

Analyzing Risk of Displacement & Affordable Housing Opportunities in Southwest Boston

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**Southwest Boston
Community Development Corporation**
Building Communities, Building Partnerships in Hyde Park and Roslindale

Executive Summary

Southwest Boston CDC was founded in 2001 with the aim of providing communities in Hyde Park and Roslindale with diverse affordable housing options and economic development opportunities. The organization recognizes the need to protect neighborhoods from gentrification and displacement and empower local leaders to participate in the planning process.

This report examines Roslindale and Hyde Park, two neighborhoods in Boston with diverse communities and housing that is currently considered affordable. Housing speculations and potential transit improvements in recent years may bring gentrifying forces to both communities. Northern Roslindale has been experiencing gentrification due to its proximity to Forest Hills station. While Hyde Park has been historically isolated from convenient access to transit, recent measures including fare reductions and improved service along the Fairmount Indigo Line may increase displacement in the community. If transit access to both neighborhoods continues to improve and housing pressures push more middle and higher income residents into Boston's outer ring neighborhoods, the risk for displacement in Roslindale and Hyde Park will increase as well.

In order to help Southwest Boston CDC evaluate the potential for displacement in Hyde Park and Roslindale, we have conducted a GIS-based displacement risk analysis. The results reveal that, while neither neighborhood is at extremely high displacement risk relative to other neighborhoods in Boston, there are relatively high-risk areas within Hyde Park (and to a lesser extent in Roslindale). Based on the results of the analysis, we investigate the nature of transit-oriented development in Hyde Park and Roslindale. Finally, we provide recommendations for creating and maintaining affordable housing in these two unique communities. We highlight the uniqueness of both neighborhoods using Urban and Neighborhood TOD typology, and provide recommendations accordingly. We hope that our research and recommendations combined with Southwest Boston CDC's expert knowledge will help prevent displacement in Hyde Park and Roslindale.

Our Team



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The authors of this report are graduate students in the Urban and Environmental Policy and Planning (UEP) program at Tufts University. This report is the culmination of a semester-long course, Field Projects, where students work with community organizations and agencies to gain insight into priority issues and help advance strategic objectives. The client for this project is Southwest Boston Community Development Corporation, a Boston-based nonprofit dedicated to sustaining and improving the economically and racially diverse neighborhoods of Hyde Park and Roslindale. This project aims to support Southwest Boston CDC's work around preventing displacement through the preservation and production of affordable housing.

Acknowledgments

We would like to give special thanks to our primary contact at Southwest Boston CDC, Alex Nadel, for supporting us through this process and sharing his local knowledge around community organizing, affordable housing, and displacement. We would like to thank our key advisor, Penn Loh, and our primary teaching assistant, Elise Simons, for patiently guiding us through the semester. We would also like to thank the rest of the teaching team, including Christine Cousineau and Fran Jacobs, as well as teaching assistants, Lauren Lynch and Tech Leng. In addition, we would like to thank the eight affordable housing experts who agreed to be interviewed as part of our research and who shared their insightful perspectives on affordable housing and TOD.



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Introduction

Hyde Park and Roslindale were once two of the most affordable neighborhoods in Boston. As housing pressures throughout the City have increased, however, both neighborhoods face the threat of gentrification and displacement.

The term “gentrification” is used in many cases to describe when increases in housing values or income result in a significant change in a neighborhood’s socioeconomic status. Displacement of existing, low-income residents is often described as a byproduct of gentrification, although scholars argue the validity of this assertion.¹ Despite this debate, Southwest Boston CDC is seeking opportunities to increase affordable housing in the neighborhoods of Hyde Park and Roslindale to meet the needs of local residents, secure future affordability, and prevent displacement of low-income residents.

While a variety of factors impact a neighborhood’s vulnerability to gentrification and displacement, transit access and the potential for improved transit access in Hyde Park and Roslindale may play a significant role in the future of both neighborhoods.

Unlike many Boston neighborhoods, Hyde Park and Roslindale currently lack frequent rapid transit access. They do, however, have less frequent commuter rail and bus service. The neighborhood locations in close proximity (<2000 ft.) to commuter rail transit stations have potential to transform into thriving urban transit-oriented developments (TOD). Such developments, aimed at fostering walkable, dense, and transit-oriented communities, provide unique opportunities for affordable housing development. Outside of these urban TOD zones, the remainder of both Hyde Park and Roslindale fit within the context of neighborhood TOD, or areas that are accessible by bus services. Neighborhood TOD sites also provide unique opportunities for affordable housing development.

As both Hyde Park and Roslindale are expected to transform, grow, and potentially gentrify in the coming decade, community organizations like Southwest Boston CDC are equipping themselves with tools to prevent displacement in these mixed-income and ethnically diverse neighborhoods.

Report Overview

In efforts to support Southwest Boston CDC's anti-displacement and affordable housing development work, our team has produced a two-part report. The first part includes a displacement vulnerability analysis for Hyde Park and Roslindale, which utilizes GIS mapping tools to analyze the risk of displacement in both neighborhoods. The second piece of our work provides recommendations and tools for Southwest Boston CDC to consider around building affordable housing in the context of transit-oriented development as the potential for displacement increases in both neighborhoods.

This report is divided into four main sections:

0. Context
1. Displacement Vulnerability Analysis
2. Affordable Housing in the Context of TOD
3. Recommendations

In the Context section, we provide an overview of our partner organization and the history and existing conditions of Hyde Park and Roslindale. In the Displacement Vulnerability Analysis section, we present the methods and results of our attempts to identify how vulnerable the neighborhoods of Hyde Park and Roslindale are to displacement. Affordable Housing in the Context of TOD explores the potential for affordable housing development opportunities in the context of TOD. Finally, our Recommendations aim to synthesize our findings. In this section, we offer suggestions around affordable housing development opportunities in the contexts of urban and neighborhood TOD, and we present provide recommendations for further research.



Context



0.0 Southwest Boston CDC

Southwest Boston Community Development Corporation (CDC) was formed by concerned neighbors in 2001 to provide the communities of Hyde Park and Roslindale with affordable housing options and economic development opportunities. Ignited by concerns around the rising costs of homeownership and rent, as well as the potential for resident displacement, the organization initially engaged in successful campaigns to preserve Section 8 expiring-use housing at both Weld Park and Florence Apartments in Roslindale between 2002 and 2007.

Southwest Boston CDC's Mission Statement:

“We work to build and sustain a thriving, economically and racially diverse community in Hyde Park and Roslindale. We prevent displacement (particularly of low-income and elderly residents), create and preserve affordable housing, strengthen the commercial base of the neighborhoods, ensure access to good transit and green spaces, and develop local leaders whose voices are not otherwise heard.”

While Southwest Boston CDC has worked to advance housing opportunities since its founding, the organization has only recently begun developing a housing portfolio. In 2016, the organization purchased an eight-unit building in Roslindale and secured state financing to construct a 27-unit multi-family housing development for middle and low-income households as part of new transit-oriented development around the Fairmount Station in Hyde Park. This is a significant accomplishment for Southwest Boston CDC as it will be Hyde Park's first new multi-family housing development in over 25 years. In 2016, Southwest Boston CDC also purchased a property on American Legion Highway in Roslindale, which includes eight affordable four-bedroom townhouses. The property is located within a mile of the proposed Mattapan transit stop on the Fairmount Indigo Line and in close proximity to a number of bus stops.



Southwest Boston CDC has also recently recognized the need to develop effective local leaders who can ensure that neighborhood needs are being met. Opposition to affordable housing by a small group of long-term Hyde Park residents has played a significant role in preventing the creation of affordable housing in the neighborhood for over twenty years. As Southwest Boston CDC helps cultivate local leaders in Hyde Park and increases community organizing efforts, the organization's capacity to effectively serve the community will increase. The current volunteer organizing committee, POHWER: People of Hyde Park Wanting Equal Representation, is made up of tenants and homeowners who deeply care about preserving affordability and improving the community. Southwest Boston CDC aims to expand organizing efforts to Roslindale, but is currently constrained by low staffing capacity.

Beyond housing and community organizing, Southwest Boston CDC strives to promote transit equity, green space preservation, youth jobs, placemaking, and collaboration between social and human service agencies that support low-income and newcomer populations. Since 2001, Southwest Boston CDC has been an agent of change in Hyde Park and Roslindale. Significant accomplishments are presented in the timeline on the next page.

Figure 1: Southwest Boston CDC Community Advocacy



Source: Southwest Boston CDC

Southwest Boston CDC Timeline

Table 1: Timeline of Southwest Boston CDC Accomplishments

2001	Southwest Boston CDC was founded by concerned residents
2002-2007	Led campaigns to preserve Section 8 expiring use housing in Roslindale
2003	Led the formation of the Hyde Park Arts Initiative to promote local artists and the patronage of local businesses
2004	Began serving as a member of the Fairmount Indigo Line CDC Collaborative to advocate for lower fares, affordable housing along the corridor, additional transit stations and the development of a neighborhood greenway; SWBCDC remains an active member of the coalition today
2009	Received funding to conduct Community Needs Assessment and launched two new economic development programs; & Worked with Mayor Thomas Menino to establish a summer youth jobs program, specifically the Hyde Park Green Team, which employs local high school students to steward Boston-owned open space in Hyde Park
2016	Secured state financing to construct a 27-unit multi-family housing complex across from the Fairmount Station that will serve low- and middle-income families; & Purchased a townhouse complex on American Legion Highway in Roslindale to preserve affordable housing

Source: Southwest Boston CDC



0.1 History & Context

Located in southwest Boston, Hyde Park and Roslindale remain two of the most affordable neighborhoods in the City. While both neighborhoods have been slow to attract housing speculators over recent decades, gentrifying forces are now in the process of reaching these racially diverse and ethnically rich communities.

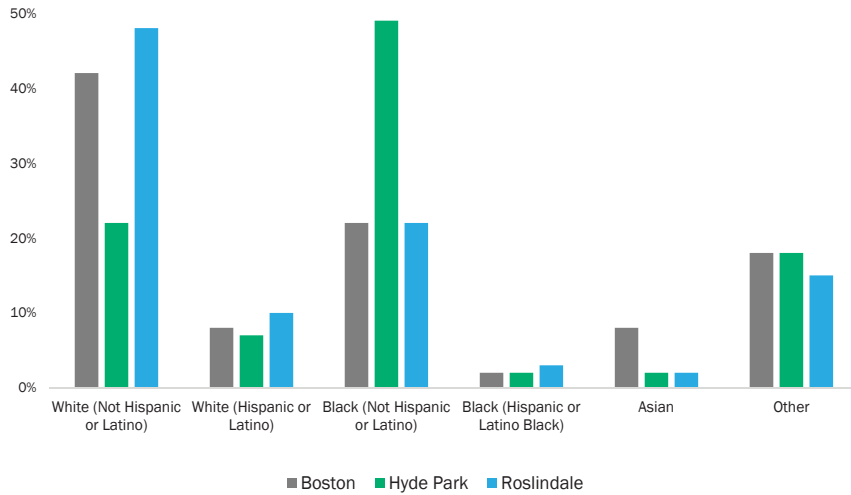
Figure 2: Map of Boston's neighborhoods



Source: Brennan Corrison

As recognized in the Race and Ethnicity graph on the top right (Figure 3), Hyde Park stands out as having a significantly higher population of Black residents who are not Hispanic or Latino. Nearly 50% of Hyde Park's population is Black, while only 22% of Roslindale and Boston on average is made up of residents who identify as Black (not Hispanic or Latino).

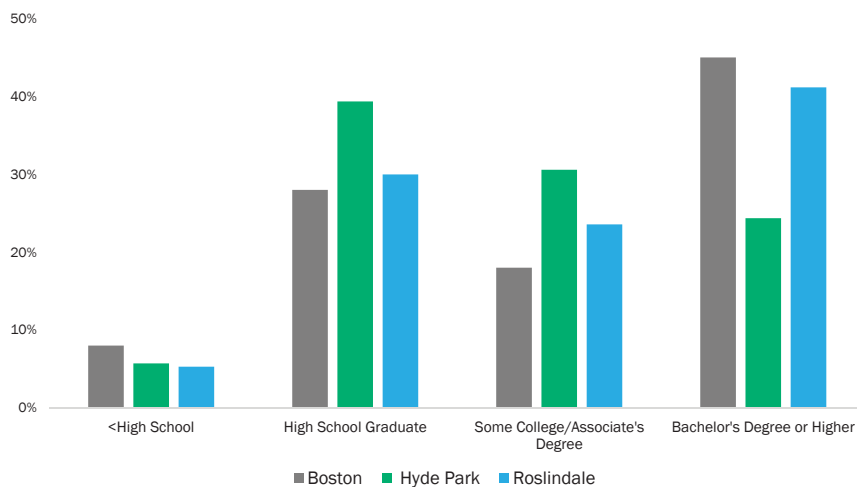
Figure 3: Race and Ethnicity in Boston, Hyde Park & Roslindale



Source: American Community Survey (ACS), 2011-2015

The percentage of Hyde Park’s population who hold a bachelor’s degree or higher is just under 25%, as presented in the graph below (Figure 4). Roslindale’s population with a bachelor’s degree or higher, however, is 40%. Compared to Boston, Hyde Park’s educational attainment levels are much lower and Roslindale’s levels are within five percentage points. The implications of this disparity in Hyde Park will be discussed in the next chapter.

Figure 4: Educational Attainment in Boston, Hyde Park & Roslindale



Source: American Community Survey (ACS), 2011-2015



Before discussing Hyde Park and Roslindale’s vulnerability to displacement and the challenges and opportunities that come with providing affordable housing in the context of new development, specifically transit-oriented development, we will provide a brief overview of the history of and context for both Boston communities.

History and Context of Hyde Park

Situated along the Neponset River seven miles southwest of downtown Boston, Hyde Park was the last town to be annexed by Boston in 1912. As Boston’s population grew and rail extended from downtown, Hyde Park attracted Boston residents looking to escape the crowded city center. Between 1887 and 1912, Hyde Park’s population rapidly expanded from 1,500 to 15,000.²

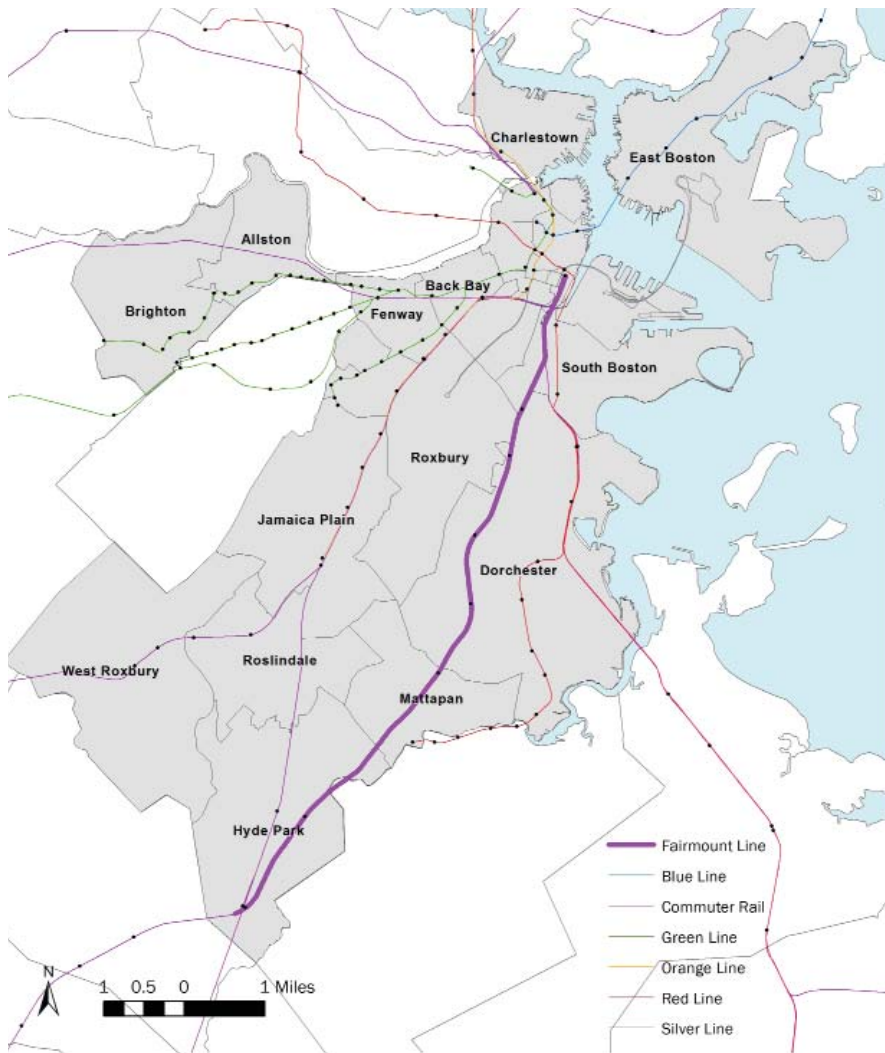
While most residents were historically of European descent, Hyde Park has more recently become home to a racially and ethnically diverse community.³ African Americans, Haitians, and Latinos now make up over 50% of the neighborhood’s population.⁴ Hyde Park residents live in both historic, multi-family buildings and mid-twentieth century, single-family homes.⁵ While Hyde Park’s population has continued to grow since its annexation, the neighborhood has maintained elements of its suburban character over the last century. Home to a golf course and the Stony Brook State Reservation, green space remains a defining feature of the neighborhood.⁶

Figure 5: Photos of Hyde Park



Source: Southwest Boston CDC (left); CSS Boston, HP Master Plan (right)

Figure 6: MBTA's Fairmount Corridor Commuter Rail Line



Source: Brennan Corrison

While Hyde Park is located along the Fairmount Corridor Commuter Rail Line, infrequent and expensive service makes transit less convenient and affordable for many residents. The Fairmount Commuter Rail Line spans 9.2 miles from South Station in downtown Boston through the neighborhoods of Dorchester, Roxbury, and Mattapan, and terminates in the Readville section of Hyde Park. There are currently seven stations along the line, including Newmarket, Uphams Corner, Four Corners, Talbot Avenue, Morton Street, Fairmount, and Readville (MBTA).



After a feasibility analysis was conducted in 2002, four new commuter rail station locations were identified, including Four Corners, Talbot Avenue, Newmarket, and Blue Hill Avenue. By 2013, the Talbot Avenue, Four Corners and Newmarket stations opened along with renovated stations at Uphams Corner and Morton Street.⁷ The expected completion date for the Blue Hill Station is 2019.

While these improvements have provided increased rail access to historically underserved communities, commuter rail does not provide the same level of convenient and inexpensive service as a subway.

Since 2004, the Fairmount Collaborative, a coalition made up of local community development corporations including Southwest Boston CDC and other organizations in Mattapan and Dorchester, has been working to advocate for more affordable and reliable public transit options along the entire corridor.⁸ While the Collaborative has been instrumental in improving equity in communities along the Fairmount Line, transportation access remains a concern for many low and middle-income residents in Hyde Park. Going forward, the Collaborative will continue to advocate for additional stations, more frequent service, a single affordable fare, less polluting trains, and a greenway through the corridor that could provide significant community health benefits and active transportation options.⁹ If or when transportation access to Hyde Park improves, the potential for gentrification and displacement may also increase, according to affordable housing advocates in the region.

