantive level, we need more affordable housing and community resources in South Boston.

**3. What are the key factors that you see contributing to gentrification and displacement in your community?**

The neighborhood until the late 80s was isolated and had suffered disinvestment after forced busing as those with means left the neighborhood. Perhaps the Bulger era also held the place unattractive to major investment. But the scenario dramatically changed with the arrival of Big Dig, which made the neighborhood more attractive for developers. What's more, the Big Dig was followed by Convention Center, Fort Point and Massport expansion. Now the neighborhood offers excellent access to many of the transportation routes, with only 10 minutes to Logan Airport.

As the major investments have triggered more advantages of South Boston's location, now many developers, most of them small and medium-sized,

have taken over. There are signs of more saturation of rental stock. But the inventory is still low. Between Broadway and Fort Point, thousands of units are in planning and development stages, mostly for high income levels. At the SBND, there is serious concern to have an inclusive approach and some balance without forcing people to move out.

**4. When there is displacement of households in your community where do they move to?**

Mostly, they move to cities and towns in the southern parts of Massachusetts: Weymouth, Braintree and, if you are on a higher income, to towns like Hingham. Some families have moved to Dorchester particularly to St. Anne's Parish on Neponset Ave and St. Brendan Parish on Gallivan Blvd.

**5. What strategies or actions did you take to prevent displacement due to gentrification?**

We are beginning to address the need for affordable housing by direct involvement in creating units. We are talking to at-risk families with regard to possible actions they should pursue.

**6. How effective were those strategies/actions?**

I would say in the early stages our strategies were not that effective. Because, when the investors arrived to negotiate their deals, we

were shut out of any political processes. SBND was not allowed to voice its concerns and speak for those at-risk families. Of late, however, in terms of voicing our concerns and needs, the situation has changed. There is an effective dialog with the City Hall and also the State. And they are receptive. Another disadvantage is that the City does not own significant residential properties or disposable land.

**7. What obstacles did you encounter as you tried to do this work?**

I will say lack of political support as the most significant. Moreover, in terms of property ownership or management, our portfolio is very limited compared to similar organizations in the city.

**8. What were the lessons learned from the anti-displacement work you did?**

Most of the tenants do not know what their rights are. Now, however, we have our staff working with tenants making them aware of their rights and the actions they could demand.

More importantly, preserving and acquiring land and property for affordable housing are very critical. But it is difficult in a neighborhood with very little of city-owned land for residential development. Even though inclusionary developments are required to set aside affordable units,

the rents they ask are not affordable to many of those displaced families. We need a broad neighborhood strategy where most of the residents are on board with us and provide more political leverage. Ironically, some of the families which moved up from their affordable housing are among those opposed to such housing.

**9. What, if anything, would you do differently today around this issue?**

I would have bought more property and operated a larger portfolio of affordable housing.

Owning some land in the industrial areas to integrate low- and moderate-income housing is another option. Knowing the value of transportation access, I would also take advantage of the transportation nodes where affordable housing can be attractive to working families.

**10. What advice would you give to other neighborhoods as they work to mitigate displacement of households due to gentrification?**

Gentrification in itself, in my opinion is not a bad thing. It is also an opportunity for economic growth and for jobs for the residents here. But my concern is "How do we deal with those displaced?"

I have a positive attitude to gentrification but it should not entail displacement of residents or families.

In terms of displacement, tenant education regarding their rights and options is key.

**INTERVIEW 2**

Tony DeFalco

Living Cully Coordinator,  
Verde, 6899 NE Columbia  
Blvd., Suite A,  
Portland, OR 97218  
Interviewed on Dec. 20, 2013

Phone Interview

DeFalco has been a staff member with Verde for 5 years and previously a volunteer and a consultant. His professional interests are environmental protection and social justice. Verde is connecting low income people to environmental issues and social justice. There has been a wave of displacement of low income people and people of color to places such as Cully, East Portland.

**1. Could you describe the nature work in dealing with gentrification you did or planning to do in your community and why.**

We believe that the low income community has a fundamental right to all the benefits of housing, economic opportunities and infrastructure development.

There should not be any displacement because of investment outcomes. We are trying to prevent the trends in displacement. We have been active for nearly five years. Some of our key accomplishments are as follows:

- a. Eco Districts 2010 at Cully
- b. Completion of a study to implement a set of recommendations which include the following:
  - i. Affordable housing
  - ii. Acquisition of buildings
  - iii. Working with low income home-owners
  - iv. Working with renters to reduce costs

We are also doing some analysis on affordability numbers such as what percentage of housing units to be retained as affordable units.

We are also looking at Living Cully and Works Program. There are short-term construction jobs we are targeting.

**2. When did you become concerned with gentrification and displacement?**

(What were the events and indicators that marked the on-set of gentrification?)

Housing prices give a strong indication of gentrification, particularly when median prices of homes reach \$300,000. Apart from the statistical indicators, people

are increasingly discussing about Indicator species in matters such white table cloth restaurants where the cost of a meal is beyond the average resident.