Figure 7: Fairmount Indigo Collaborative's Transit Advocacy (left), & Transit Rider (right)



Source: Fairmount Indigo Collaborative

History and Context of Roslindale

Located six miles from downtown Boston and immediately north of Hyde Park, the neighborhood of Roslindale was annexed by Boston along with West Roxbury in 1873. Until the development of the streetcar, Roslindale was a rural community removed from the chaos of urban life. In the late 1800s, the railroad and streetcar helped connect Roslindale to the rest of the city and turned the rural community into a traditional garden suburb.¹⁰

Today, Roslindale remains a primarily residential community made up of both families that have lived in the community for generations and newcomers who are increasing diversity and bringing new energy and vitality to the neighborhood. Roslindale has seen substantial revitalization and economic development since the 1980s and has been recognized for its historic preservation and economic revitalization along Main Street. Roslindale Square has become a bustling community gathering place, and infill residential development has filled vacant lots surrounding the square.¹¹

In recent decades, Roslindale has seen major demographic shifts. From 2000 to 2010, the neighborhood's population declined; however, the community has grown substantially since 2010 as housing costs have dramatically increased in other Boston neighborhoods. Over the past 20 years, many young adults without children as well as senior citizens have moved into the community.¹²

The Forest Hills transit station and the Roslindale Village Commuter Rail stop are two key transit hubs for Roslindale residents. The Forest Hills station is located just north of Roslindale in Jamaica Plains, and the Roslindale Village Commuter Rail stop is located one mile southwest in Roslindale Village just off of Belgrade Avenue. Bus routes connect the two destinations, but there is no frequent rail service connecting Roslindale to inner Boston (MBTA).

Figure 8: Images of Roslindale



Sources: Nic Kafkas, Flickr (top); Roslindale Village Main Street (bottom)



Part 1

Displacement Vulnerability Analysis





1.0 Introduction

In order to get a picture of the risk of displacement in Hyde Park and Roslindale, our team used Geographic Information Systems (GIS) to conduct a displacement risk analysis of the City of Boston, examining how different block groups and neighborhoods compare to each other. We combined several data sets into a single risk index, allowing for the statistical analysis and visualization of risk levels throughout the city. (In this analysis, “risk” and “vulnerability” are used interchangeably.) Several cities in the United States have conducted similar GIS-based analyses focused on gentrification and/or displacement. Variables typically include economy, demography, and access to resources.

To develop the model for our analysis, we looked at vulnerability assessments conducted in Portland, Seattle, San Francisco, and Washington, DC. These assessments were selected because they analyzed cities similar situation to Boston, particularly in population size. These assessments are also all discussed in “Forewarned: The Use of Neighborhood Early Warning Systems for Gentrification and Displacement.”¹³ We also looked to the 2016 Field Project, The Case for Community Land Trusts, which conducted a vulnerability analysis for Boston’s Mattapan neighborhood.¹⁴

Due to its similar size and situation to Boston and its particular combination of variables, Seattle and its model are most suited to our analysis. Seattle’s report looks at displacement risk, not gentrification risk; our analysis does the same.¹⁵ A critical part of Southwest Boston CDC’s mission is to create and preserve affordable housing in Hyde Park and Roslindale to prevent displacement. As such, this report examines the vulnerability of existing populations to being forced out of their homes by higher rent and other prices, among other factors. When we use the term “gentrifiers” in the report, it is to reference people from outside areas who can afford higher housing costs than existing populations.

Though some cities conducted their analyses on census tracts, our analysis uses the census block group level. The block group is a smaller geographic unit than the census tract - multiple block groups make up a single tract - and these data have smaller population sizes than census tract-level data; they tend to have higher margins of error than tract-level data as a result. Despite these higher margins of error, using block group-level data is important to get a finer-grained look at displacement risks in Hyde Park and Roslindale than the tract level would provide. We hope that this provides specific and actionable results for Southwest Boston CDC.



1.1 Methods

Selecting Indicators

Our analysis is split into two primary categories: Risks and Amenities. These follow the Vulnerability and Amenities categories used by Seattle.¹⁶ Indicators in the Risks category are related to demographic information, including race, language, education level, home ownership vs. rentership, and income. These indicators focus on characteristics that make people more vulnerable to rent increases and thus more likely to be displaced from their homes.¹⁷ Indicators in the Amenities category focus on access to resources that can make areas more appealing to potential gentrifiers, including T and bus access as well as access to grocery stores, pharmacies, and restaurants. Public transit and food and health resources are amenities that people prioritize when living in cities. If an area has good access to resources, higher-income people from elsewhere may be willing to pay more than existing populations can afford in order to live there, thus displacing the existing populations. The Amenities indicators thus measure some of the potential for displacement. All these variables align with a logical understanding of displacement. If an area has good access to public transit, food, and pharmacies - and it currently has lower housing prices than other areas of the city - it may be appealing to outsiders who can afford higher housing costs.

The following tables compare Vulnerability and Amenities indicators from Seattle's model with Risks and Amenities indicators from our model. The tables are based on Table 2 of Seattle's Growth and Equity report, and the green text - from Seattle's model - is quoted directly from that report.¹⁸ Indicators that were present in Seattle's model but not in ours are shown in gray (and also directly quoted). A more detailed discussion of the indicators, split into our two categories, follows the tables. Some discussion of the methods used to evaluate the indicators in ArcMap is included; for a full discussion of GIS methods, please see the Appendix.

Table 2: Risk Indicators Comparison
 Sources: Seattle 2035 and Brennan Corrison

Risk Indicators: Seattle's Model vs. Our Model

<i>Indicator</i>	<i>Description</i>	<i>Source</i>
Communities of color	Percentage of population who are persons of color	2010 Census
Communities of color	Percentage of population who are non-white	2011-2015 ACS 5 year estimate
English-speaking ability	Percentage of population 5 years and older who speak English less than "very well"	2008-2012 American Community Survey
English-speaking ability	Percentage of population 5 years and older who speak English less than "very well"	2011-2015 ACS 5 year estimate
Educational attainment	Percentage of population 25 years or older who lack a Bachelor's degree	2008-2012 American Community Survey
Educational attainment	Percentage of population 25 years or older who lack a Bachelor's degree	2011-2015 ACS 5 year estimate
Housing tenancy	Percentage of households that are renters	2010 Census
Housing tenancy	Percentage of households that are renters	2011-2015 ACS 5 year estimate
Housing cost-burdened households	Percentage of households with income below 80% of area median income (AMI) that are cost burdened (paying > 30% of income on housing)	Consolidated Housing Affordability Strategy (CHAS) (based on 2007-2011 American Community Survey)
Severely housing cost-burdened households	Percentage of households with income below 80% of area median income (AMI) that are or [sic] severely cost burdened (> 50% of income on housing)	
Household income	Percentage of population with income below 200% of poverty level	2008-2012 American Community Survey
Household income	Percentage of population with income below 200% of poverty level	2011-2015 ACS 5 year estimate



Table 3: Amenities Indicators Comparison
Sources: Seattle 2035 and Brennan Corrison

Amenities Indicators: Seattle's Model vs. Our Model

<i>Indicator</i>	<i>Description</i>	<i>Source</i>
Proximity to frequent bus service	Number of bus trips within a quarter-mile walking distance	King County metro General Transit Feed Specification (GTFIS)
Bus Access	Number of MBTA bus stops within 0.25 miles	MassGIS
Proximity to current or future Link light rail and streetcar	Within walking distance to current and future light rail stations and streetcar stops	King County GIS
T Access	Number of MBTA T stops (including Commuter Rail and Silver Line) within 0.25 miles	MassGIS
Proximity to core businesses	Within walking distance to supermarket/grocery (0.5 mi), pharmacy (0.5 mi), and restaurant/cafe/diner (0.25 mi)	ReferenceUSA
Food Access	Number of supermarkets, pharmacies, and restaurants within 0.25 miles	ReferenceUSA
Proximity to civic infrastructure	Within walking distance to a school, community center, park, or library	King County GIS, City of Seattle
Proximity to al-ready-gentrified or affluent neighborhood	Below-median income areas adjacent to above-median income areas	2008-2012 American Community Survey
Lower-income area next to higher-income area	Census tract* with median income less than 80% of Boston AMI abutting census tract with median income greater than 120% of AMI**	2011-2015 ACS 5 year estimate
Proximity to job center	Travel time to King County urban centers outside Seattle (not including manufacturing centers)	King County GIS

*Census tracts were used because of high margin of error for this data point at the census block group level. The median income of each census tract was assigned to the block groups that it contains. Since there is no standard number of block groups that comprise a census tract, tracts with higher numbers of block groups have a slightly inflated value for this indicator.

**This specific measure is used because the City of Boston, in an ongoing vulnerability analysis, uses the same measure. We received a draft of this analysis.

The cost-burdened households measure was excluded due to the desire to include the most current data available; the most recent CHAS data is based on the 2009-13 American Community Survey.¹⁹

Risk Indicators

The Risk index uses five indicators based on the Seattle model, which identifies populations that are less able to afford high housing cost and more likely to meet discrimination or other difficulties to find new housing. Data for this section are all from the 2011-2015 American Community Survey (ACS) five-year estimates, from the U.S. Census Bureau. The ACS provides more up-to-date data for measures in the decennial census as well as covering additional data points not covered by the census; as such, it is valuable in providing a current look at demographics in Boston.^{20,21} The 2011-2015 five-year estimates are based on data from those five years, and are collected for all geographic areas.²²

We analyze displacement vulnerability at the block group level, which is the smallest geographical unit for bureau sample data with a population between 600 to 3000. There are 615 block groups in Boston; the total number of block groups analyzed (558) is less than that due to excluding block groups with extremely small populations or missing ACS data.

The five ACS indicators included in the Risk section are: communities of color, English-speaking ability, educational attainment, housing tenancy, and household income.

Communities of color is included as a measure because people of color historically and presently face more barriers than white people, particularly in terms of economics and access to housing. Areas with higher percentages of communities of color may thus be more vulnerable to housing price increases. English-speaking ability and educational attainment are both included due to their relevance to the ability of residents to get jobs; more limited ability to speak English and less education can translate to fewer options in the job market, and lower-paying jobs. Housing tenancy is included because renters are vulnerable to factors like changes in the housing market and landlords that homeowners either face less or do not have to deal with at all. And



finally, household income - specifically, the portion of the population with income less than 200% of the federal poverty level - is included as a measure because income at this level means limited spending power and limited ability to financially adjust to higher prices for housing or other community resources (typical consequences of gentrification).

The five indicators are equally weighted, because none was deemed more important than any other in determining vulnerability to displacement. The data for each indicator was classified into five groups based on ArcGIS Natural Breaks classification method and then reclassified on a scale of 1-5 where a higher score represents a higher displacement vulnerability. The Natural Breaks classification method is based on reducing the variance within classes and maximizing the variance between classes. This was appropriate given the desire to examine five different risk levels (1-5) for each measure. Every block group was evaluated based on the above criteria, and the total scores for each of the five risk factors were added together to get the overall Risk index. As a final step, the Risk index was also reclassified into five groups based on Natural Breaks classification method. The table below describes the Risk index score ranges and their corresponding vulnerability levels.

Table 4: Risk Index Scores
Source: Yi Zhong

Risk Index Score	Displacement Vulnerability Level
6-10	Very Low
11-13	Low
14-16	Medium
17-19	High
20-24	Very High

Amenities Indicators

Where the Risks section examines demographic factors that can make areas more vulnerable to displacement, the Amenities section looks at access to resources that might make a neighborhood more appealing to gentrifiers with greater purchasing power than the existing populations. If somebody can afford to pay existing or higher rents in a neighborhood, and that neighborhood has good access to transit and food and health resources, this may encourage somebody to outspend existing populations in order to move to the neighborhood and gain access to these amenities. Following Seattle's example, this section looks at access to rapid transit, "core businesses," and buses, as well as lower-income areas that are next to higher-income areas.

For the three variables that examine access to resources, a resource is considered "walkable" for a census block group if the resource is within 0.25 miles of the block group's geographical center point ("centroid"). The 0.25 mile measure is based on the street network, not a straight-line distance, so it is more reflective of true walkability. For each indicator - T, bus, and food access - a block group is given a point for each resource within 0.25 miles of its center. More technical discussion of the GIS method is included in the Appendix. The score for each indicator was based on turning its raw scores into a 1-4 scale; manual data breaks were used for all four indicators. This is also discussed in more detail in the Appendix.

Access to T stops and buses is included because of the value to residents (existing or potential) of not needing a car in the city, as public transit is cheaper and more environmentally friendly than car use. (And for some car owners, public transit is desirable as an alternative transit option, perhaps especially in Boston's winters.) Access to grocery stores, pharmacies, and restaurants is included due to their nutritional value (and, for restaurants, social appeal). The low median income next to high median income measure is included especially because of the potential of higher-income communities to expand and buy or rent property in nearby lower-income communities, jumpstarting the displacement process. This is included in the Amenities category because it does relate to proximity (where the Risks indicators do not).



We did not determine that any one of these amenities was definitively more of a determinant of displacement than any other - e.g., that a T station matters more than a grocery store - so these four indicators are weighted equally. As two of the indicators are transit-related, this method does give higher priority to transit as a factor than food/health businesses and low-income/high-income areas. As Hyde Park and Roslindale are two of the outermost neighborhoods of Boston, with limited transit access, it was important to weigh transit substantially in the index.

Table 5: Amenities Index Scores
Source: Brennan Corrison

Risk Index Score	Displacement Vulnerability Level
4-5	Very Low
6-7	Low
8-10	Medium
11-15	High

Combined Index

To combine the two categories of variables, for each census block group, we added up its index score for each of the nine variables. Because Risks variables are scaled 1-5 and Amenities variables are scored 1-4, the Risks variables are given slightly more weight in the combined index. This is in part because of the lack of reliability of food location data from ReferenceUSA. In addition, though Seattle did not explain the weighting of its model, a draft of Boston’s vulnerability model weights demographic/Risk-type variables higher than the other variables. The results of the combined index, including maps and discussion, are immediately below. After the combined results, we discuss the Risks and Amenities categories in more individualized detail.

Model Validity

These methods have not been validated against other findings for the City of Boston; at this point, other findings from a GIS-based analysis do not exist for the City (beyond the initial results of their draft model). However, the City is currently working on such an analysis, also based on Seattle's model, and we were given access to a part of their working draft. Though we did not adhere to their weighting scheme exactly, like Boston, we gave more weight to Risks than Amenities factors, and we used 0.25 miles for all food and health resources as well as the 80%/120% of AMI split for measuring median income. Our model should not be seen as a definitive predictor of displacement: our indicators do not reflect all factors that can affect displacement, and do not account at all for steps that communities are taking to prevent displacement. However, based on historic risk factors for populations and factors that make areas more desirable for potential gentrifiers, we believe this index shows areas of Boston that are especially vulnerable to displacement. As the index is citywide, it is also meant to allow readers to compare across neighborhoods. For Southwest Boston CDC, we hope that the model helps illustrate that there are high risk areas in Hyde Park (and, to a lesser extent, in Roslindale), and we hope that this informs Southwest Boston CDC's efforts to organize the community and potentially to prioritize areas in which to create and preserve affordable housing.



1.2 Results: Overall

Displacement Vulnerability Index

Risks and Amenities Indexes Combined

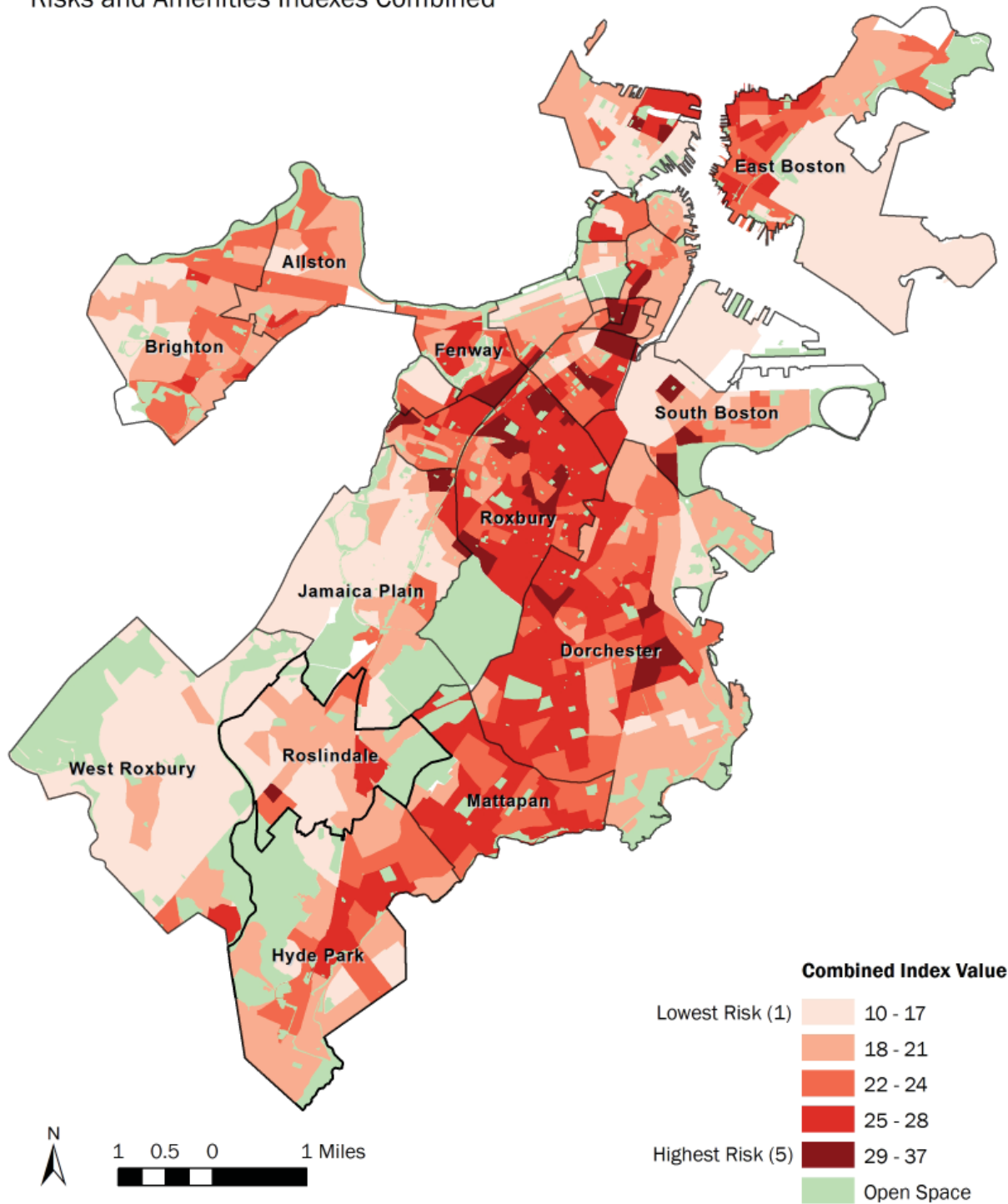


Figure 9: Combined Displacement Vulnerability Map
Source: Brennan Corrison



Of the 558 census block groups in the City of Boston incorporated into the analysis, only 35 block groups fall into the highest risk category. These block groups are primarily located in Dorchester and Roxbury, while some fall in the South End, Chinatown, and a few other neighborhoods. Of the 25 Roslindale block groups, one is considered highest risk. None of the 27 Hyde Park block groups fall into the highest risk category.

As compared to other city neighborhoods regarding displacement risk, Roslindale appears to fall somewhere in the middle. Although Roslindale does have a block group rated highest risk, most of its block groups are in the second-lowest or lowest-risk category. Hyde Park, on the whole, is at higher risk, with most of its block groups rating medium- or medium-high risk on the index. Considering that Hyde Park is the southernmost neighborhood in the city of Boston, with limited access to resources and transit, it is notable that this somewhat disconnected neighborhood ranks fairly high in risk compared to the rest of the city.

There are several Commuter Rail stations in these two neighborhoods. In Hyde Park, the block groups near the Fairmount station are among the most vulnerable; those near Readville are at low-to-medium risk. In Roslindale, the block groups near Roslindale Village station are lower risk; the most vulnerable block group in the neighborhood is not near a T station at all. Transit does seem to have some impact on an area's vulnerability; we recognize this implicitly by emphasizing transit in our index, and we see it in our results. However, proximity to a T station does not guarantee that a block group is high risk, nor does being far from a station guarantee a low-risk block group.

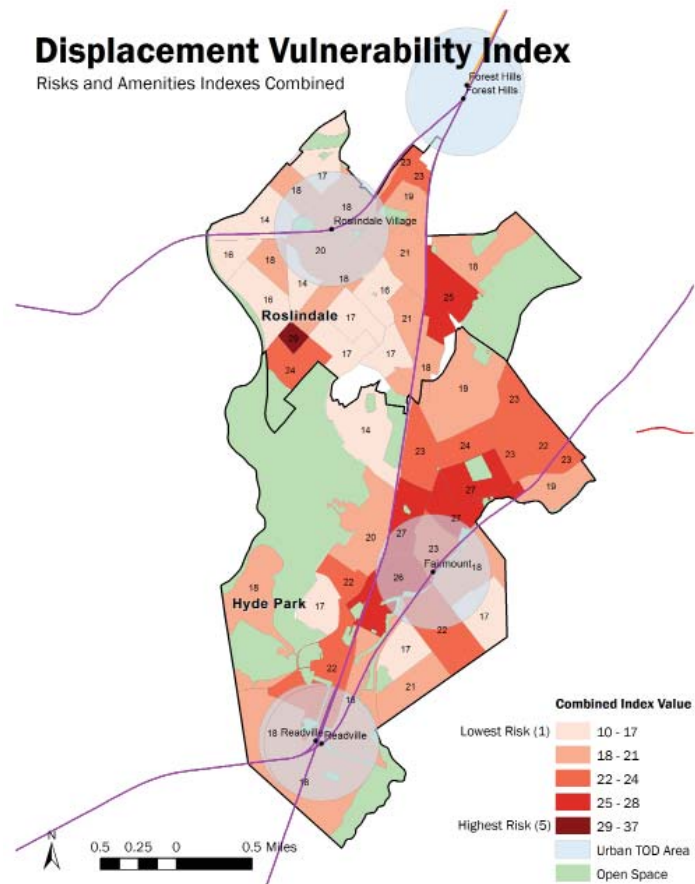


Figure 10: Combined Displacement Vulnerability Neighborhood Map
Source: Brennan Corrison



Table 6: The “Average” Block Group for Boston, Hyde Park, and Roslindale
 Source: Brennan Corrison

Indicator	Boston	Hyde Park	Roslindale
<i>Risks</i>			
% of Population of Non-white	43	69	43
% of Population over 25 Without Bachelor’s Degree	58	75	58
% of Population over 5 Who Speak English Less Than “Very Well”	80	76	74
% of Households Occupied by Renters	63	45	42
% of Population with Income < 200% of Poverty Level	38	28	28
<i>Amenities</i>			
# of T Stations within 0.25 mi	0.21	0	0.04
# of Food Locations (Grocery Store, Pharmacy, Restaurant) within 0.25 mi	5.62	0	0.07
Bus Stops within 0.25 mi	4.47	3.59	4.56
Probability of being in a low median income tract (<80% AMI) next to a high median income tract (>120% AMI)	0.12	0.22	0.15

The table to the left was generated by taking mean values for all census block groups within the pertinent geographies. As the table indicates, Hyde Park and Roslindale are both fairly unique neighborhoods when compared to Boston as a whole.

Roslindale appears slightly more similar to Boston on average: on metrics of ethnicity, college education, English speaking ability, and bus stop access, the average Roslindale block group is equal or nearly equal to the average Boston block group. Hyde Park shows greater differentiation from Boston averages; it is most similar to Boston only in the English speaking ability category.

The data above provide some statistical illustrations of the unique, suburb-in-the-city situations of Hyde Park and Roslindale. Hyde Park and Roslindale both have substantially smaller renter and low-income populations (by percentage) than the city as a whole. They both have much more limited access to T stations and food locations than Boston on average. And, especially interestingly, Hyde Park has a high concentration of low median income tracts abutting high median income tracts (an average of 0.22, compared to 0.15 in Roslindale and 0.12 in Boston). All together, the data paint a picture of Hyde Park - and, to a lesser extent, Roslindale - as a neighborhood somewhat distinct from Boston. With less poverty and fewer renters than the city as a whole, and with less access to T stations and food locations, these two neighborhoods are currently somewhat insulated from some of the displacement risks facing neighborhoods like Dorchester, Roxbury, and Mattapan. But with a substantial amount of lower income census tracts next to higher income tracts, and with the potential for transit and other changes making Hyde Park and Roslindale more connected to the rest of the city, the risk of displacement seems likely to increase.



1.3 Risks

Risk Index

Combined Risk Value:
Educational Attainment, English-speaking Ability, Household Income, Race, Renter Occupied

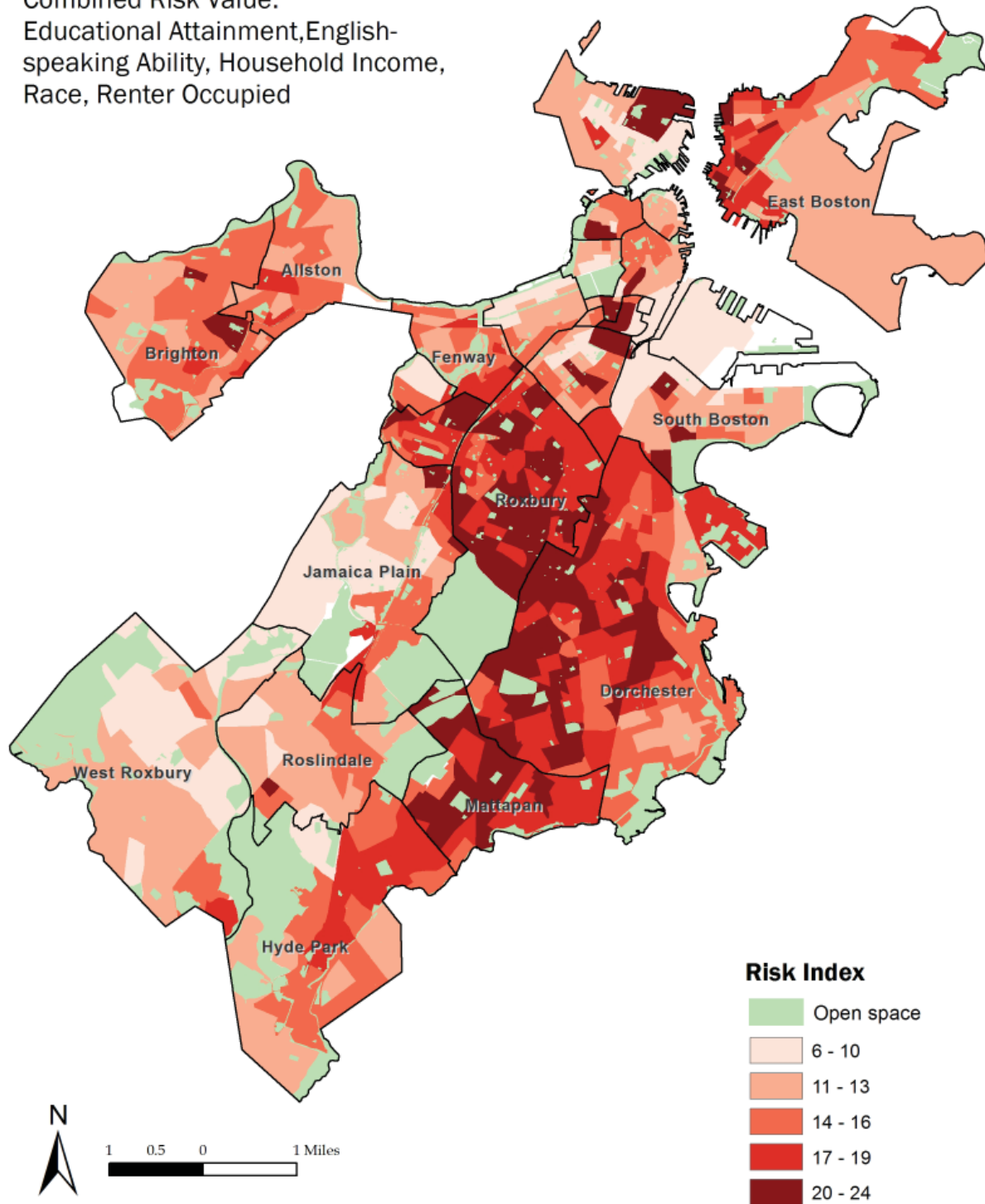


Figure 11: Risk Index Map
Source: Yi Zhong



Risks Discussion

This section examines the five indicators in the Risks category.

Among the 558 block groups in Boston, block groups of very high or high displacement vulnerability are mainly located in Roxbury, Dorchester and Mattapan, with a few more block groups in East Boston and Brighton. Block groups of low displacement vulnerability are mainly located in West Roxbury, Roslindale, Jamaica Plain, and Hyde Park. In the maps for every indicator, areas with higher proportions of people who lack a bachelor's degree and non-white people highly correlate to the areas that score high on the risk index.

Table 7: Distribution of Block Groups Among Risk Levels

Source: Yi Zhong

Risk Level	Boston	Hyde Park	Roslindale
Very low	8%	4%	8%
Low	24%	26%	56%
Medium	26%	33%	20%
High	20%	37%	12%
Very high	19%	0%	4%

Among 27 Hyde Park block groups, most block groups are identified as Medium vulnerability (33%) and High vulnerability areas (37%). For blocks groups at the Very high risk level, the Race indicator and Educational attainment indicator scores range from 4 to 5, making these two indicators the leading factors of high displacement vulnerability in Hyde Park. Among 25 Roslindale block groups, over half (56%) are identified as low vulnerability areas; only 16% of block groups fall into the high and very high vulnerability categories.



Table 8: Risk Index Statistics
 Source: Yi Zhong

Measure	Boston	Hyde Park	Roslindale
Minimum	6	10	9
Maximum	24	18	20
Mean	14.9	15.28	12.5
Standard Deviation	4.5	3.9	4.6

Hyde Park has a higher average and standard deviation value than Roslindale, which indicates that, based on the Risks indicators in our model, Hyde Park is more susceptible to displacement than Roslindale. The risk index range in Hyde Park is 10-18; in Roslindale, it is 9-20. The standard deviation is 3.9 for Hyde Park and 4.6 for Roslindale. The average risk index for Hyde Park is 15.28, which falls into the Medium displacement vulnerability level. The average risk index is 12.5 for Roslindale, which falls into the low vulnerability category, so the displacement vulnerability for Roslindale is low in general.

Comparing these two neighborhoods with Boston as a whole (with an average Risk index score of 14.9 and a standard deviation of 4.5), Hyde Park is more vulnerable to displacement than Boston on average, with a higher average index and smaller standard deviation. Per the same comparison, Roslindale is less vulnerable to displacement than Boston on average, with a lower average Risk score and a higher standard deviation.

Risk Index for Hyde Park and Roslindale

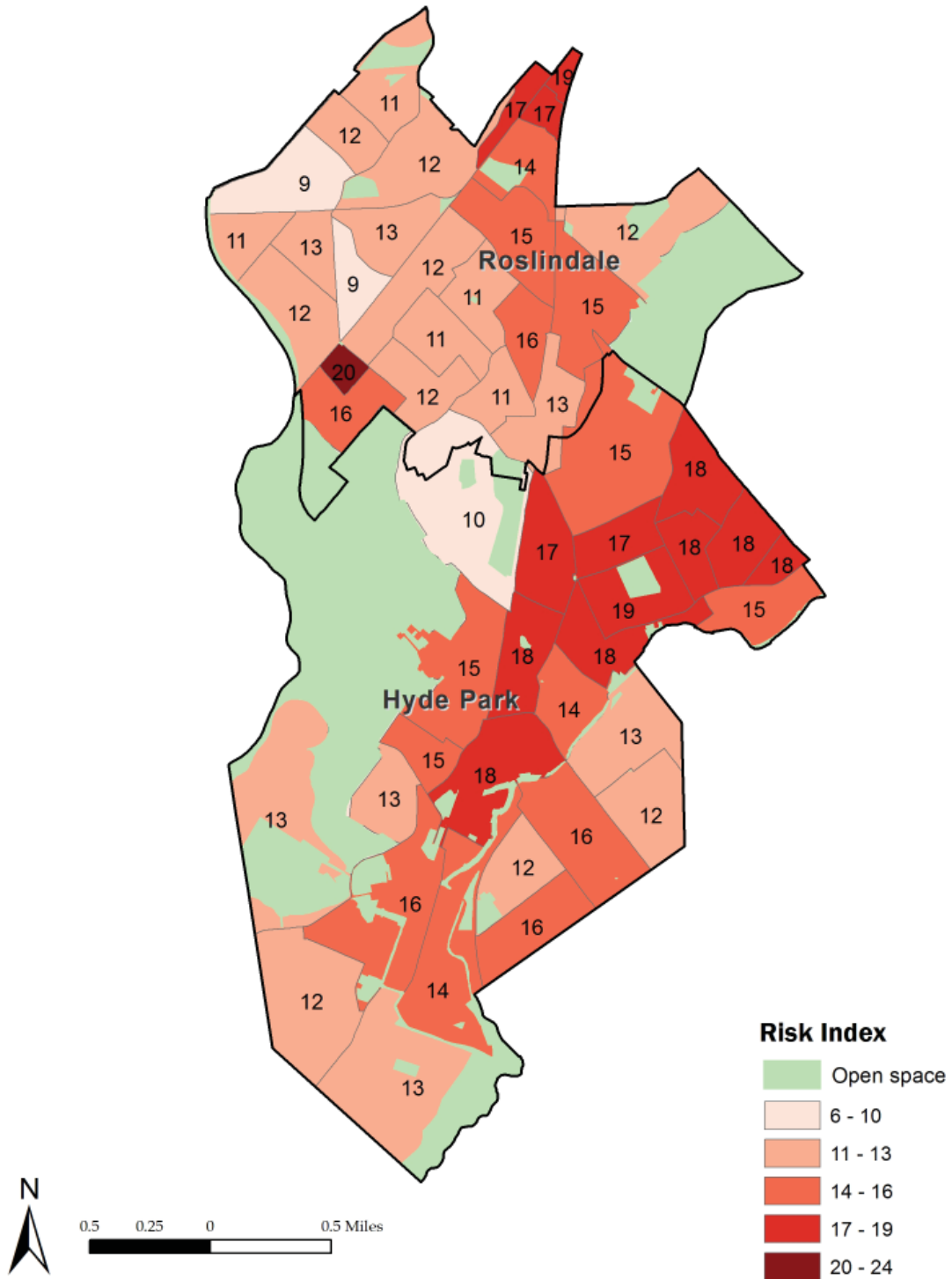


Figure 12: Risk Index Neighborhood Map
Source: Yi Zhong



Communities of color

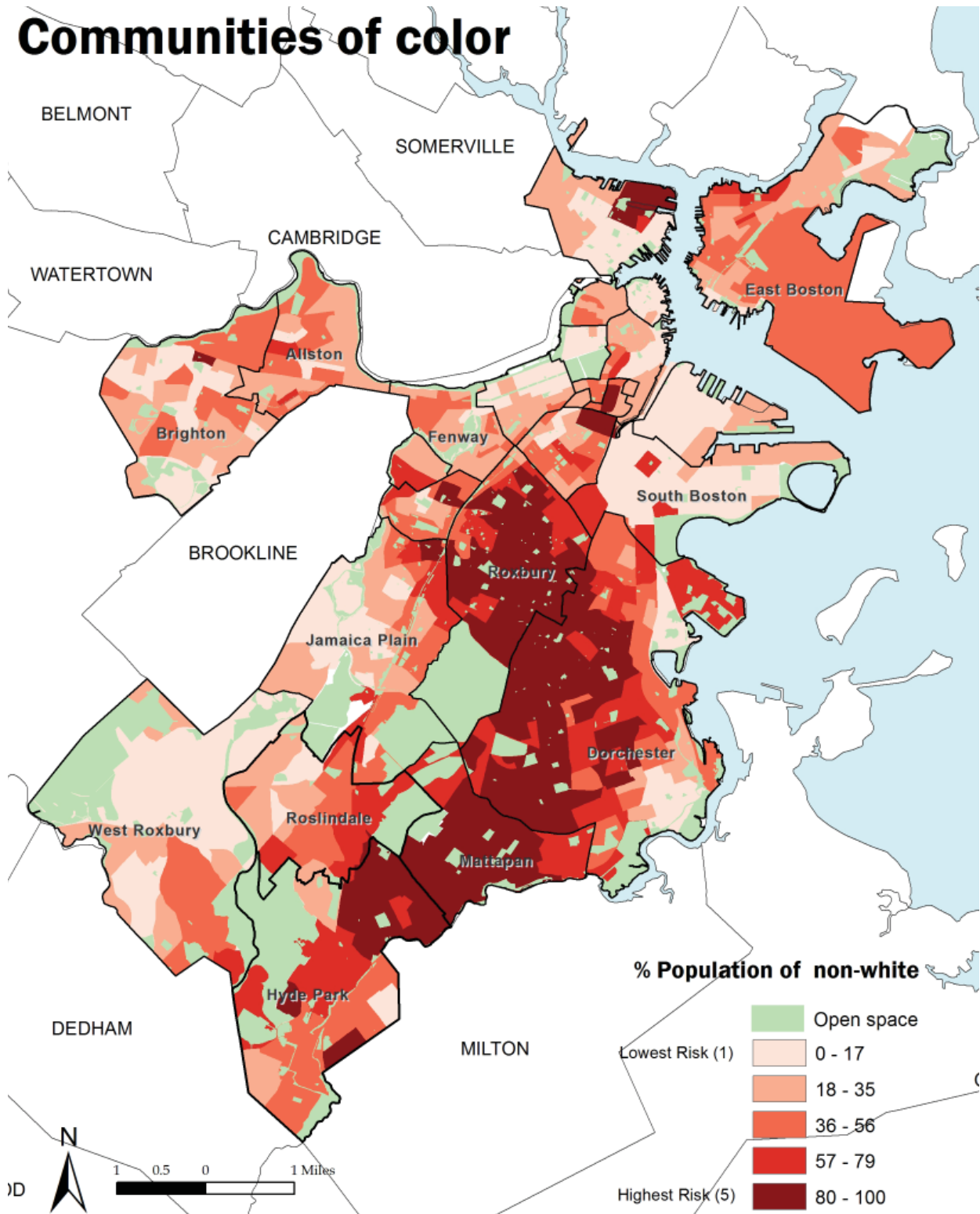


Figure 13: Communities of Color Map
Source: Yi Zhong

Communities of Color

As discussed in the Methods section, based on historical and structural factors, our model says that more non-white people living in an area means a higher risk of displacement. The most vulnerable areas are those where the majority of the population are people of color. The highest percentages of non-white populations mainly live in Mattapan, Dorchester, Roxbury, and the northeastern part of Hyde Park. Boston has 126 very-high level block groups (22.5%) and 79 high level groups (14%) in this category. None of the block groups in Roslindale fall into very-high-level category and seven block groups (28%) fall into high-level category. Hyde Park has 9 very-high-level block groups (33%) and seven high-level block groups (26%). Block groups in both Hyde Park and Roslindale have, on average, a higher percentage of non-white residents than the mean of the Boston block groups.