**3. What are the key factors that you see contributing to gentrification and displacement in your community?**

- a. Rising median home prices
- b. Increasing cost of childcare services with more families having difficulties accessing services
- c. Some characteristics are community-specific. This community in particular is attractive to young white families because the houses have large lots.

**4. When there is displacement of households in your community where do they move to?**

Most of the displaced families move to Gresham or to parts of East Portland

- a. Gresham is a city of over 100,000 people
- b. In terms of housing, outer East Portland neighborhoods are more affordable.

**5. What strategies or actions did you take to prevent displacement due to gentrification?**

We are in the planning stages.  
Our partners are:  
Habitat for Humanity - has started revitalization of a

10block area which has mostly single-family units  
The program includes assistance for low-cost home repairs and improvements  
It helps in the maintenance of the homes in good condition  
The program has a target of 200 people

**6. How effective were those strategies/actions?**

Having embarked on the program only recently it is too early to make any assessment.

**7. What obstacles did you encounter as you tried to do this work?**

We do not have any successful models of Development without Displacement. How to go about in dealing with displacement? There is no body of collected works. As a consequence, we have to start from the scratch. And it has been a generative process. It is also a very challenging environment with competing interests and concerns.  
We also recognize the sense of pessimism with the City agencies and a thinking that nothing could reverse or deal with the trend. There is strong indication that people are cashing out and buying properties. There is white flight.

**8. What were the lessons learned from the anti-displacement work you did?**

Main lesson is that our efforts to be successful many of the interests need to work together: Public entities, private organizations, NGOs and the residents. Bringing City Agencies and community organizations is very important.

We have o be mindful that displacement entails not only a housing question but also relates to economic opportunities too.

**9. What, if anything, would you do differently today around this issue?**

I would have acquired more property during the depressed markets of 2008.

**Q10. What advice would you give to other neighborhoods as they work to mitigate displacement of households due to gentrification?**

- a. Understanding the community perspective is very important.
- b. Linking other related efforts to deal with displacement
- c. Look at possible displacements in the future and marshal political and other resources to deal with them.

### **INTERVIEW 3**

Syvalia Hyman  
Exec. Director, UDC  
Chairman, Board of  
Directors, ABCD

Interview Date: January 8,  
2014 at the home of Syvalia  
Hyman III

Val, as affectionately called by his friends, brings a generation of community experience, and a wealth of effective strategies and success stories, extending over a period of 50 years. From his days at the USES (United South End Settlements) and later at the United Way and the Tent City campaign, he has been an active advocate for neighborhood issues and a believer in coalition building, greater financial independence and diversification of community development programs.

#### **1. Could you describe the nature of work in dealing with gentrification you did or planning to do in your community and why.**

We worked as a coalition. Thus 1980s marked a major phase of housing creation: Langham Court, Tanio Tower, Lodging House, Parmalee Court, Roxbury Corners, and Marc Tyler condominiums. In

addition to housing creation, we have been interested in achieving the best-mix for housing developments that are sustainable over a long period. There are three classes of residents: Low Income families with subsidies, moderate income with smaller subsidies and those who can afford market rate. Market rate units very rarely get families who can afford market rates. Instead, students move in. In case of students it is better to have older students who are likely stay in the apartments and get into business or professional spin-offs.

#### **2. When did you become concerned with gentrification and displacement?**

(What were the events and indicators that marked the on-set of gentrification?)

One thing we should remember. Gentrification has very different dimensions from one place to another. Neighborhood to neighborhood. South End's gentrification was rather unique with different factors converging on the neighborhood. Financing was available at 3 to 12%. City Hall made extensive improvements on the side-walks, area amenities and preserving the historic character Victorian townhouses. Considering the likelihood of gentrification, among Boston neighborhoods some are

more valuable and attractive for buyers and tenants because of the advantages the neighborhoods offer. There are some such as Roslindale or Hyde Park are not likely to gentrify. Another important thing to note is that in a city like Boston, relatively small unlike the cities in the West Coast, gentrification is significantly high and visible. With opportunities and investment Boston remains very attractive as are the neighborhoods. It will remain so for years to come.

#### **3. What are the key factors that you see contributing to gentrification and displacement in your community?**

Money. Various levels and private investors are pouring in money. The challenge we face is to limit the way money coming in. The best way is to control through financing. That is why I have been advocating for CDCs getting into residential financing and compete in the market place.

#### **4. When there is displacement of households in your community where do they move to?**

Two places. One group went to Public Housing. Others went to Mattapan. Historically speaking, what was predominantly a Jewish neighborhood in 1960,



Mattapan, was all black by 1970.

**5. What strategies or actions did you take to prevent displacement due to gentrification?**

South End has a long history of fighting displacement. Be it TDC or Tent City. Ted Parish went through a Rabbinical Process to divest 40 privately-owned buildings with Tenants Development Council (TDC). There are many others who aggressively fought any effort to make developments exclusive for high or moderate-income families.

**6. How effective were those strategies/actions?**

Our strategy was two-pronged: First took care of the speculators. And at the same time take control of the land.

**7. What obstacles did you encounter as you tried to do this work?**

There is very little publicly-owned available for housing. The problem is more critical now. The issue becomes how do we deal with the housing market?