Educational Attainment

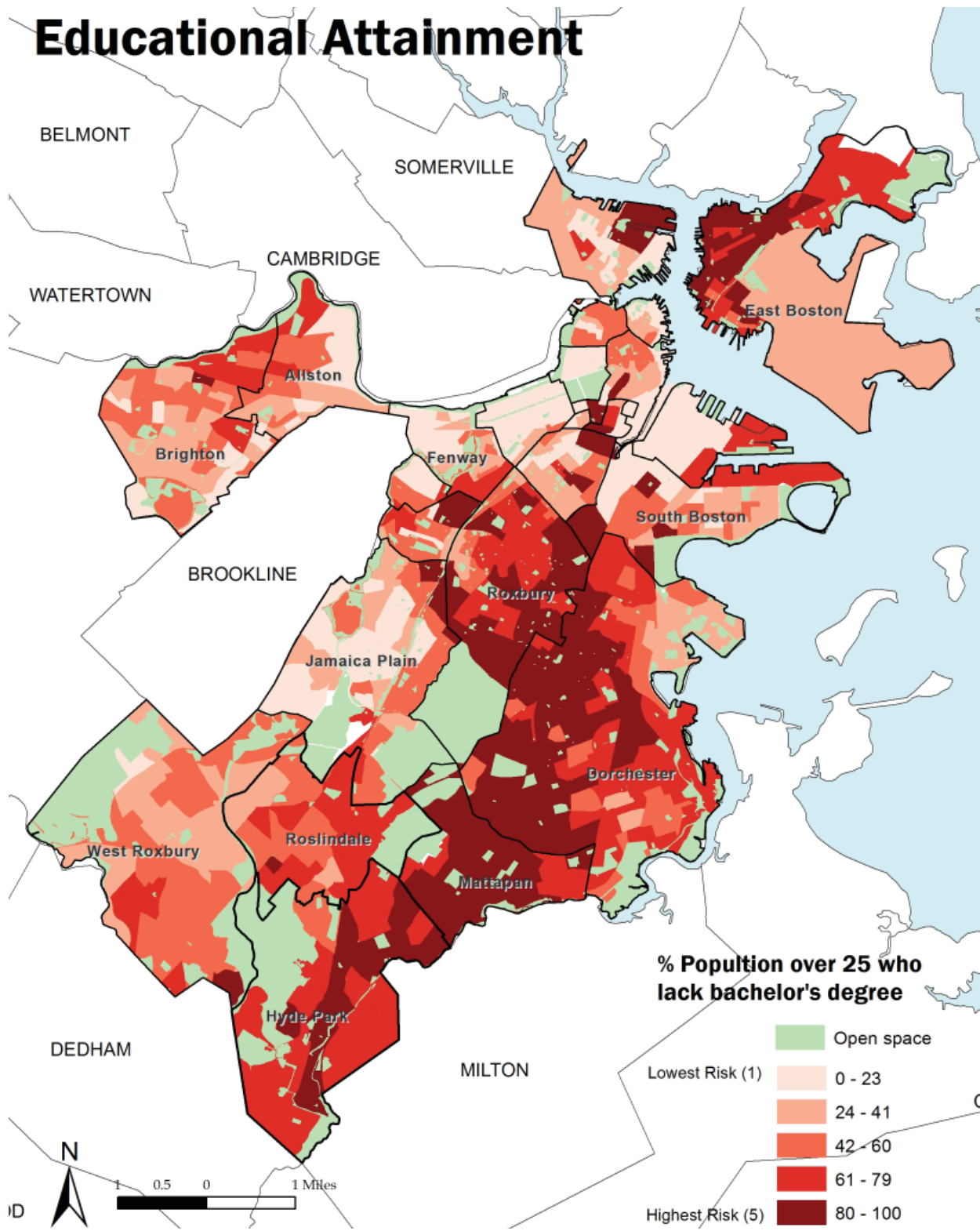


Figure 14: Educational Attainment Map
Source: Yi Zhong

Educational Attainment

The educational attainment in Boston is measured by the percentage of the population over 25 years old that lack a Bachelor's degree. The higher proportion of people who lack Bachelor's degree, the higher displacement risk the area has. The low educational attainment (corresponding to higher risk) mainly occurs in Hyde Park, Roslindale, Dorchester, Roxbury, and the northeastern portion of East Boston. Based on the education metric, of all 558 block groups in Boston, 146 block groups are considered very high risk (26%) and 110 block groups (20%) are considered high risk. Only one block group in Hyde Park falls into medium risk category; the rest of the Hyde Park block groups are high or very high risk. Roslindale has one block group that falls into very high risk category and 11 block groups in the high risk category (44%). Hyde Park has a higher percentage of very high risk block groups than Boston and Roslindale.



English-speaking Ability

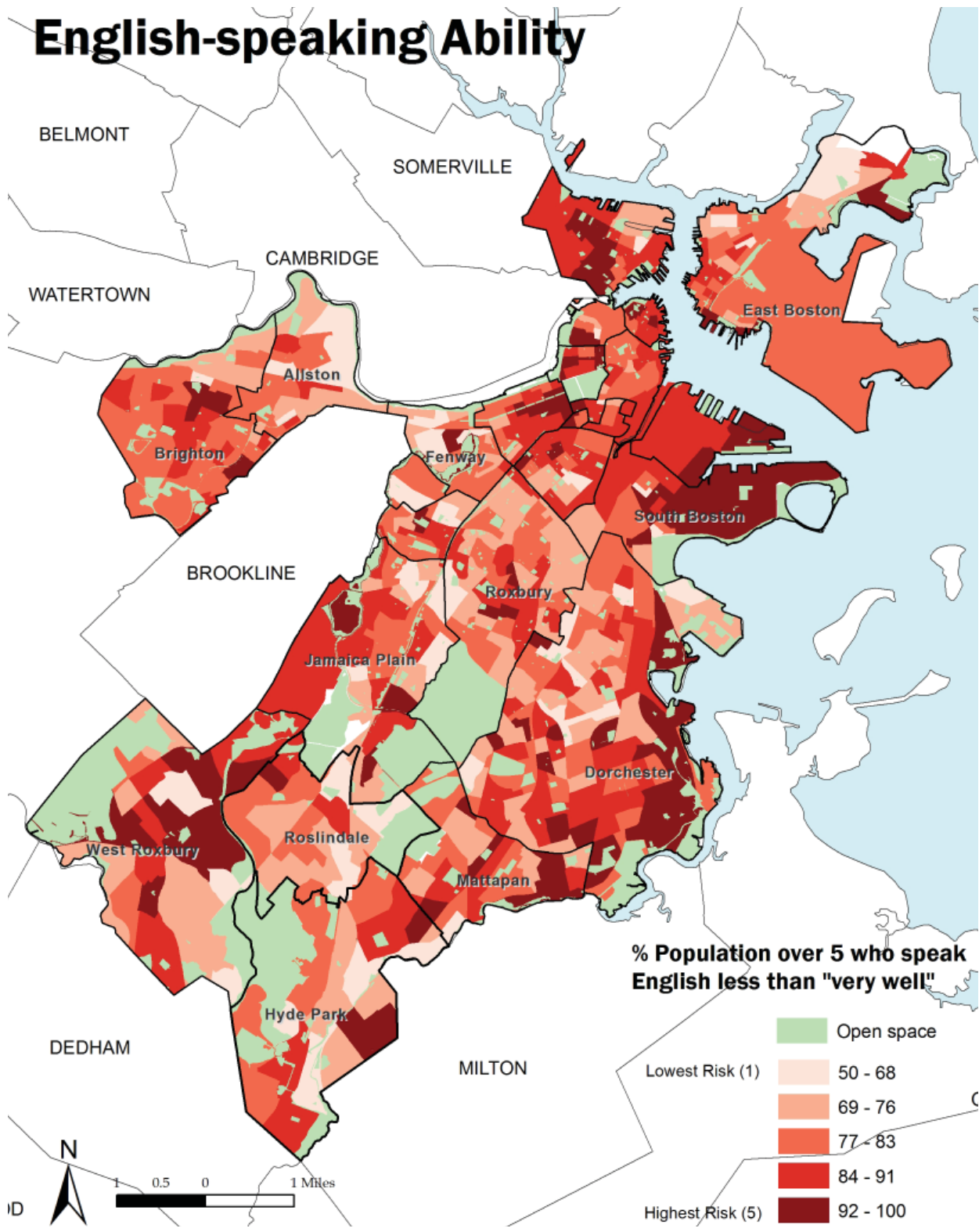


Figure 15: English-Speaking Ability Map
Source: Yi Zhong

English-Speaking Ability

For immigrants in the United States, there is a direct positive relationship between English speaking ability and income and “occupational mobility.”²³ A community with lower English-speaking ability - and associated lower income and fewer job options - is thus more vulnerable to displacement. The ACS measure of English speaking ability is based on the use of English at home and the speaking ability of residents over 5 years old.²⁴ People with low English fluency are mainly located in South Boston, Chinatown, West Roxbury, and southeastern Mattapan and Dorchester. Based on this indicator, 87 block groups (16%) in Boston fall into very high risk category and 134 block groups (24%) fall into high risk category. Hyde Park has one very high risk block group (3%) and 6 high risk block groups (22%). Roslindale has one very high risk block group (4%) and two high risk block groups (8%). Roslindale and Hyde Park have lower percentages of block groups with low English fluency than Boston as a whole - i.e., the two neighborhoods have higher fluency than the City overall. Hyde Park has a higher percentage of low fluency block groups than Roslindale.



Housing Tenancy

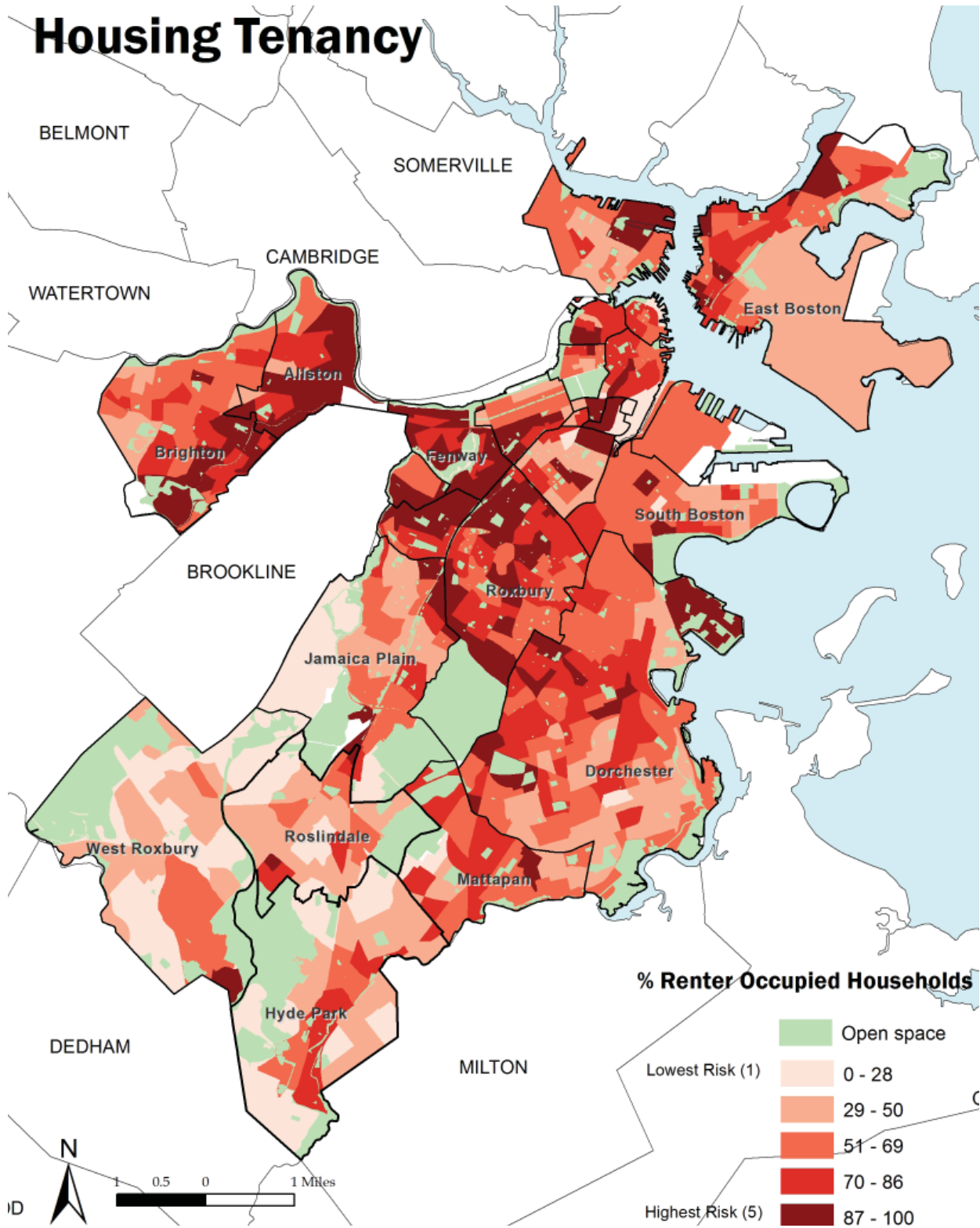


Figure 16: Housing Tenancy Map
Source: Yi Zhong



Housing Tenancy

Change in resident demographics can occur more rapidly when more residents rent rather than own property, so the higher the percentage of renter occupied households in an area, the higher risk of displacement the area has. The block groups with the largest proportion of renter households are mainly located in Fenway, Roxbury, and the eastern edge of Brighton and Allston. Boston has 111 very-high-level block groups (20%) and 124 high-level block groups (22%), while Hyde Park has 0 and 4 block groups (15%) and Roslindale has 2 and 3 block groups (8% and 12%) for each level. Boston has a much higher percentage of renter-occupied block groups than Roslindale and Hyde Park. Also, Roslindale has a higher percentage of high renter-occupied block groups than Roslindale.



Household Income

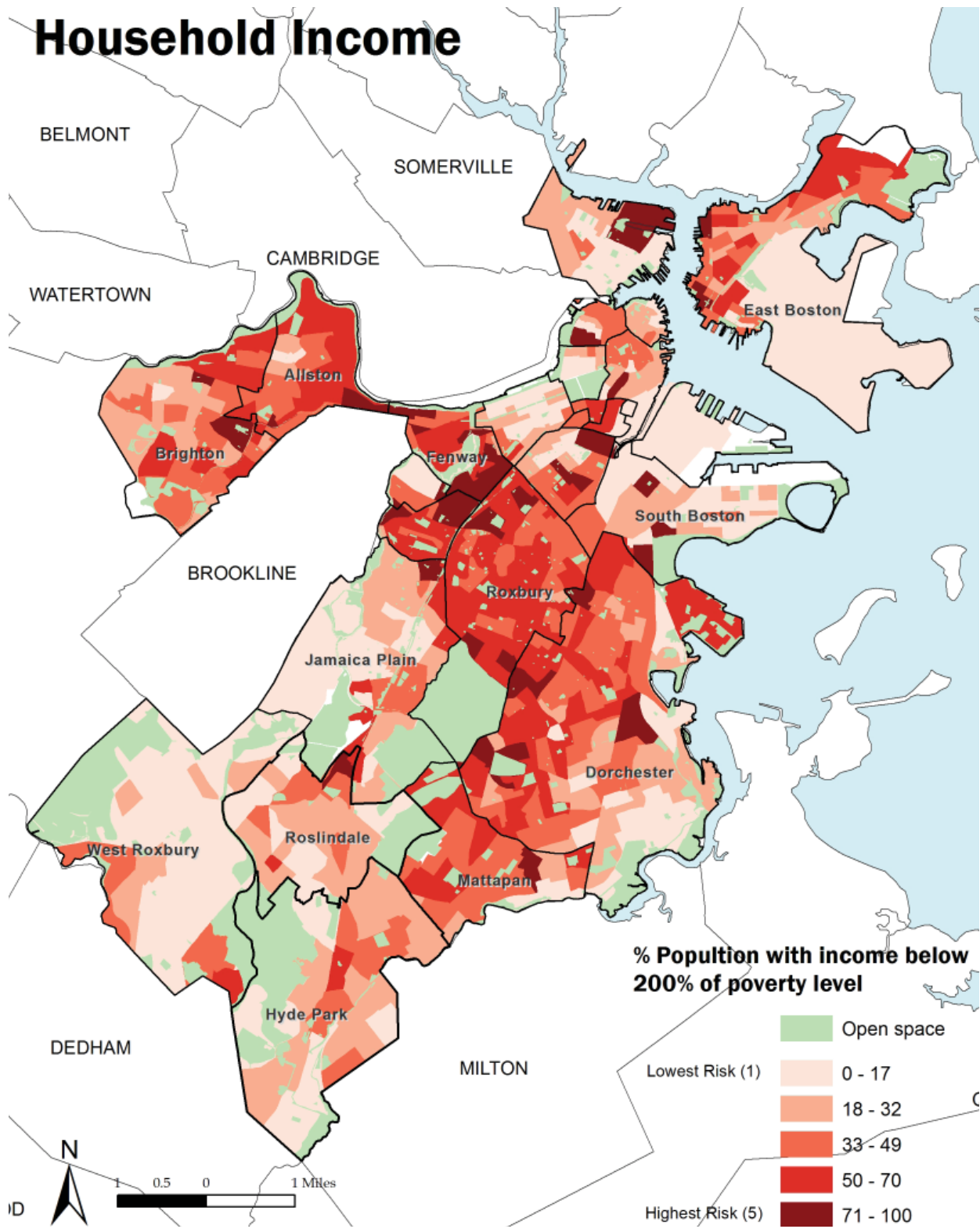


Figure 17: Household Income Map
Source: Yi Zhong

Household Income and Poverty Level

An area is more vulnerable to displacement with a higher percentage of resident incomes below 200% of poverty level. Low-income residents may not be able to afford increasing housing prices and rental costs. Roxbury, Dorchester, Mattapan, Fenway and Allston have a high proportion of low-income residents. 50 block groups (9%) in Boston fall into very-high-level category and 114 block groups (20%) fall into high-level category. None of block group in Hyde Park fall into the very-high-level category and only one block group (3%) is identified as high-level of category. Roslindale has two very-high-level block groups (8%) and one high-level block group (4%). Boston has a higher percentage of low-income block groups than Hyde Park and Roslindale. Also, Roslindale has a higher percentage of low-income block groups than Hyde Park.



1.4 Amenities

Amenities Index

Combined Amenities Values:
T, Bus, and Food Access
Low AMI Next to High AMI

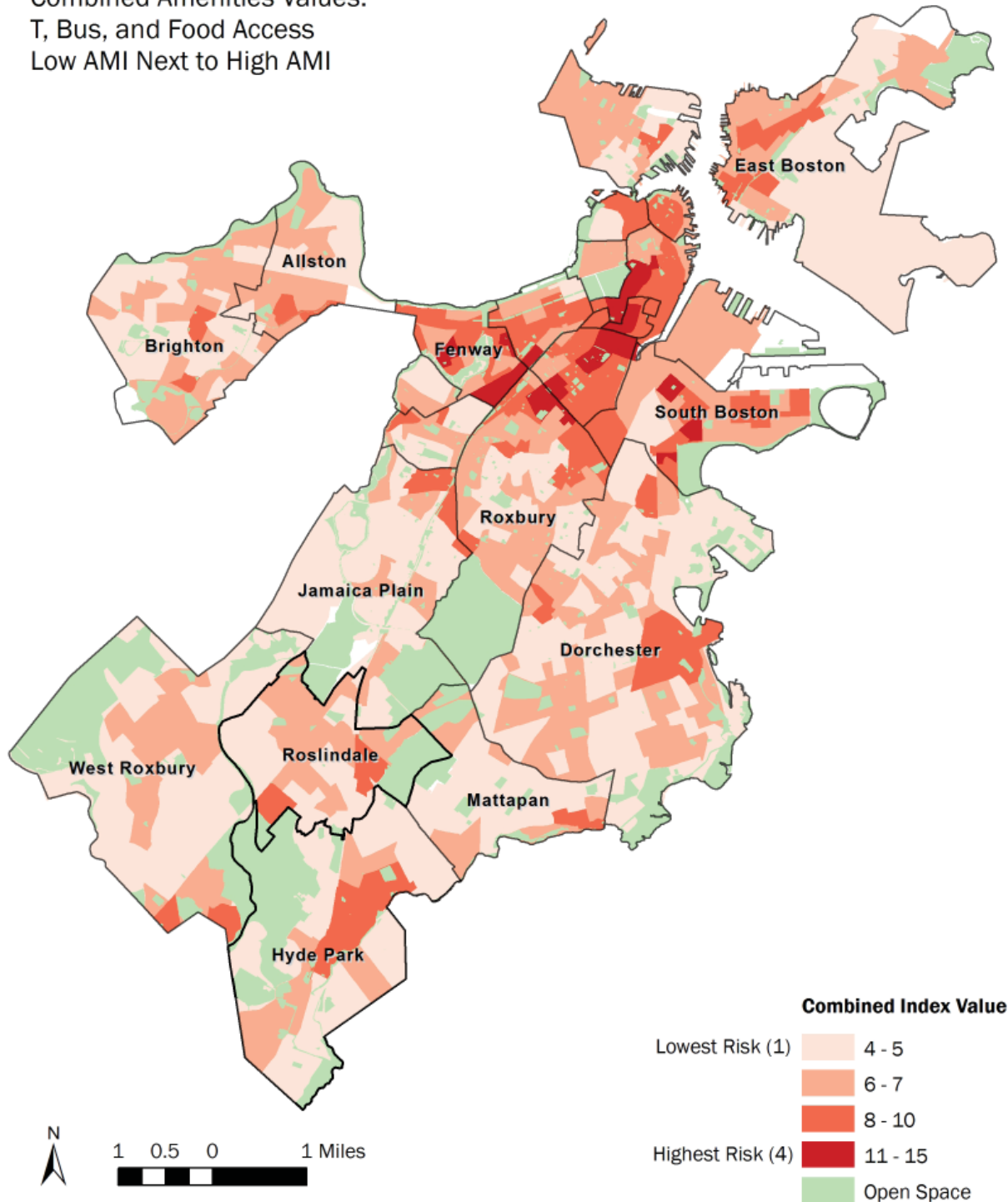


Figure 18: Amenities Index Map
Source: Brennan Corrison

Amenities Discussion

This section examines the four indicators in the Amenities category.

The Amenities variables examined here are access to T stations, food and pharmacies, and bus stops, as well as low median income areas next to high median income areas. The variables related to access are included based on the idea that locations with better access to resources are more livable and more desirable than places with less access.

In the city as a whole, the census block groups with the greatest access to amenities fall mostly in or near the Downtown area. The 28 highest-risk (highest-access) block groups are in Downtown, Chinatown, South End, South Boston, Back Bay, and Fenway. They fall no further south than South Boston and no further North than Downtown, reflecting the high concentration of people, businesses, transit, and wealth in Boston's city center. 100 block groups fit the medium-high risk category (with an index score between eight and ten); these are more evenly distributed across the city. Five of these medium-high risk block groups are in Hyde Park, and three are in Roslindale.

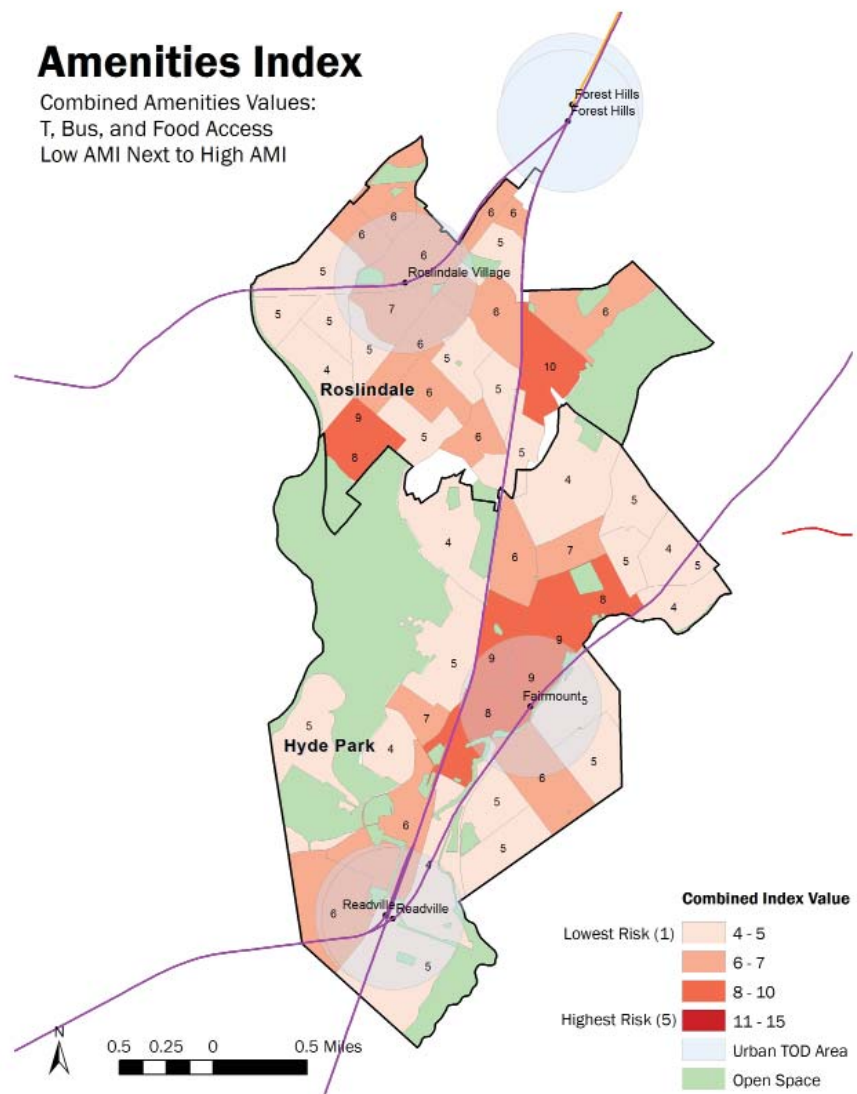


Figure 19: Amenities Index Neighborhood Map
 Source: Brennan Corrison



T Access

Number of MBTA T Stations
Within 0.25 Miles
(Including Commuter Rail)

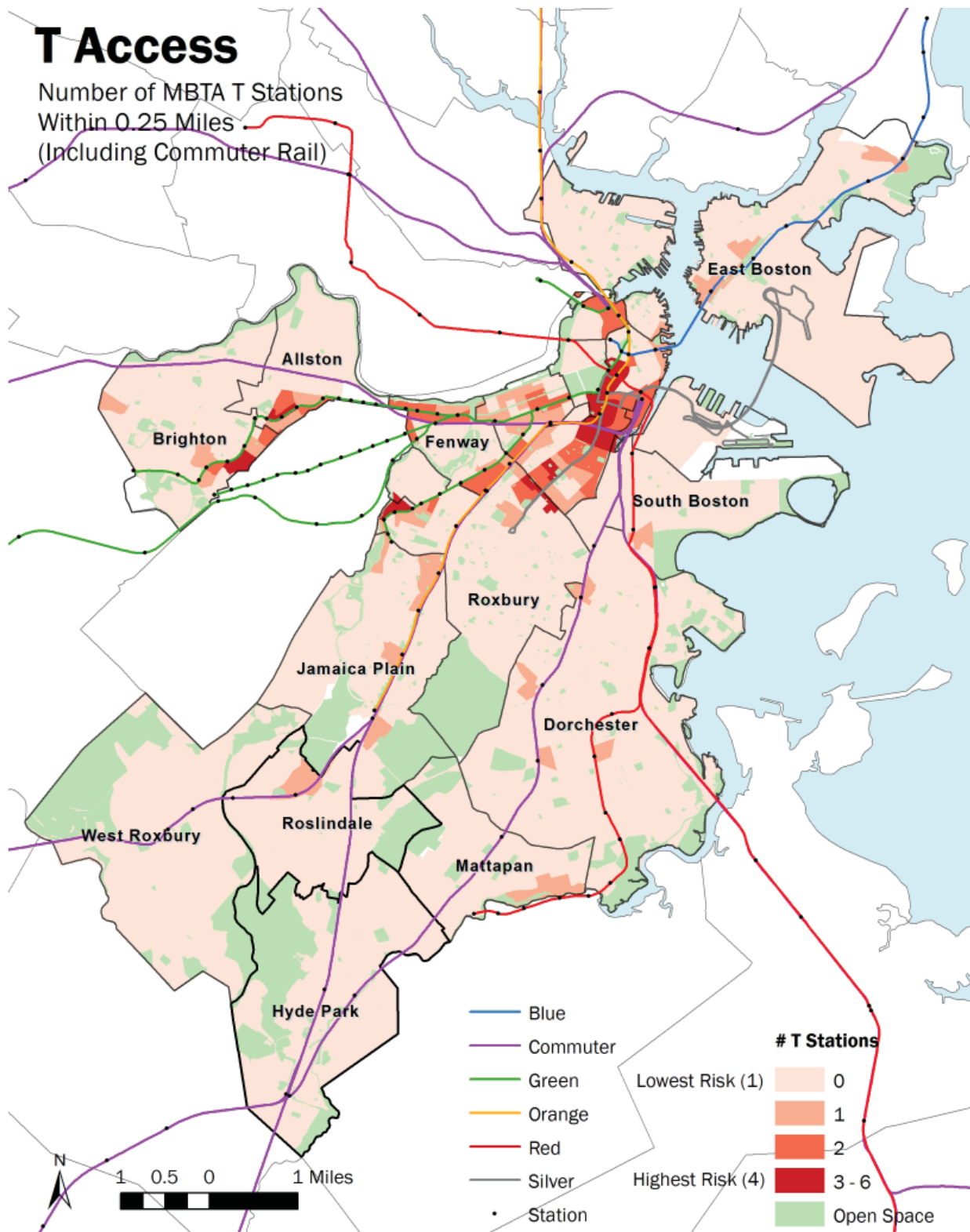


Figure 20: T Access Map
Source: Brennan Corriston

T Access

Unsurprisingly, the areas with access to the most T stations mostly fall in the city center, particularly in Downtown and Chinatown. Part of the reason the South End neighborhood has such a high concentration is the high occurrence of Silver Line stations there. Based on our method (see methodology note below), the majority of block groups (463 out of 558) in Boston are not within 0.25 miles of any T stations; the second-largest number of block groups (53) are within 0.25 miles of one T station. This map clearly illustrates the very limited access to transit in most outer neighborhoods of the city, including Hyde Park and Roslindale. Hyde Park and Roslindale are served by the Commuter Rail, and the northernmost areas of Hyde Park are near the Forest Hills station on the Orange Line, but none are within 0.25 miles walking distance of that station. Most neighborhoods in Boston outside the city center are in a similar position, with Commuter Rail access and some access to one of the higher-frequency lines.

A note on methodology:

As the inset map shows, there are five Commuter Rail stations within these neighborhoods: Roslindale Village, Fairmount, Hyde Park, and Readville (two locations). These do not register on our index because our GIS method requires that a block group's centroid be within 0.25 miles of a T station. Although several block groups are near these station locations, none has its centroid within the 0.25 mile watershed, and so they are not given points in the index. See the Appendix for further discussion of this method.

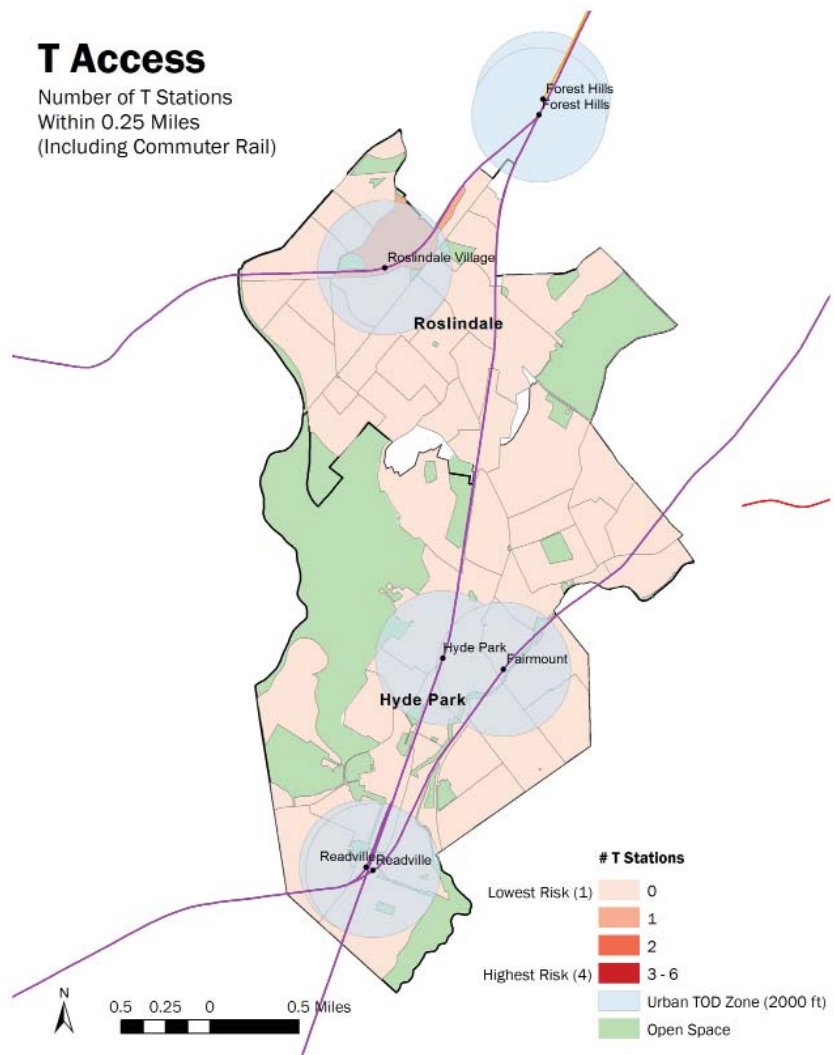


Figure 21: T Access Neighborhood Map
Source: Brennan Corrison



Food Access

Number of Grocery Stores, Restaurants, and Pharmacies Within 0.25 Miles

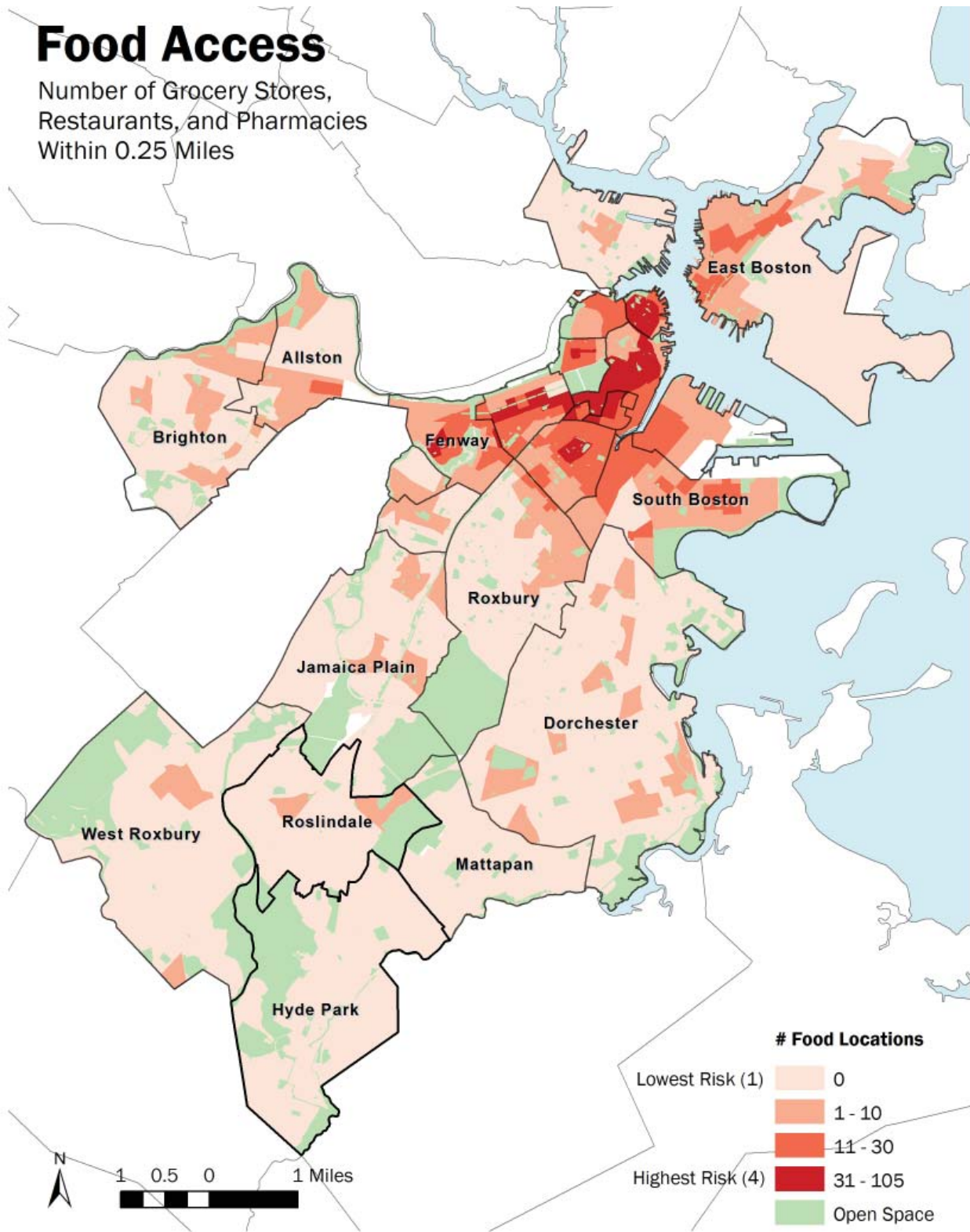


Figure 22: Food Access Map
Source: Brennan Corrison

Food (and Health) Access

This indicator shows a major disparity in access to grocery stores, pharmacies, and restaurants between the city center and all outlying neighborhoods. 331 block groups have none of those amenities within 0.25 miles. Only 28 block groups are within 0.25 miles of more than 30 grocery stores, pharmacies, and/or restaurants; 12 of those block groups are within 0.25 miles of more than 60 locations. This is not entirely surprising given that most cities have high concentrations of food sources in the core, but it does show that Roslindale and Hyde Park, relative to the rest of Boston, have extremely low access to grocery stores, pharmacies, and restaurants. Roslindale has two block groups that each have a single amenity in this category within 0.25 miles. Hyde Park has no block groups with access to these amenities. In terms of displacement, this may actually be beneficial to Hyde Park and Roslindale - such limited food access may put them at a lower risk. All the business locations were found using related NAICS codes in ReferenceUSA. However, ReferenceUSA data is considerably less reliable than ACS and MassGIS data and may be out of date or not comprehensive; as such, this indicator is less reliable than our other eight indicators.