**8. What were the lessons learned from the anti-displacement work you did?**

CDCs need to find their own financing mechanism for

housing. We in fact wanted to create a super CDC to create a financing arrangement. But it did not take off.

It is important to keep the residential property out of the speculation

**9. What, if anything, would you do differently today around this issue?**

I will develop a financing mechanism to provide affordable housing.

**10. What advice would you give to other neighborhoods as they work to mitigate displacement of households due to gentrification?**

Observe the market trends and make sure that speculators are not the primary deciders. And in positions of decision-making, there should be the community and the stakeholders who want to keep the community diverse and open to various income groups.

**INTERVIEW 4**

Steve Meacham  
Organizing Coordinator  
City Life/Vida Urbana  
284 AMORY STREET  
JAMAICA PLAIN, MA 02130

Steve Meacham's days at MIT as a student in urban planning abruptly ended nearly 40 years ago when he saw the vast expansion of the premier academic institution in Cambridge and its impact on community. With such an institutional expansion, a large number of industrial facilities with hundreds of employees were gradually closing or scaling down. The wave of displacement made many community organizers to join the fray and Steve gave up academic life to become an activist joining the community ranks. Now 40 years later Steve is more actively engaged in community organizing work helping the displaced residents or those at-risk of being forced out or tenants paying unreasonably high rent increases. Since 1999 he has been working with City Life-Vida Urbana and follows a radical organizing model.

Interview Date: December 20, 2013

Interviewed at Au Bon Pain, Central Sq., Cambridge

**1. Could you describe the nature work in dealing with gentrification you did or planning to do in your community and why.**

My work with community residents started in Cambridge in 1972. I was working with residents employed in the various

industrial facilities which were gradually taken over for MIT expansion and were displaced.

We follow a radical organizing model. Initially our work was confined to the Boston city. City Life did lot of work in Jamaica Plain during 1990 to 2000. We moved to other parts of the city such as North Dorchester, East Boston, and Chelsea where rent increases were impacting residents.. Now we are involved in the suburbs too, from Malden to Brockton, in response to the problems faced by families. Majority of the problems in towns such as Brockton are foreclosure-related, particularly after the recent housing crisis.

There are also issues as landlords are raising rents around transit nodes. Our goal is to make sure that there is a fair rent. We follow a model of collective bargaining model similar to the workers' unions and work out contracts with landlords on behalf of tenants.

Now we see the home values rising and so are the rents, with places like Grove Hall reporting 60% increase. 760 Commons poses an important scenario with the investment on transportation along Fairmount Corridor. Another area of concern has been the impact of foreclosures, particularly during 2006 to 2010.

## **2. When did you become concerned with gentrification and displacement?**

(What were the events and indicators that marked the on-set of gentrification?)

Very common indicator is the rising rents. Here are some of the examples.

i. 760 Cummins is one block from the new Fairmount Line stop and is an example of rents being pushed up (Wallace paid about 100K per unit for building, whereas Mayo paid 60K only a few years ago).

ii. 6 Family building in the Four Corners area increased from \$2500 to \$2800

This is a building where each apartment is being rented as rooms, about \$700/month. Each apartment is getting \$2100-2800/month. The rooms are being rented not only by single people, but also by families. That's how a low income neighborhood is "affording" the high rents and also crowding in.

iii. Elm Hill Ave property where the landlord increased the rents from \$700 to \$1200 (by \$500) A new owner bought 97-99 Elm Hill Ave. in 2001 and indicated that they thought market rents were \$1200/month, though rents there at the time were \$700/month.

iv. Rent increases in North Dorchester, East Boston and Chelsea

Statistics show that North Dorchester and East Boston are the lowest rent neighborhoods in the City and the neighborhoods with the highest rate of rent increase. Our study shows that 90% of current East Boston residents living in market housing would be displaced in 4 years if rent increases continue at current rate.

As for indicators we have the dependent variables such as Starbucks, Whole Foods and the like. In the interim as better stores move in they cause displacement. It is not so with smaller businesses. The Whole Foods followed the trend. Some claimed "It is not the Whole Foods. But the market!" We think we should control the market.

## **3. What are the key factors that you see contributing to gentrification and displacement in your community?**

The trend in gentrification begins as an outcome of investment of social resources.

Community efforts and collective action help get rid of negative factors such as gang violence. And the place, with its advantage of location and amenities, becomes attractive as more and more people are drawn to the area and the landlords raise the rents. There is a

perverse effect of the market.

**4. When there is displacement of households in your community where do they move to?**

I do not really know. We should track them.

Malden has become the second most diverse city in the state of Massachusetts because a good proportion of those displaced has moved in.

On the basis of tenants/residents with housing issues, most of the people we meet with come from the cities of Stoughton, Randolph, Braintree, Quincy, and Weymouth.

**5. What strategies or actions did you take to prevent displacement due to gentrification?**

We call "Sword and Shield" strategy. A sword of protest and a shield of Legal defense.