Bus Access

Number of MBTA Bus Stops
Within 0.25 Miles

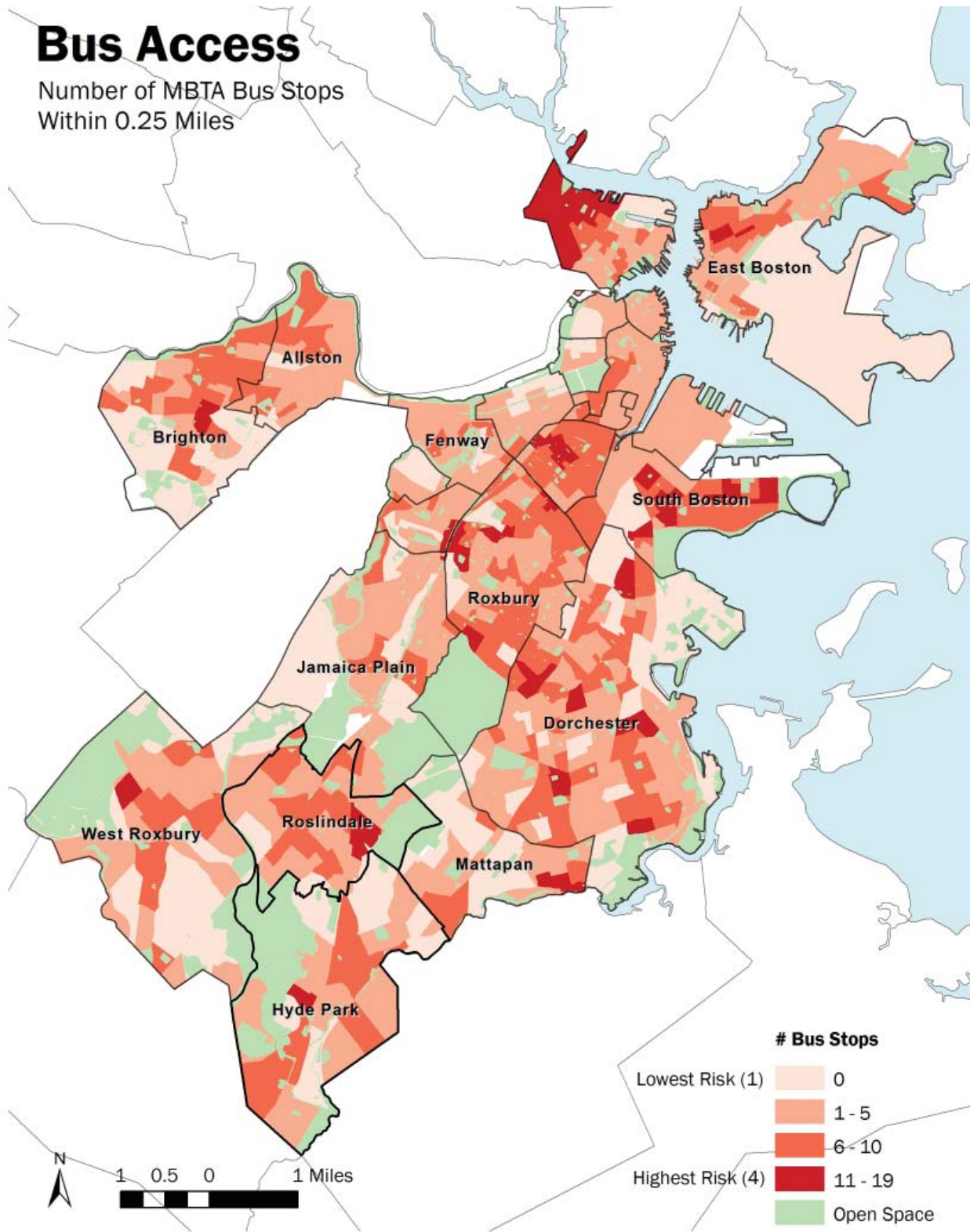


Figure 23: Bus Access Map
Source: Brennan Corrison

Bus Access

Of all four amenities measures, bus access is the most evenly distributed throughout the city. Most Hyde Park and Roslindale block groups are within 0.25 miles of 1-10 bus stops. Roslindale block groups have a higher mean number of bus stops within 0.25 miles than Boston block groups on the whole (4.56 compared to 4.47). Hyde Park is lower, with a mean of 3.59 buses per block group, but is still much closer to the city average than it is in on many other measures. As such, the level of bus access in Hyde Park and Roslindale does not seem likely to have a major effect on the risk of displacement.



Lower Income Area Abutting Higher Income Area

Census Tract with Median Income < 80% AMI Next to Census Tract with Median Income > 120% AMI

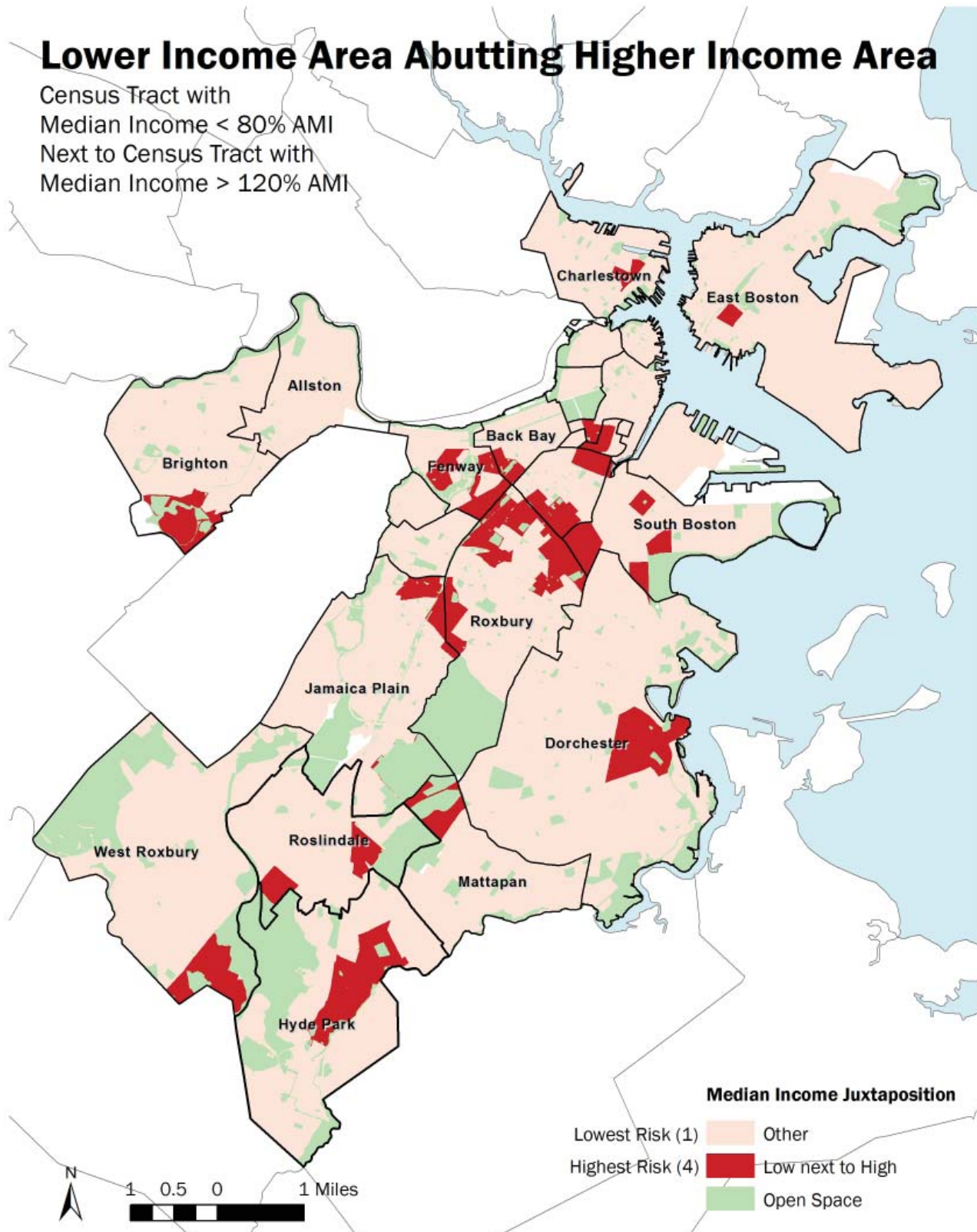


Figure 24: Lower Income Area Abutting Higher Income Area Map
 Source: Brennan Corrison

Lower Income Area Abutting Higher Income Area

This measure illustrates block groups whose median income is less than 80% of the Boston Area Median Income that border block groups whose median income is more than 120% of the city AMI. (The measure was calculated using census tracts, then applied to the block groups they contain.) Only 65 block groups in the whole city fit this metric, many of them in the South End and Roxbury. Six of these lower income block groups abutting higher income block groups are in Hyde Park. Three are in Roslindale. This is a particularly high concentration of lower income next to higher income block groups compared to other neighborhoods in Boston. Of the four Amenities indicators, this is the measure by which Hyde Park and Roslindale rate the highest relative to other block groups. This aligns with our understanding of Hyde Park and Roslindale as more suburban-seeming neighborhoods with relatively high homeownership and pockets of higher income residents. This could certainly put Hyde Park and Roslindale at a risk of displacement via the expansion of nearby communities whose median income - and thus spending power - may be higher.



1.5 Takeaways and Limitations

Takeaways

According to our model, neither Hyde Park nor Roslindale is at extremely high risk of displacement relative to the rest of Boston. Other areas - with more vulnerable populations and/or more access to amenities - are currently at higher risk. However, within the two neighborhoods, some block groups rank at considerably higher risk than others.

We hope that the relatively high-risk areas identified by our analysis will serve as initial investigation points for Southwest Boston Community Development Corporation, as preservation of affordable housing may be more pressing there than in other areas.

Hyde Park and Roslindale are unique places; they are lower density and feel more like suburbs than many other parts of Boston.

Along these lines, Hyde Park and Roslindale are unique in the juxtaposition of lower income areas next to higher income areas. This juxtaposition could put some parts of the neighborhoods at high risk, if higher income residents move in. One critical takeaway from this analysis is that now - while displacement risk is mostly limited - is an opportune time to try to protect affordable housing in these neighborhoods. If access to transit or other amenities improves in Hyde Park and Roslindale - perhaps especially if stations on the Commuter Rail get increased service - housing prices may well increase, and there will likely be more gentrification than is currently occurring.

Limitations

One important limitation to our method is the weighting process. We gave slightly more weight to the Risks indicators than the Amenities indicators; a significant change in weighting could lead to considerably different results. Indicators could be weighted differently based on the reliability of data and, if there were sufficient evidence found, based on their relevance to displacement. Doing so could result in a more nuanced displacement risk rating system. Another limitation is the currency and accuracy of data. Other than the T Station and bus stop data, all data used here are subject to some margin of error. Selecting block groups instead of the larger census tracts for our geography also meant a higher margin of error for ACS-generated data. Finally, business information from ReferenceUSA - used for the food and health indicator - may not be up to date.

Based on this index, better access to amenities means higher risk of displacement, as the amenities included here help make an area more livable and desirable. However, a lack of amenities may not mean a lack of gentrification risk; fewer amenities may correlate with lower prices, which is often a critical trait in determining where people live or move.

Future research should incorporate a time element: using census and other data, researchers can examine changes in populations, demographics, and access to amenities over time. Rapidity of change in a neighborhood can be another indicator of displacement risk. This is certainly something to consider when evaluating an area's vulnerability to displacement.



Part 2

Affordable Housing & TOD



2.0 Introduction

Our analysis in Part 1 has identified areas that are ripe for displacement as a means to inform agencies and organizations, including Southwest Boston CDC, as to where anti-displacement strategies should be implemented. In Part 2, we attempt to offer recommendations around one particular anti-displacement strategy: building affordable housing.

To narrow this broad topic, we focused our research around affordable housing development strategies near transit due to our Part 1 finding that transit access can significantly impact a neighborhood's vulnerability to gentrification and displacement. Affordable housing in the context of TOD also provides great opportunity for not only increased housing, but increased community amenities and services. While neither neighborhood has rapid transit services, both do provide commuter rail access and some bus services. The current commuter rail stations, in particular, present an opportunity for Southwest Boston CDC to engage in TOD processes and enable equitable community development. The potential for better transit access in both of these communities may also increase if the city and state increase their investments in public transportation in Southwest Boston. If transit investments become a reality, the potential for displacement may also increase. If Southwest Boston is able to seek affordable housing opportunities in the TOD context, the neighborhoods may mitigate future displacement threats.

The following discussion connects the potential for displacement in Hyde Park and Roslindale with the opportunities to counter this displacement through the careful planning of equitable TOD. Specific attention is paid to the nuances of building affordable housing in the Urban vs. Neighborhood TOD environment.

Urban TOD, or compact and walkable development that is centered around rail transit and extends 2000 ft. from a transit station, has potential to grow in the neighborhoods of Hyde Park and Roslindale. Neighborhood TOD, which is development that is situated outside of the 2000 ft. Urban TOD zone that provides significant housing development as well as bus access to transit, also has potential to further develop in both communities. Dense, multi-family development has potential to thrive in the Urban TOD areas surrounding existing commuter rail stations, and the conversion of single-family homes into permanently affordable homes has potential to serve as a foundation of the Neighborhood TOD areas that are less dense and provide bus services to larger transit hubs.

Figure 25: MBTA's Fairmount Line



Photo Credit: Jesse Costa/WBUR



2.1 Why Focus on TOD and Affordability?

As a result of our displacement vulnerability analysis, we recognized the value in examining affordable housing opportunity in the context of TOD. Proximity to transit, as examined in our displacement vulnerability analysis, can play a significant role in a neighborhood's risk for displacement. In Boston, 25% of housing units and 35% of employment opportunities are located within a half-mile of rapid transit or commuter rail, according to the Metropolitan Area Planning Council.²⁵ While Hyde Park has been historically isolated from convenient access to transit, which is reflected in the neighborhood's relatively lower risk for displacement compared to more transit-rich neighborhoods in Boston, recent measures including fare reductions and improved service along the Fairmount Indigo Line may continue to increase displacement in the community. If transit access to Hyde Park continues to improve and housing pressures push more middle and higher income residents into Boston's outer ring neighborhoods, the risk for displacement of current Hyde Park residents has potential to increase as well.

As the demand for walkable, mixed-use, transit-oriented development increases in Boston, Southwest Boston CDC has an opportunity to take part in the planning of such developments to ensure equitable outcomes.

As the demand for walkable, mixed-use, transit-oriented development increases in Boston, Southwest Boston CDC has an opportunity to take part in the planning of such developments to ensure equitable outcomes. In other words, Southwest Boston CDC's involvement in future TOD projects, whether they're located at the steps of commuter rail or several blocks out, has potential to increase the likelihood that sites will include sufficient affordable housing that truly serves the existing community. Southwest Boston CDC sees value in building affordable housing near transit and has recently been involved in securing affordable housing within 100 feet of the Fairmount Station.

Their new development, known as the Residences at Fairmount Station, is shown below in Figure 26.

Figure 26: The Residences at Fairmount Station



Source: Southwest Boston CDC

While not all areas of Hyde Park and Roslindale are located in close proximity to rail service, both neighborhoods are within a growing city that is looking to accommodate more residents, some of whom are looking to live in urban environments with rail or rapid transit access and some of whom prefer a quieter neighborhood setting with bus access. If we consider the potential for both types of residents in Hyde Park and Roslindale, we can perhaps better understand the opportunities in building these two distinct types of affordable housing developments - that is affordable housing in the Urban TOD context and affordable housing in the Neighborhood TOD context. We will define and discuss the implication of different kinds of transit-oriented development in more detail in this section.



2.2 Methods

To what extent does TOD provide opportunities to build affordable housing and what additional challenges might it create?

As Southwest Boston CDC prepares for future TOD in Hyde Park and Roslindale, we interviewed eight local affordable housing experts from the public and nonprofit sectors. In each of our eight, 45-minute phone interviews, we gained insight into the challenges and opportunities posed by building and preserving affordable housing in the context of TOD. Our interviewees shared their knowledge and opinions of local and state-level affordable housing programs and policies and their perspectives on specific local affordable housing developments that could serve as models for CDCs in the region.