We organized against the Mayo Group during 2000-2006 with the tenants of buildings in Hyde Park, Mattapan, Dorchester, Roxbury (about 4-500 units altogether). We got a number of collective bargaining agreements. There were two demonstrations at Mayo Head office in Roxbury in 2005 and 2006. One of those properties was 760 Cummins Highway, which was recently

purchased from Mayo by Wallace. Wallace then did a new round of rent increases, which we are now fighting. 760 Cummins Highway is one block from the new Fairmount Line stop and is an example of rents being pushed up (Wallace paid about 100K per unit for building, whereas Mayo paid 60K only a few years ago).

**6. How effective were those strategies/actions?**

We have had mixed results. The new owner who bought the Elm Hill Ave. in 2001 wanted a market rent of \$1200/month, even though rents in the vicinity at the time were \$700/month. We got two successive collective bargaining agreements in the building on Elm Hill Ave at increases of \$30/year.

There is a marked decrease in properties and vacant land to be used for CDC housing programs.

Moreover, my sense is that CDCs are no longer so enthusiastic in acquiring residential assets/land.

At a practical level, however, getting residential property out of the market is difficult. Property Transfer Tax has been unpopular with the real estate sector.

Inclusionary Zoning is not fully effective in addressing the needs of tenants and those who need affordable housing.

**7. What obstacles did you encounter as you tried to do this work?**

Most of the time the "myth" of the market works against us. As we know, real estate money has a big stake in politics. Often as a politician, one has to accommodate the demands or arguments of the real estate sector. Rent control is out of whack. Foreclosure has become one of the most serious issues in relation to residential displacement.

To help the tenants in foreclosed properties, we tried a city ordinance requiring that "For buildings with not more than 20 units the property owners to meet with tenants". But the City Ordinance was defeated 8 to 5.

**8. What were the lessons learned from the anti-displacement work you did?**

a. A radical analysis of the capitalist market is not marginalizing. But we have to, and continue to challenge the system that works against tenants. This understanding is important to empower tenants in their struggle for affordable housing and against displacement.

b. The problem is vast and we are only scratching at the surface. Any organizer has to develop a vast cadre of leaders who are social change agents/activists. To develop this cadre of

organizers we conduct courses in community organizing.

**9. What, if anything, would you do differently today around this issue?**

We have learnt leadership skills.

In spite of our successes, we have to do much better.

**10. What advice would you give to other neighborhoods as they work to mitigate displacement of households due to gentrification?**

(a) An open and popularly presented analysis criticizing market ideology that leads to the rent increases, noting that vast amount of people's time and tax money is being privatized by real estate companies.

(b) A practical program that combines some form of rent /eviction regulation and a strong effort to get buildings out of the speculative for profit market.

**INTERVIEW 5**

Bob Van Meter  
Exec. Director  
Greater Boston Local  
Initiatives Support  
Corporation (Boston LISC)  
95 Berkeley St. Suite 301  
Boston, MA 02116

Interview Date: December  
18, 2013 at Boston LISC  
Office

Bob Van Meter has served as the Executive Director of Boston LISC since March of 2008. Previously, he was the Executive Director of the Allston-Brighton Community Development Corporation from 1993 to 2008, and a project manager and real estate director at the Fenway Community Development Corporation. Bob served as a board member of the Massachusetts Association of Community Development Corporations for ten years and as its board chair for two years. He spent eight years as a community organizer in Chicago and Boston with groups such as Illinois Public Action, Massachusetts Fair Share and the Massachusetts Tenants Organization. His hands-on experience with various communities and property owners of Boston as an organizer, project manager and later the Executive Director brings diverse levels of community involvement to a greater strategic approach in dealing with community development issues.

**1. Could you describe the nature work in dealing with gentrification you did or planning to do in your community and why.**

Now we are working on a project on gentrification. The scope of the project is to understand the level of concern among various entities impacted by gentrification, including the

extent of displacement it causes. During tenant organizing days, I was directly concerned with displacement. But we have our constraints too. Some of the housing advocates have been against all market rate housing even on vacant land. I am also aware that neighborhoods and communities change. People come and go. But we should not be as concerned about people moving out of their neighborhoods for their own reasons and not being forced out. However there are issues of housing discrimination which limits the options available to low-income families and African Americans.

**2. When did you become concerned with gentrification and displacement?**

(What were the events and indicators that marked the on-set of gentrification?)

At the local level we see or hear evidence of condo-conversion and explore ways of helping the tenants. There was one case of a building with 20 units and rent-control tenants who suddenly found themselves compelled to move out that brought the issues to the fore for us in Allston Brighton.

There are also national trends and consequences such as the Savings & Loans

Crisis of the 1980s and 90s and the creation of Resolution Trust Corp. (RTC) to sell-off the troubled properties. Our CDC tried to buy them from the RTC in 1998/99. Each unit went for \$70,000 when we had expected them to go only for \$30,000 to \$35,000. It was a wake-up call from the market trends and it reminded us to be ready for a larger amount of such units coming to the market.

**3. What are the key factors that you see contributing to gentrification and displacement in your community?**

Fenway and Allston-Brighton, where I worked, were strong market neighborhoods and the issue was not disinvestment. But our question was how we maintain affordable housing in these communities. There were other questions too:

- a. What are the impacts of institutional expansion?
  - b. What are the market forces?
  - c. Where are the opportunities to create affordable housing?
- Another aspect to consider is condo-conversion. In Allston-Brighton, we saw a buildings being sold to condo-converters. A unit each \$20K were converted to condos and sold at twice the price in 1980s condo boom. The new owner of the 20 unit building on the

intersection of Harvard and Cambridge streets was about to double the rent. Moreover, the building had several code violations too. And obviously the tenants were very concerned of their uncertain future as tenants. We received calls for help and had to intervene and come to an agreement with the owner. These are circumstances we have been able to gauge the situation and successfully mediate.

**4. When there is displacement of households in your community where do they move to?**

There is no single answer. People are moving to low rent cities and towns such as Brockton and Randolph. There are others who succeed in securing Section 8 certificates. Some others negotiate the rent with the property owners and manage to stay. And their numbers vary from community to community.

**5. What strategies or actions did you take to prevent displacement due to gentrification?**

Strategies such as Inclusionary Zoning will be helpful - to have special districts to include a higher proportion of low- and moderate-income housing. However, in these financially strapped times, tools or options available are rather limited. But we should continue with Tenant

organizing, Inclusionary Zoning and Property Tax Relief.

It is also important that economic opportunities are available to community residents.

CDC's can play a role in creating better communities in an increasingly diverse neighborhood.

- a. Building bridges with older and newer residents. In Allston-Brighton the older Italian or Irish residents have been in a better situation because a good number of them immigrants and enjoy better living standards. As a CDC we helped develop an alliance between older residents and new residents
- b. We conducted first time home-buyer classes not only for low- and moderate-income households but also for younger people.
- c. We were very committed to preserving housing units and preserve those units in rental stock too.

"It was a strategy to retain a low-level guerilla force"

In terms of the neighborhood environment and public spaces, we did lot of work on the effective utilization of open space.

But approaches differ from one neighborhood to another. Ten years ago Vida Urbana launched Eviction-Free Zones. I think, they were bringing a "No go zone for gentrifiers". They tried to make lots of noise against the trends of the day and discourage gentrification.

One more thing I should say in terms of the residents whom we serve best. We have tools for households below 60% or 80% of area median income. Unfortunately, we do not have such an approach for those above the 80%.

**6. How effective were those strategies/actions?  
At the bottom of all these strategies, we need to ask "What kind of a community we want to see?"**

Very often, there is a high and low in terms of income, but no middle. We may be ignoring a critical segment that holds the other groups glued. Some may claim that all the public dollars should go for only low income households and the homeless. But there is a need to create middle income housing. I believe the gap in Middle-income housing is not being addressed by the available options. Massachusetts Association of CDCs (MACDC) has been a place where people have been struggling about middle income housing. Other towns and cities have tried. Cambridge has subsidized middle-income housing. But it has not worked that well. Washington D.C. has the right of first refusal. Such a measure has helped in the preservation of affordable housing stock. New York City has some programs where tenants to have the right to purchase the housing unit.

**7. What obstacles did you encounter as you tried to do this work?**

One of the most difficult factors was time. The type of financial resources and the length of time needed by community organizations are rather formidable. Even if a CDC finds a willing seller to preserve affordable housing, there is a price factor and also a time factor. Recalling my days at Fenway CDC and Allston-Brighton CDC, we were trying to buy a 20 unit property from the owner whose daughter was making the deal. In the deal not only the price but the time factor too was critical. She wanted to close the deal within a short period of time, rather a challenge for a CDC when forced to rush through a financing arrangement. Cash is time. Remember, CDCs are always borrowing from others who require lengthy processes of review and underwriting.

**8. What were the lessons learned from the anti-displacement work you did?**

Displacement is very uneven. If your goal is to stop any displacement it is unreasonable. But as a matter of priority you want to retain affordability levels. The first priority is to preserve affordable housing. It is also necessary to get reasonable concessions to at-risk residents to make their life easier and let them

move on. We should also remember that, "We cannot win every battle". The next priority is to create more affordable units, but we face the problem of finding public land.

**9. What, if anything, would you do differently today around this issue?**

I want to emphasize a program of advocacy for residents in private housing and residents in public housing - a unified advocacy movement. I say unified because there are those who have untenable positions and also insist on nothing but subsidized housing.

**10. What advice would you give to other neighborhoods as they work to mitigate displacement of households due to gentrification?**

They need to build capacity to respond to the problems through mediation and outreach, building capacity by collaborating with legal services and personnel and doing outreach to new owners who may increase rents. Have an active tenant organizing program. Tenant organizers are effective tacticians who help the residents and to apprise them of their safety. There are CDCs which have been doing this for many years. Some are relatively new. But during my CDC days we did tenant counseling and also worked with the owners with

the financial support of Boston City Hall. And we need to do that on a larger scale.