We also asked local experts to share their perspectives on the differences between affordable housing within and beyond TOD. One goal was to better understand the opportunities and constraints that Southwest Boston CDC may increasingly face as they continue to seek affordable housing development opportunities in communities that may be the next targets for significant TOD. We wanted to better understand what makes TOD a unique environment to build affordable housing.

The following discussion will, in part, explore this question. While we initially anticipated interviewing representatives from the private sector, in addition to public and nonprofit experts, we experienced difficulty securing interviews with local developers. One representative from the private development community expressed concerns around participating in an interview about affordable housing and CDCs because of the competitive housing market and potential conflicts of interest. While we were unable to gain insights around the opportunities and challenges associated with affordable housing from the perspective of private developers, we do feel that the lack of response from the private sector is emblematic of the social and political housing climate in Boston. The perceived contention between CDCs and private developers may play a role in some of the challenges associated with building and preserving affordable housing developments. We will explore this relationship between CDCs and private developers in more detail in the Recommendations section as we pose suggestions around breaking such barriers between these communities to engage in more thoughtful collaboration.

We have chosen to keep most interviewees' names and affiliations anonymous to protect their privacy. Before we offer our recommendations around affordable housing development in the TOD context, we will provide a brief literature review on the subject.

2.3 What is TOD?

Transit-oriented development (TOD) is the intentional mixing of transit, housing, pedestrian-oriented public space, retail, and other commercial development. TOD is a relatively new and increasingly popular urban redevelopment strategy in the United States that aims to ameliorate the negative impacts associated with postwar suburbanization, including traffic congestion, air pollution, and transportation access.²⁶ Many scholars believe that TOD must include adequate walking, bicycling, and public transit access to be considered “genuine TOD”.²⁷ The benefits of the TOD model, specifically mixed-use development centered around rail stations and pedestrian-oriented communities, provide those who live in or near such developments with opportunities to conveniently access transit, retail, and other services.²⁸

Transit-oriented development (TOD) is the intentional mixing of transit, housing, pedestrian-oriented public space, retail, and other commercial development.

TOD sharply contrasts with twentieth century suburban planning practices, which emphasized the development of highway infrastructure and single-use development that increased our nation’s reliance on the automobile. TOD embraces the frameworks of Smart Growth and New Urbanism, which promote mixed-use and mixed-income communities that are intended to provide economic opportunity for everyone.²⁹

A municipality typically determines land uses and densities, among other zoning specifications, around transit sites. When municipalities adjust zoning requirements to enable compact development, TOD becomes feasible. TOD is usually implemented through overlay zoning, which creates a special overlay district, over a TOD site to enable mixed-use and compact development.

Figure 27: Assembly Square TOD in Somerville, MA



Source: Goody Clancy



While TOD provides a community with numerous benefits, existing literature points to several consequences of the TOD model, such as an increased cost of living, gentrification, and potential displacement.³⁰ These potential negative consequences of TOD disproportionately impact low-income populations, similar to portions of the population in Hyde Park and Roslindale, who are in the most need of quality access to transit and often live in cities where transportation costs are lower.³¹ For low-income families, living near transit also means better access to quality health care, employment, and education.

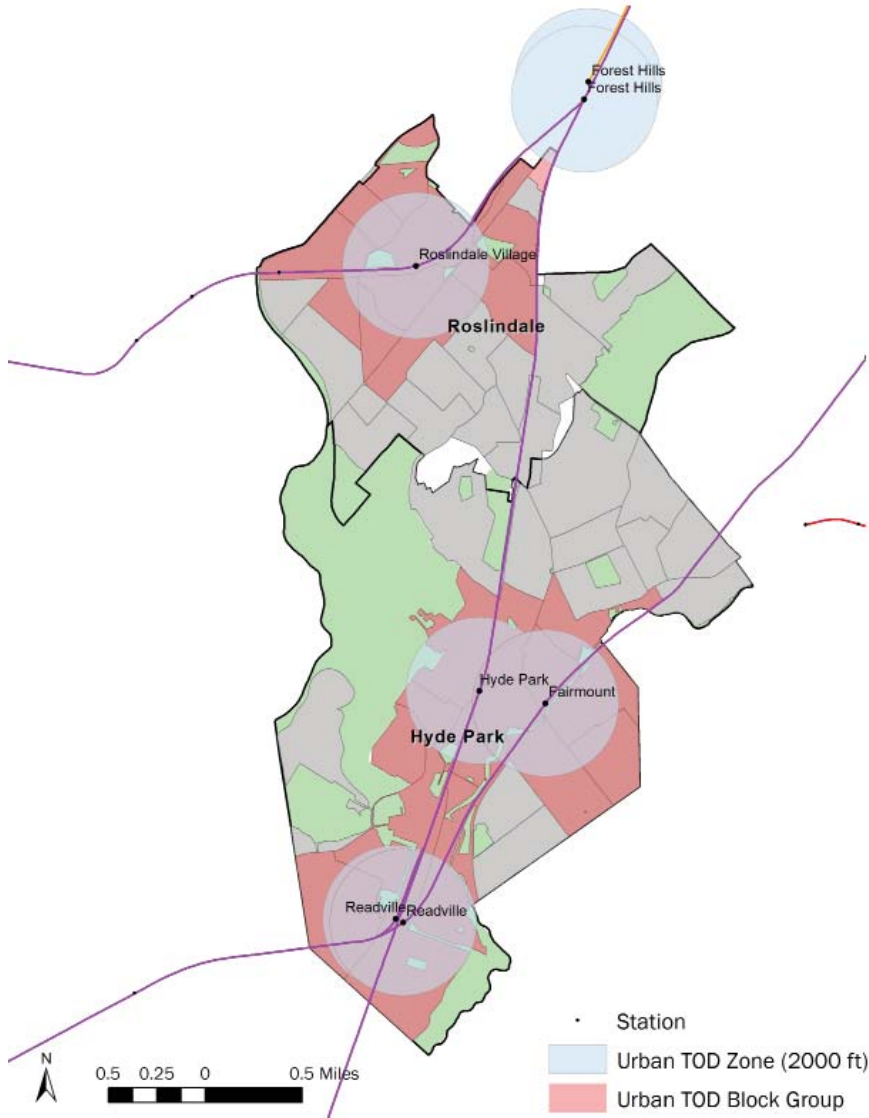
Scholars have studied the transit-induced gentrification phenomenon using a variety of measures, including housing costs, land values and income, and some have found that transit does increase all of these factors.³² While scholars continue to debate the extent to which TOD produces gentrification as well as displacement, the relationship between TOD and displacement is a real concern for local community members.

TOD is understood to change the makeup of communities, and this is a concern that must be recognized regardless of scholarly debates around TOD and displacement. Due to the reality that research around TOD-induced displacement is both new and contested, specific tools to decrease gentrification and displacement in the context of TOD are in the early stages of research and implementation. The relationship between TOD and displacement is exceedingly complex, and both scholars and advocates are starting to unpack the complexities as a means to develop anti-displacement strategies.

Despite these complexities, CDCs must forge new paths ahead to preserve and build affordable housing. Understanding the development patterns and opportunities, such as the potential for TOD, can help guide CDCs in this process. Understanding the different types of TOD can furthermore provide CDCs with a deeper contextual understanding of the housing development potential in a given neighborhood.

2.4 Urban vs. Neighborhood TOD

Figure 28: Urban & Neighborhood TOD Zones in Hyde Park & Rosindale



Source: Brennan Corrison

Peter Calthorpe originally coined the term TOD in 1993 and broke the concept into two main categories, Urban TOD and Neighborhood TOD, based on a locality's proximity to transit.³³ Urban TOD typically involves the direct integration of rail transit into development, while Neighborhood TOD provides less immediate transit access and is located slightly further from a transit hub. This is perhaps the most simplified categorization of TOD.



According to Calthorpe, Urban TOD includes a high percentage of both employment and housing development and also includes some public space. Neighborhood TOD provides more housing, less employment, and a similar percentage of public space. Neighborhood TOD is also more likely to link with bus services that connect to larger transit hubs.

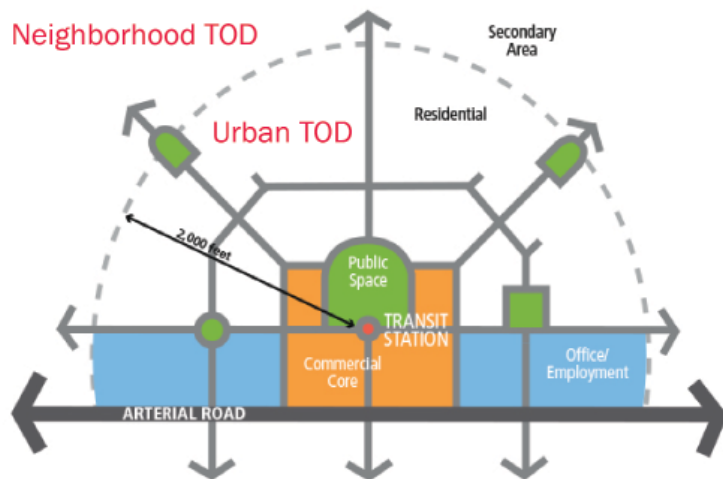
Table 9: Urban vs. Neighborhood TOD Uses

Use	Neighborhood TOD	Urban TOD
Public	10-15%	5-15%
Core/Employment	10-40%	30-70%
Housing	50-80%	20-60%

Source: Peter Calthorpe, 1993

The permissible uses within a TOD overlay district are dependent upon the specific type of TOD.³⁴ For example, Urban TODs might include entertainment complexes while Neighborhood TOD might restrict such high traffic generating facilities, like concert halls and movie theaters. The visioning processes for Neighborhood and Urban TODs, therefore, are going to have very different outcomes based on different goals. Both Hyde Park and Roslindale hold potential for increased Urban and Neighborhood TOD in the coming decade.

Figure 29: Urban vs. Neighborhood TOD Diagram



Source: URB3 WordPress Blog; Modified by McKayla Dunfey

TOD in Hyde Park and Roslindale

Housing makes up a significant percentage of both Urban and Neighborhood TOD. In neighborhoods like Hyde Park and Roslindale that contain sites ripe for both TOD typologies, there is great value in understanding the different TOD contexts. A CDC's strategy for building affordable housing in the Urban TOD context may vary significantly from a strategy for building or preserving affordable housing in the Neighborhood TOD context.

The Metropolitan Area Planning Council (MAPC) further defines TOD by transit station type. In Boston, MAPC has defined 10 different types of TOD, including the following: Metro Core, Seaport/Airport, Neighborhood Subway, Transformational Subway, Urban Gateway, Town and Village, Commercial Park, Suburban Transformation, Trolley Suburb, and Undeveloped.

Northern Roslindale, specifically areas within a quarter-mile radius of MBTA's Forest Hills station, fits into the "urban gateway" category of TOD. Urban Gateways are defined as, "station areas in or adjacent to the downtown of Regional Urban Centers, with a moderate-intensity balance of residential and commercial development and a large population of low income residents, served by commuter rail or subway and often functioning as a hub for local MBTA or regional transit authority bus service."³⁵

At present, Hyde Park may more appropriately fit into the "town and village" category, which is defined as "commuter rail station areas in mixed-use town centers, business districts, or villages, ranging from outlying Boston neighborhoods to suburban downtowns and small village centers." Roslindale Village can also fit within the "town and village" typology. While the potential for large-scale urban TOD growth is high nearest transit hubs in Hyde Park and Roslindale, the rest of both communities may resemble the town and village typology. According to MAPC, town and village TOD growth will account for about 15% of all TOD growth in the region. This growth is most likely to occur through residential densification, which entails the development of accessory dwelling units, conversion of single-family homes to multi-family developments, and other small-scale infill strategies.



2.4 Perspectives on Affordable Housing

TOD has the potential to increase both opportunities for affordable housing as well as the likelihood of gentrification and displacement depending on the political context.

The prospect of new TOD can be viewed as an asset to communities, including public agencies and CDCs, if policies and programs exist to require and incentivize affordable housing. If such policies and programs are incorporated into TOD planning, they can make the inclusion of affordable housing more feasible. In addition, TOD's emphasis on compact development means that developers can create smaller apartments with fewer required parking spaces per unit. This decreases a developer's costs and provides an opportunity for a developer to provide more affordable units. This simple logic does not always lead to TOD including sufficient affordable housing due to competitive housing markets, but it is an important part of the discussion.

Conversely, TOD can also be perceived by many advocates and community members as a threat to affordability. According to Allentza Michel, Coordinator of the Fairmount Indigo Network, TOD can be quite "dangerous" to affordable housing. The expected high market demand for development near transit disincentivizes developers to build affordable housing. This is problematic because trends are showing an upward trajectory in the number of TODs in not only Boston, but around the country. Millennials and baby boomers value urban, car-free lifestyles, and they are consequently increasing the demand for housing near transit. As demand increases, developers often seek out inexpensive parcels in low-income communities where they can easily acquire land and build market-rate rentals. As a result, low-income residents, who are overwhelmingly people of color in Southwest Boston, are pushed out of their communities and relocated further from transit access. This perpetuates segregation and cycles of poverty among many people of color, according to Michel.

Similarly, Don Bianchi, the Senior Policy Advocate at the Massachusetts Association of Community Development Corporations, views TOD sites as prime locations for gentrification and displacement. He suggests that we must recognize this reality and make sure affordable housing in the TOD context becomes an important component of every community's social justice work.

Equity planning is a framework in which advocacy planners in government use their research, analytical, and organizing skills to influence opinion, mobilize underrepresented constituencies, and advance and perhaps implement policies and programs that redistribute public and private resources to the poor and working class in cities.³⁶

TOD planning must operate under an equity framework that advances policies and plans that support underrepresented populations.

This equity lens is especially important for local jurisdictions that are strapped for cash and prefer selling their land to private developers. If a community is committed to providing affordable housing and this commitment is backed by policies and programs, there are opportunities for win-win outcomes where the economy thrives and the needs of low-income residents are met.

Regardless of how affordable housing is framed in the context of TOD, there are clearly opportunities and threats associated with this specific kind of development. The question then becomes: how can cities welcome the benefits of TODs while concurrently providing affordable housing in these high-demand, transit-rich areas? What policies can incentivize the production of more affordable housing for everyone, including those in the lowest income brackets? What other strategies will help CDCs accomplish their missions of preserving and building affordable housing to serve local communities?



Part 3

Recommendations



3.0 Recommendations

Based on the findings from our Displacement Risk Analysis and our research around affordable housing and TOD, we have assembled several recommendations that are specific to affordable housing opportunities in Hyde Park and Roslindale.

Outline of Recommendations:

1. Reframe TOD to better understand the contexts in which Hyde Park and Roslindale may grow.
2. Seek affordable housing development opportunities, such as Community Benefits Agreements (CBAs), that are specific to the Urban TOD context.
3. Seek affordable housing development opportunities, such as Community Land Trusts (CLTs), that are specific to the Neighborhood TOD context.

We have focused our recommendations around the most appropriate opportunities for building and preserving more affordable housing in the contexts of Urban and Neighborhood TOD. As noted in the previous section, the affordable housing opportunities in an Urban TOD context may be significantly different from affordable housing opportunities in the Neighborhood TOD context. In the following recommendations, we suggest how affordable housing development strategies may differ in each context. Our recommendations attempt to reconceptualize what TOD means for the future of affordable housing in Hyde Park and Roslindale. While TOD is often negatively characterized by affordable housing experts due to its association with gentrification and displacement, we aim to provide a nuanced perspective on TOD that may help communities better understand the housing development realities and opportunities in their neighborhoods.

Our main recommendations are expressed below through a discussion of how reframing TOD, using the urban and neighborhood typology, may help affordable housing advocates and CDCs better understand the different opportunities for affordable housing development based on proximity to transit. We embed this discussion with suggestions for further research around specific affordable housing development strategies, including community benefits agreements and community land trusts.



3.1 Reframing TOD

Urban vs. Neighborhood TOD

The potential for TOD-induced gentrification and displacement exists in both Hyde Park and Roslindale. As indicated in our spatial analysis, block groups in close proximity (.25 miles) to transit reveal higher risks for displacement compared to block groups further from transit (>.25 miles).

When using the urban vs. neighborhood TOD typology, we can further associate high-risk areas in close proximity to transit with a higher potential for urban TOD. By making this distinction, we can more easily provide suggestions around specific types of affordable housing strategies that are most appropriate for each context.

Assumptions

We are working under the assumption that affordable housing is necessary in both the urban and neighborhood TOD context due to the existing shortage of affordable housing in Boston, as repeatedly expressed by all affordable housing experts we interviewed for this report. An alternative approach, however, could evaluate which types of TOD provide the most effective environments to build or preserve affordable housing. The following discussion does not specifically indicate where affordable housing should be built within a neighborhood, but instead aims to categorize the different opportunities for development depending on the specific context.

By making this distinction, we can more easily provide suggestions around specific types of affordable housing strategies that are most appropriate for each context.

3.2 Urban TOD Recommendations

Urban TOD in Hyde Park

In Hyde Park, the areas of the neighborhood at potentially the greatest risk for displacement include the block groups surrounding the Fairmount station. The Readville Station area also holds potential for future urban TOD, but it does not currently pose as high risks for displacement as areas surrounding the Fairmount Station. If transit service improves along the Fairmount Line, however, risk for displacement has potential to increase surrounding both the Fairmount and Readville Stations.

Urban TOD at both the Fairmount and Readville Station would extend approximately 2000 feet from the station. Within this boundary, the potential for dense, urban development is higher due to TOD overlay zoning that enables the development of compact, transit-accessible communities. The possibility of developing dense, multi-family housing is higher within these block groups because of the higher urban TOD potential.

Urban TOD in Roslindale

While Roslindale Village is not located within the greatest displacement risk block groups in Roslindale, it is an existing transit-oriented community that holds potential for future, multi-family housing development. The block groups impacted by this commuter station also fit within the scope of urban TOD. Roslindale is also located just south of the Forest Hills transit station at the end of the MBTA's orange line. Using the 2000 foot buffer that can help us designate an urban TOD boundary, we notice that the northern tip of Roslindale is located within the Forest Hills urban TOD zone. While significant development surrounding Roslindale Village has taken place over the past several decades, there is still great potential for supporting, preserving and building affordable housing within the urban context. The type of affordable housing opportunities in the context may also vary from the neighborhood TOD context. As stated above in the Hyde Park section, the possibility of developing dense, multi-family housing is higher within the urban TOD block group zones.

Figure 30: Roslindale Substation Development



Source: Roslindale Village Main Street



The creation of a community benefits agreement between CDCs, private developers, and the City of Boston is a potential strategy that is worth further consideration.

Opportunities within the Urban TOD context

According to several experts we interviewed, the Residence at Fairmount Station is a successful example of the kind of affordable housing development that is possible in the urban TOD context. The Residence at Fairmount Station is co-sponsored by Southwest Boston CDC and Codman Square NDC, and it provides mixed-income housing in a transit-oriented setting. 24 of the 27 units will be affordable for households earning up to 60% of the Boston Area Median Income. While the Residence at Fairmount Station is in the early stages of development, it serves as a potentially fitting model for the type of TOD development that is possible within the urban TOD context.