#### INTERVIEW 6

Richard Thall  
Exec. Director  
JP NDC  
31 Germania St  
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Interview Date:  
At JP NDC Office, on  
December 24, 2013

From active community organizing work in the North Shore, Richard Thall has traversed varied community-settings in his interesting career as a leading community development professional in Massachusetts. Richard Thall has over 30 years of active work in community development. Now the Executive Director of the Jamaica Plain Neighborhood Development Corporation (JPNDC) since 1994, he has guided the organization to one of the most successful community organizations in Massachusetts. Prior to joining the JPNDC, Richard was the Community Development Director and Assistant Director at Inquilinos Boricuas en Acción (IBA) for nine years, a CDC in Boston's South End. His cross-cultural experiences

and familiarity with many of the community organizations in the state make him an effective advocate for community development goals.

In the 1970s he was instrumental in the creation of two important community-based organizations: the Salem Harbor CDC, founded in 1979 to create affordable housing and employment in a predominantly low-income Latino neighborhood and later the Essex County Community Organization (ECCO).

He has been a major force behind the \$150 million development projects completed by the JPNDC and a number of economic development and community organizing initiatives. Highlights of the programs he put in place include a Career Ladders Initiative for workforce development for the health care sector and an anti-gentrification campaign in a Boston neighborhood that has undergone dramatic transformation.

Richard has served as President of the Massachusetts Association of CDCs and also represented CDCs in some of the leading regional and national bodies of CDCs.

#### 1. Could you describe the nature work in dealing with gentrification you did or planning to do in your community and why.

Since coming to JPNDC, I have seen the bad times and good times. The neighborhood was in a mode of rapid gentrification. At most of the open houses, within the first 10 minutes at least 15 bids were placed. It was a seller's market. In terms of housing stock, 10% of the units were condo-ized.

We have adopted a "Campaign of Conscience" to keep Jamaica Plain as an affordable community. Our strategy is four-pronged:

- Keep publicly owned land for affordable housing.
- Secure more public resources
- Progressive landlords to pledge to revise rents factoring in costs and not to the market forces.
- Anti-displacement protests to draw attention to the problem.

It is a continuous discussion in refining our strategies to keep social housing. And we also strongly campaign to keep public land for housing. But building affordable housing has adversaries who do not want such buildings in the community. However, we work with people like Cathy Brown who help to break down bias against affordable housing.

Another strategy is to increase the percentage of affordable housing in inclusionary zoning. In fact Jamaica Plain NDC advocated for 25% affordable housing. We support tax credits for more affordable housing. However, we are aware that housing is only part of the story. Economic development is critical to create opportunities and income. We are working with a number of small businesses.

We also learnt that there is a limit to appeal peoples' conscience. However, we are proud to note that because of our efforts there is still affordable housing in the community. I would rather say, "Because of our collective efforts there are several households still able to stay in this neighborhood. Sadly, I am also aware, twice as many got displaced."

## **2. When did you become concerned with gentrification and displacement?**

(What were the events and indicators that marked the on-set of gentrification?)

Gentrification was evident mostly in places like Hyde Square in Jamaica Plain. During the late 1990s the number of young white residents moving in increased rapidly. Mozart Street used to be a very

tough street and known for violence. There was a crisis moment when Mayor Flynn said "It looks like we are losing". Hyde Square Task Force did lot of work. Now there are numerous families, particularly white families, in the area.

I could trace gentrification by looking at how people moved out of the South End to Jamaica Plain.

## **3. What are the key factors that you see contributing to gentrification and displacement in your community?**

People invested lots of time and around in getting a better neighborhood. Speaking objectively, the neighborhood got improved.

More importantly, Jamaica Plain is home to or close to a number of educational institutions and the Longwood Medical area. Obviously this is a neighborhood sought after by students and professionals. In recent years, I would say the Northeastern University students constitute a substantial demand on our housing units. There are stories of investors buying up triple-deckers for student housing and they are grabbed by students in no time.

## **4. When there is displacement of households in your community where do they move to?**

I am not aware of the places they go to. Even though Brockton was one of the locations I used to hear a lot. Eight to ten years ago most of the displaced families were priced out of Brockton too. Some people are moving south as far as Rhode Island.

## **5. What strategies or actions did you take to prevent displacement due to gentrification?**

As previously indicated, we advocate for more affordable housing. And build affordable housing in publicly-owned land. As part of inclusionary zoning we try to maximize the proportion of affordable housing units. We also make our voices heard in a way that has a political impact, in addition to questioning the conscience of the property owners.

## **6. How effective were those strategies/actions?**

There always opposing voices whenever we propose affordable housing. Of course, they have the right to oppose on the basis of any valid reasons. But there are barriers in the community to accept affordable housing and to accommodate those



families who have no place to go.

**7. What obstacles did you encounter as you tried to do this work?**

A case in point is our proposal for the Blessed Sacrament Site in Jamaica Plain. There were those who raised opposition saying "We don't want these people here". Surprisingly for us, in the face opposition, some of our supporters of the housing project for the site were more motivated to get the project become a reality.

**8. What were the lessons learned from the anti-displacement work you did?**

The system we live in shows that people have more resources than we see. We need to formulate a composite-strategy to include

- a. Work in multiple fronts
- b. Broaden economic opportunity to people who are marginalized.
- c. On a rather negative way, what could we do to dissuade people from moving in?

**9. What, if anything, would you do differently today around this issue?**

There is a critical lesson for practitioners: That there are limitations to what we can do or accomplish.

**10. What advice would you give to other neighborhoods as they work to mitigate displacement of households due to gentrification?**

"More work on more fronts brings more results." Our experience has been one of working collectively with other local organizations and individuals. And we are able to reach the goals we seek to make this place a diverse and inclusive community with opportunities for all.

The sample of interviews presented here are as varied as the interviewees ranging from rent control and eviction free-zone to be selective in taking up challenges that winnable.

Interesting snippets of "case studies" cited here also help gauge the situations and outcomes in other communities without waiting for crises. South Boston's spike in housing demand has been tied to the impact of BigDig (The Central Artery Project) and the MassPort's investments.

Discussions highlighted an important aspect of community strategy in sustaining the community fabric - to engage in an otherwise exclusive domain of market forces and/or public entities. A necessary component in strategizing is

to actively liaise with the public entities and officials and ensure that community organizations and neighborhood leaders have a strong voice and a place in decision making.

There was a common theme of expanding the portfolio of affordable housing which in turn gives significant resident/tenant power on influencing public policy decisions.

There is also the legitimate claim that community organizations and leaders have been the turnaround forces behind communities and neighborhood squares that have now become prized properties that draw crowded open-houses and end up with lucrative deals. All these point to greater awareness and a workplan for equitable development in sustaining the vitality and diversity.

## 8. Conclusion

When there are fears of gentrification as revitalizations proceeds, the most important strategic goal of any response from community organization would be to make the development efforts and its outcomes equitable to the community to prevent displacement.

### - Strategic Response to Challenges to Community Stability

Readiness of community organizations is central to monitor displacement, proactively prevent displacement and deal with any adverse outcomes as investment projects are launched. In addition to professional readiness, responsive actions should include the following success factors:

- a. Establish a collaborative neighborhood mechanism - including business organizations to articulate with the decision-making entities with greater power and impact
- b. Liaise with the City of Boston through decision-making representation of the community.
- c. Negotiate with landlords and investors.

A number of strategies have been advocated, tried-out and succeeded in mitigating, often preventing, displacement. But not all strategies are equal and will involve combinations of the following:

#### 1. Raise awareness and organize the community and residents

- a. Tenants organizing and counseling to fight eviction
- b. Home-owners and tenants to be involved in the affairs of the neighborhood through community-based organizations and interest groups
- c. Low- and moderate-income earners to become informed and active in retaining homes.
- d. Create a Social Network of Codman Square Residents to monitor displacement signs.

#### 2. Form a Gentrification Taskforce at CSNDC

- a. A Coalition for Codman Square will bring in all the stakeholders, young and old, rich and poor, and area institutions that support community development with minimal involuntary displacement.
- b. An important step is to build bridges with policy makers, public officials and support groups, including businesses and landlords.

#### 3. Preserve and expand the affordable housing inventory.

- a. In addition to monitoring the neighborhood housing market carry out a neighborhood survey to identify publicly-owned land and property including underutilized property for housing

- b. Through legislative measures and Inclusionary Zoning create more affordable housing and ensure resources meant for affordable housing are utilized as intended.
- c. As a major strategy to create more affordable housing and to utilize the available funds effectively, develop a coordinating body of community members.
- d. Negotiate with developers on adequate numbers of affordable units

#### **4. Use Greater Leverage with Inclusionary Zoning**

Codman Square organizations and residents should promote and engage in a participatory zoning process in place of top-down approaches and incorporate necessary provisions to minimize such development that displace or disrupt community residents.

#### **5. Explore Tax Incentives for Developers of Affordable Housing**

- a. Advocate for more incentives for investors of affordable housing in the community

#### **6. Promote Community Asset Building**

- a. Explore the possibility of creating Codman Square Land Bank for housing and small business
- b. Promote asset building at the household level in terms of financial resources and sustainable income streams.

These elements are not complete or comprehensive. But they make a strong counteraction and offer a set of essential strategies and readiness if and when gentrification and its consequences of displacement enter Codman Square.



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## **APPENDIX**

### **i. GLOSSARY**

#### **American Community Survey (ACS)**

The American Community Survey (ACS) is a nationwide survey designed to provide communities a fresh look at how they are changing. The ACS replaced the decennial census long form in 2010 and thereafter by collecting long form type information throughout the decade rather than only once every 10 years.

The American Community Survey produces demographic, social, housing and economic estimates in the form of 1-year, 3-year and 5-year estimates based on population thresholds. The strength of the ACS is in estimating population and housing characteristics. It produces estimates for small areas, including census tracts and population subgroups.

For 2010 and other decennial census years, the Decennial Census provides the official counts of population and housing units.

#### **Ruth Glass, urban sociologist (London 1912-1990)**

She coined the term 'gentrification' in 1962, giving warnings about the squeezing of the poor out of London and the creation of upper-class households.

#### **Census Tract**

A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

#### **Household**

A household includes all the people who occupy a housing unit as their usual place of residence.