There is also great potential for CDCs to work closely with private developers who are interested in TOD opportunities. As land-values increase with transit access, and as housing speculation increases in the Boston area, private developers may be more interested than ever before in developing near the Fairmount Station and further developing areas around Roslindale Village and Forest Hills station. CDC's may want to seek opportunities to collaborate with private developers to ensure that affordable housing is included in new developments. The creation of a community benefits agreement between CDCs, private developers, and the City of Boston is a potential strategy that is worth further consideration.

Community Benefits Agreement

A Community Benefits Agreement (CBA) is a legally enforceable contract between multiple community groups and a private developer. It is an agreement that requires private developers to provide community benefits in exchange for a community's support for a development.³⁷ CBAs are usually initiated in large-scale market-driven development projects that could potentially provide local jobs, affordable housing, small business assistance and publicly accessible green space. As large-scale development projects may target Roslindale and Hyde Park in the future, developing a CBA is an effective approach that community groups can leverage for negotiations with developers. For a CBA to be more effective, community groups should also consider collaborating with municipal government to increase the bargaining power of CBA with developers.

3.3 Neighborhood TOD Recommendations

Outside of the 2000 ft. urban TOD buffer, single-family housing and mixed-use development in Hyde Park and Roslindale can be classified as emerging neighborhood TOD. While many sections of both neighborhoods have maintained the suburb-in-a-city feel, these lower density areas can still be considered neighborhood TOD. This will become increasingly apparent if bus services improve. At present, however, we still believe Hyde Park and Roslindale both fit the neighborhood TOD typology, making both neighborhoods appealing places for people to live in relatively close proximity to transit services. While the displacement risk in these areas vary, there is great opportunity to use this neighborhood typology to further efforts for affordable housing.

The preservation of existing affordable housing, as well as the conversion of single-family homes into permanently affordable housing may be an effective anti-displacement strategy in the neighborhood TOD context. One strategy worth considering in both neighborhoods includes the creation of community land trusts (CLTs).

The preservation of existing affordable housing, as well as the conversion of single-family homes into permanently affordable housing may be an effective anti-displacement strategy in the neighborhood TOD context.

Figure 31: Hyde Park Strategic Plan



Source: CSS Boston



Figure 32: Local Example of a CLT
(Dudley Neighbors Incorporated CLT)



Source: Dudley Neighbors
Incorporated (DNI)

Community Land Trusts

Community Land Trusts (CLTs) are designed to alleviate affordable housing shortages and prevent neighborhoods from being gentrified and displaced. Community land trusts, such as the Dudley Neighbors Incorporated (DNI) in Boston, use a dual ownership model where one party holds the deed or lease to a parcel of land and another party holds the deed to a residential building located upon that parcel of land.³⁸ Most of the time, the owner of the parcel is a non-profit organization with the intention of ensuring the units are of perpetual affordability. The CLT can lease the land to residents using a 99-year, renewable ground lease.³⁹ Community land trusts can also step in during foreclosure, as data has shown that CLTs alleviate foreclosure rates within a neighborhood. Compared to CLT homeowners, conventional homeowners were 10 times more likely to be in foreclosure proceedings.⁴⁰

Despite current limited access to transit, Hyde Park has a relatively higher displacement vulnerability compared to Roslindale because the number of low median income census tracts abutting high median income tracts is high. With speculation of future transit improvements, Hyde Park may well experience gentrification and displacement. According to the 2011 Hyde Park Strategic Plan, housing is primarily one and two family units.⁴¹ Compared to the rest of Boston, Hyde Park does not experience high development pressure for large residential apartments. The current high number of single-family units increases the window of opportunity for homeowners to enter into CLTs. According to recent foreclosure trends, Hyde Park had foreclosure petition rates greater than the city-wide rate. And in 2015, Hyde Park remained as the neighborhood with the third highest rate of foreclosure.⁴² As a result of the high number of single-family units and high foreclosure rate in the neighborhood, Southwest Boston CDC could leverage resources to facilitate the creation of CLTs in both Hyde Park and Roslindale.

3.4 Conclusions

Our Displacement Risk Analysis reveals the uniqueness both between and within the neighborhoods of Hyde Park and Roslindale, as well as a mix of displacement vulnerability levels in these areas. As we identified the significance of this uniqueness, we were able to provide recommendations around anti-displacement strategies within both the Urban and Neighborhood TOD context. Due to both neighborhoods' distinct characteristics, a variety of affordable housing development strategies, including CBAs and CLTs, are feasible. We intend for this report to ignite further investigations around both the risks of displacement in Hyde Park and Roslindale as well as opportunities to develop affordable housing in the Urban and Neighborhood TOD context.

In our **Displacement Risk Analysis**, we recognize opportunities in furthering our GIS-based research around displacement. We see value in analyzing risk using not only current data, but also data from previous years to compare trends over time. We also see value in ground truthing to improve the accuracy of the datasets used in this analysis. Furthermore, there are plentiful opportunities to conduct more spatial analysis to better understand the complex factors that are associated with displacement.

In our **TOD and Affordable Housing** research, we have explored numerous ways in which Southwest Boston CDC can strategize around building and preserving affordable housing in Hyde Park and Roslindale. There are great opportunities to further research around the potential for the development of Community Benefits Agreements within the Urban TOD context in both Hyde Park and Roslindale. In addition, we recommend further research around the potential for Community Land Trusts within the Neighborhood TOD context in both neighborhoods. It may also be advantageous to gain further insights into affordable housing development by interviewing developers to get new perspectives on the challenges and opportunities that exist when developing affordable housing in the private market.

Given the current state of both neighborhoods, Southwest Boston CDC has an opportunity to make sure that growing housing pressures throughout Boston do not lead to future displacement in Hyde Park and Roslindale. Through the preservation and development of affordable housing in both the Urban and TOD context, Southwest Boston CDC can better prepare for future growth and development in both communities.

We intend for this report to ignite further investigations around both the risks of displacement in Hyde Park and Roslindale as well as opportunities to develop affordable housing in the Urban and Neighborhood TOD context.



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Appendix





4.0 Appendix A

GIS Methods

The GIS methods for Risks are explained in the main report; the methods for Amenities are included below.

Locations of amenities were determined using MassGIS for MBTA T and bus stops and ReferenceUSA for grocery stores, restaurants, and pharmacies. MassGIS has separate shapefiles for T stations and bus stops; these went into separate GIS layers for Network Analysis (described below). Each stop is given a point on the Boston map. For the food and pharmacy locations, we used ReferenceUSA searches with North American Industry Classification System (NAICS) codes. The codes used were 445110 (grocery stores), 446110 (pharmacies and drug stores), and 7225 (restaurants, cafes, and diners, including limited service restaurants, full service restaurants, cafeterias, grill buffets and buffets, and snack & nonalcoholic beverage bars). We used verified locations only and removed repeated stores in Excel, then moved the locations into ArcMap using geocoding.

A 0.25-mile walkshed was created around each T station, bus stop, grocery store, restaurant, and pharmacy, in ArcMap, using the existing street network to determine a walking distance of 0.25 miles rather than a simple straight-line distance. (0.25 miles is a standard measure for walkability.) This was done by loading the various resource locations as “Facilities” and creating Service Areas using the Network Analyst function. Around each facility, a 400 meter (just under 0.25 mile) polygon was created based on the street network. In Polygon Generation settings, Trim Polygon was set at 100 m, which may mean that some service areas than they would be with no trim setting.

Each variable - T access, bus access, and food access - was given its own set of walksheds. Each block group is associated with a centroid - the geographical center point of the block group. To determine whether a block group was within walkable distance of a resource, the walksheds were overlaid with the centroids; if a centroid fell within a walkshed, its associated block group was given a point. This method was used to provide the best picture of true walkability. Instead of using overlap with centroids, we could have looked for any overlap between the polygons and any part of a block group. This n 80% AMI were then given a score of 1. For this indicator, statistical breaks were done manually;



all block groups that fell into this category were given the maximum Amenities score of 4, and all other block groups were given the minimum score of 1.

For the other Amenities variables, the 1-4 scale was based on manual breaks in the data. This is because of the nature of the variables: some block groups were within walking distance of one or zero food locations, while one was within 105 locations; the range of access to T stops was much smaller, from 0 to 6. It was important that areas within walking distance of 0 amenities were given their own category on the scale, so for T, Food, and Bus Access, a score of 1 means 0 relevant amenities were within 0.25 miles.

Table 10: Amenities Index Scores
Source: Brennan Corrison

Indicator	Raw Score Range	Scaled Index Score
T Access	0	1
	1	2
	2	3
	3-6	4
Food Access	0	1
	1-10	2
	11-30	3
	31-105	4
Bus Access	0	1
	1-5	2
	6-10	3
	11-19	4
Lower Income Area Abutting Higher Income Area	0	1
		2
		3
	4	4

4.1 Appendix B

The below recommendations are a synthesis of valuable insights gained during our interviews with affordable housing experts. While they don't specifically fit into the context of TOD and affordable housing, they paint a broader picture of the local housing landscape and the opportunities that exist due to unique policies and programs as well opportunities that come from the collaboration of local experts and community organizations. While none of these recommendations are revolutionary, they affirm many of the challenges and opportunities around affordable housing that currently exist in the Boston area.

Additional Recommendations based on Interviews with Affordable Housing Experts

1. Bolster Local Policies & Programming

A critical component in reaching more equitable housing outcomes is through a city's inclusion of policies and programming that increases and incentivizes building affordable housing. In every scenario in which affordable housing is developed (or left out of development plans), a local government is going to be part of the process. From land-use regulations to zoning and policies that incentivize private development or acquisition of land or property by a CDC, local government plays a critical role in facilitating the development of affordable housing. While funding is also an essential component in a community's capacity to develop affordable housing, resources are often limited and policies are even more critical to ensure that the limited funding available is being spent equitably and effectively.

Several examples of effective policies that have potential to increase affordable housing in Boston are presented in this section.

Inclusionary Development Policy

The City of Boston, for example, has recently redesigned its Inclusionary Development Policy (IDP), which according to city staff, has been one of the most significant recent policies positively impacting the creation of affordable housing in Boston. The IDP requires that private developers contribute to the creation of affordable housing to support low- to moderate-income households. While a significant portion of low-to-moderate income housing is typically funded through federal, state, and local subsidies, these funding sources do not meet the high demand for affordable housing.



The IDP helps fill this gap in funding by requiring private developers of market-rate apartments with 10 or more units to provide rental units for households earning up to 70% of the Area Median Income (AMI). The requirement applies to residential projects that require zoning relief, are financed by the City, or are built on property owned by the city.

The policy was established in 2000 and last updated in 2015. The redesigned version of the Policy divided the City into three zones that are subject to their own specific IDP requirements based on housing market differences. Both Hyde Park and Roslindale fall into zone three where median sales price falls in the lower third of Boston's sales prices. The policy requires that 13% of on-site units for all zones be affordable for households earning up to 70% of the Area Median Income. As part of the policy, developers have the option of building affordable housing within their development, building affordable housing off-site, or making financial contributions to the creation or preservation of affordable housing.

Some advocates critique this policy for giving developers alternatives, but others praise the policy for being one of the nation's most progressive. While this policy represents a positive start and has already helped the city develop over 1,795 affordable units since 2000, advocates argue that increasing the required percentage of affordable units to around 33% could have an even greater impact without hurting production of market-rate housing. Another element of this policy that may need an amendment in the future includes the AMI requirements. While 70% AMI serves those making \$48,100 (according to 2016 data from the City of Boston), more affordable housing is needed in many of Boston's lowest income neighborhoods.

Acquisition Opportunity Program

The City of Boston's Department of Neighborhood Development recently launched a Land Acquisition Pilot Program for affordable housing developers to purchase vacant land and buildings to build affordable, multi-family housing. This funding stream will provide around \$7 million to property acquisition for affordable housing.

Office of Housing Stability

To further address the City of Boston's housing crisis, Mayor Martin Walsh established the Office of Housing Stability in 2016. The office is focused developing affordable housing policy solutions and providing assistance to the Boston community through a variety of programs and policies, including eviction assistance, a condo conversion ordinance, fair housing laws, dedicated outreach on tenants rights, coordinated housing searches, and assistance for artist housing.

The city's targeted efforts around affordable housing have potential to positively impact future development throughout the city. Through the programs and policies listed above, the City of Boston aims to serve its diverse neighborhoods with cutting edge solutions that fit within the framework of long term community goals. According to a staff member from the City of Boston, the most resilient communities in Boston are the neighborhoods in which a variety of housing options are available to a variety of ages and incomes. These neighborhoods can survive any kind of inevitable change. Targeted policies will help ensure this variety and resiliency.

2. Maintain CDC Collaboration

As mentioned in the background section of this report, Southwest Boston CDC is located in Hyde Park, which is situated at the end of the Fairmount Line. The organization is a member of the Fairmount Indigo CDC Collaborative and is actively involved in efforts around promoting transit equity, affordable housing, and green space development throughout the corridor. The Collaborative serves as a platform for sharing ideas and collectively advocating for policies that benefit local residents who live along the Fairmount Corridor.

In our consultations with policy experts, we repeatedly heard our interviewees emphasize the power of collaboration between CDCs as a tool for developing strategies, advocating at the local and state-level for policies and funding, and sharing best practices. This collaboration adds value to advocacy because it helps generate shared goals between individual organizations. Examples of this valuable collaboration are presented on the next page.



Fairmount Indigo CDC Collaborative & Fairmount Indigo Network

In recent years, non-profit CDCs have collaborated to push forward progressive agendas and have formed task forces around not only housing, but transit equity and greenway development. The transit equity campaign, launched in 2000, led to the development of the Fairmount Indigo CDC Collaborative, which is now dedicated to the following six initiatives: 1) Development without Displacement, 2) Increase Economic Opportunities, 3) Promote Transit Equity, 4) Create the Fairmount Greenway, 5) Empower Our Communities.

Fairmount Indigo CDC Collaborative's Mission Statement:

“The Fairmount Indigo CDC Collaborative strengthens diverse communities linked by the Fairmount Indigo Rail Line as viable homes and places of opportunity for people of low- and moderate-incomes.”

More recently, the Fairmount Indigo Network formed in 2015 to unite dozens of organizations, including Collaborative members, working toward equity-related goals along the Fairmount Corridor. Sponsored by the Boston Foundation, the Fairmount Indigo Network serves as the umbrella organization for the community-based organizations, community development corporations, major employers, neighborhood associations, and other organizations that are located along the Corridor and dedicated to improving opportunity in the community. Through the creation of this network, advocates have developed a stronger political voice and shared agenda around equity. Continued collaboration through this network will be critical to the successful passage of policies and plans that increase affordable housing along the Fairmount Corridor.

Continued collaboration between local organizations, including CDCs and local businesses, is a critical tool in helping the greater Fairmount Corridor community craft a unified vision and share policy recommendations with the City of Boston. Continued collaboration between the non-profit, public, and private sector is also critical in helping further equity-related goals around building more affordable housing in Boston.

While there are many models for increased CDC/developer collaboration, including the development of Community Benefits Agreements, the following examples focus on CDC-funded affordable housing sites that serve as potentially useful models for other CDCs and are worth monitoring their success over the next decade.

Collaboration between CDCs and Local Government

Homeowners Rehab Inc. (HRI) in Cambridge is a successful local example of a CDC that has effectively collaborated with the City of Cambridge. HRI's strong relationship with the City of Cambridge has led to the organization's success in acquiring permits. The Mission Hill Neighborhood Housing Services is another example of a CDC that has benefited from collaboration with the Boston Planning and Development Authority (BPDA). The organization was able to acquire City-owned land to build a mixed-use development with affordable housing opportunities. The project turned out to be the largest mixed-use development in the City of Boston. Both of these examples emphasize the value in strong collaboration between CDCs and local government.

Homeowners Rehab Inc.

HRI has established a long-lasting partnership with City of Cambridge. The organization works with the Community Development Department, including the programmatic division of Housing, Community Planning, and Environmental and Transportation Planning to preserve and develop quality and sustainable affordable housing throughout the City. HRI also partners with Food For Free, Inc., Massachusetts Association of Community Development Corporations, Partnership for a Healthier America, Local Initiatives Support Corporation, Enterprise Community Partners, The Cambridge Community Foundation and Cambridge Compact. The Home Improvement Program aims to provide financial and technical assistance to ensure families are not displaced.



Mission Hill Neighborhood Housing Services

Similar to the organizations mentioned above, Mission Hill Neighborhood Housing Services (MHNHS) is a community-based non-profit housing and economic development organization that aims to stabilize and revitalize Mission Hill Neighborhood. The most recent project MHNHS has accomplished is the Kevin W. Fitzgerald Park and the One Birgham Circle development. It is the largest mixed-used commercial, retail, and open space project in the City of Boston in over two decades. MHNHS is currently working on implementing Parcel 25 Community Planning and Development Initiative. Parcel 25 is located at the intersection of Columbus Avenue, Tremont Street and Gurney Street, across from the Roxbury Crossing T stop. The Boston Planning and Development Authority (BPDA) will be the disposition agent. MHNHS will also expand their initiative to the two lots owned by the City of Boston and Wentworth Institute of Technology. The vision of Parcel 25 community development includes revitalization of retail and housing in the area. The planning envisions 8-12 new neighborhood-serving retail stores and restaurants that will be smaller in size along with re-creation of housing above the retails and along the Gurney Street especially designed for low-income seniors. The development will also incorporate streetscape design targeting traffic flow improvement and the creation of pedestrian-friendly streets with significant crosswalks connecting the Roxbury T station and the new development.

Collaboration between CDCs and other non-profit organizations

The example below serves as a successful example of CDCs collaborating with other non-profit organizations with initiatives other than affordable housing. The Madison Park Development Corporation incorporated historical rehabilitation into their project, Parcel 10. Southwest Boston CDC might want to look into this possibility as well.

Madison Park Development Corporation (MRDC) Parcel 10 Project
The Parcel 10 Project consists of historic rehabilitation and redevelopment of the former Tropical Foods building in Dudley Square. The development includes ground-floor retail and 30 residential units with 40% of the units designated for households with income at or below 60% of the Area Median Income (AMI). The project is currently under construction. The redevelopment and rehabilitation of this building will be qualified for Historic Tax Credits and will follow National Park Service guidelines for historic rehabilitation. The MRDC has reached an agreement with the developer, One Dalton, that will provide funding to construct the new development. In return, the MRDC will include 21 affordable units.

3. Models for the Future

In our search for local examples of TOD sites where affordable housing has been incorporated into plans and implementation, we came across many private development projects that met the City of Boston's Inclusionary Development Policy standards. When asking our interviewee's of local examples, however, the overwhelming response was that affordable housing has not yet been successfully incorporated into TOD in the region. While many private developments tout their inclusion of affordable units, they do not always help meet the needs of a neighborhood's existing residents. The potential benefits of affordable housing near TOD, however, continue to push housing experts to advocate for improved policies and collaboration with private developers.

While there appears to be a lack of successful affordable housing developments in the TOD context, we expect this type of development to increase over the next decade. We also anticipate further scholarly and practitioner-oriented research that identifies the most effective strategies to incorporate affordable housing in the TOD context.