#### **Family Household**

A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family.

#### **Unemployment Rate**

Represents the number of unemployed people as a percentage of the civilian labor force.

**Median**

This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

For example, the median income is the amount which divides the income distribution into two equal groups, one having incomes above the median, and the other having incomes below the median. The median for households, families, and unrelated individuals is based on all households, families, and unrelated individuals, respectively. The median for people is based on people with income.

**Housing unit**

A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

**Boston Planning Districts**

Boston Redevelopment Authority (BRA) defined the boundaries of key neighborhoods of Boston for purposes of information exchange, urban planning and development studies. Though Planning Districts have been in use for a long time, in recent years, BRA has created neighborhood boundaries with the same name.

**The Home Mortgage Disclosure Act (HMDA)**

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). Regulation C, requires lending institutions to report public loan data. In this section of the website, you can find out more about the regulation and its interpretation. (Federal Financial Institutions Examination Council- FFIEC Definition)

**AFFORDABLE HOUSING**

In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other, locally determined criteria, and that this definition is intended solely as an approximate guideline or general rule of thumb. (HUD Definition)

**Generation Y**

The generation of people born during the 1980s and early 1990s. The name is based on Generation X, the generation that preceded them.

## **ii. Decennial Census and American Community Survey (ACS)**

While the main function of the U.S. decennial census is to provide counts of people for the purpose of Congressional apportionment, the primary purpose of the ACS is to measure the changing social and economic characteristics of the U.S. population. The decennial census administered two kinds of forms: Simpler, SHORT Form (almost 100% sample) with 10 questions and a more comprehensive LONG Form (a sample of 1 in 6) with numerous questions to capture socio-economic and housing characteristics. The Long Form has been replaced by ACS, which now provides estimates for three different time periods: one year, three years and five years.

Although the questions used in the ACS are very similar to those included on the long form used in the 2000 decennial census, there are some important differences between the two surveys. Because ACS data are collected continuously, they are not always comparable to data collected from the decennial census. For example, in the case of employment statistics, both surveys ask about employment status during the week prior to the survey. However, data from the decennial census are typically collected between March and August, and the questions refer to a particular point in time, whereas data from the ACS are collected each month and aggregated for the reference period. Differences in these responses may in turn affect data on commuting, occupation, and industry. (Adapted from: Population Reference Bureau)



### iii. BRA-Approved\* Development Projects in Dorchester


Data Source: BRA Web Site

\* List excludes projects of public agencies that do not require BRA approval

#	Development &/or Address	Land (S.Ft.)	Building Size (S.Ft.)	Uses	Residential Units	Retail (Units or S.Ft)	Parking
1	252-254 Adams St	N. Av.	18,000	Rental/ Residential	15 units	N. Av.	14
2	9 BANTON ST.	N. Av.	31,667	Residential	24 units	N. Av.	50
3	Bethel Baptist Church	14,000	38,000	Institutional	None	N. Av.	N. Av.
4	BOWDOIN ST HEALTH CENTER	N. Av.	4,100	Larger Outpatient Clinic & Wellness Cntr.	None	N. Av.	N. Av.
5	HERB CHAMBERS AT 75 MORRISSEY BLVD	97,739	27,706	Retail	None	N. Av.	N. Av.
6	Lower Mills Apartments, 2262 Dorchester Avenue	61,097	127,934	Rental/ Residential	177 (Improved existing apts.)	N. Av.	N. Av.
7	Lucky Strike Residency Project 289 Adams St	N. Av.	N. Av.	Rental/ Residential	22 Apts.( 19 Mkt & 3 Aff.)	4	14 off-st
8	NU Life Development, 71-79 Brunswick St and 400-402 Blue Hill Ave	15,118	24,712	Rental/ Residential	16	N. Av.	N. Av.
9	Olmsted Green Lena Park CDC & Brooke Charter School	114,124	57,000 Renovati on of existing building.	Education	None	None	N.Av
10	St.Kevins Redevelopment, 516-530 Columbia Road	116,516	97,000	Rental/ Residential	80 units of affordable housing	None	N. Av.
11	Talbot Commons - Phase I, 14 New England Ave	19,815	24,015	Rental/ Residential	18 affordable rental housing incl. 3 artist live/work spaces	N. Av.	7
12	THE FOUR CORNERS- UPPER WASHINGTON PROJECT, 324 Washington St	N. Av.	49,758	Rental/ Residential	35 residential units	3,200 SF commerc ial space.	N. Av.
13	UNIVERSITY PLACE RESIDENCES, 150 Mount Vernon St	184,816	170,000	Rental/ Residential	184 residential units	N. Av.	83
14	WHITTIER PLACE, 60 Southern Ave	56,000	39,000	Uses: Rental/ Residential	29 affordable units	N. Av.	20
15	25 William T. Morrissey Blvd.	102,366	220,000	Uses: Rental/ Residential	278 residential units	None	143

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### **Codman Square Neighborhood Development Corporation**

For over 30 years of its history, the mission of the Codman Square Neighborhood Development Corporation (hereinafter the “CSNDC”) 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. (Source-CNDC Website)

