

WELCOME HOME, BOSTON PHASE 3

VISIONING SESSION
May 8, 2025



Mayor's Office of Housing



Planning Department



INTERPRETATION & TRANSLATION

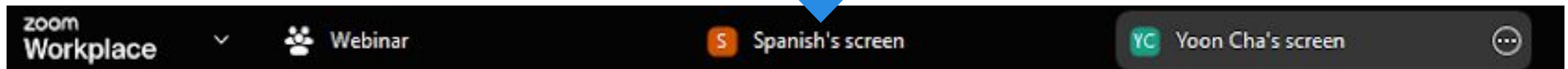
AVAILABLE LANGUAGES



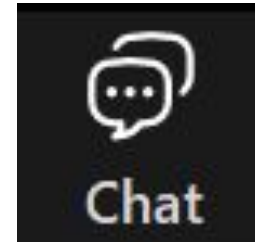
- English
- Spanish
- Haitian Creole
- Vietnamese
- Cape Verdean Creole

TRANSLATION

Click “View Options” at top of your screen and select your preferred language

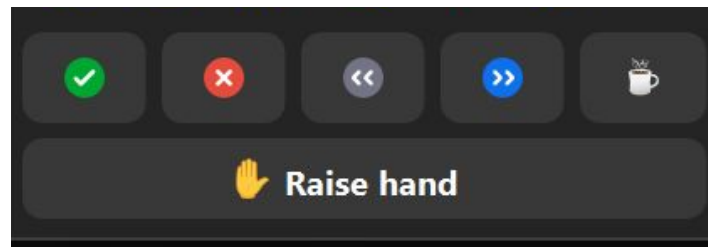
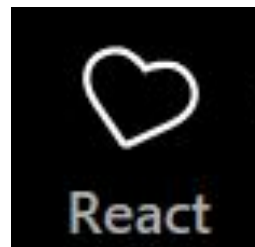


ZOOM TIPS



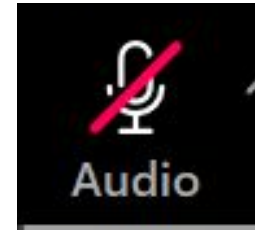
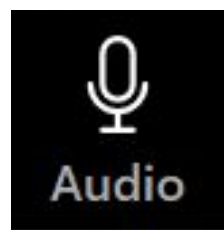
Chat

- Use the chat to type a comment or ask a question at any time.
- City staff will moderate the chat



Raise Hand

- To raise your hand, click on “React” at the bottom of your screen, and then choose the “Raise Hand” option in the participant box



Mute/Unmute

- Participants will be muted during the presentation.
- The host will unmute you during discussion if you raise your hand and it is your turn to talk



Video On/Off

- Turns your video on/off

MEETING ETIQUETTE



**PLEASE HELP US ENSURE THAT THIS CONVERSATION IS
A PLEASANT AND PRODUCTIVE EXPERIENCE FOR ALL ATTENDEES.**

- Be respectful of everyone's time
- Use kind language
- Keep the discussion focused on the topic
- Remain muted until called on
(use the “Raise Hand” function on Zoom for comments or questions)
- Wait to raise additional questions until all others have had an opportunity
- If we are unable to get to your question tonight, please enter comments on the project website: (link) or email yoona.cha@boston.gov

TABLE OF CONTENTS

GOAL OF TODAY'S MEETING

- *Provide information on Phase 3 of Welcome Home Boston*
- *Hear what is most important to you in a first home purchase*
- *Connect first-time homebuyers, local residents, and developers to resources*

1 BUILDING HOUSING IN BOSTON

2 WELCOME HOME, BOSTON - PHASE 3

3 BOSTON HOME CENTER RESOURCES

4 Q&A

5 NEXT STEPS & IMPORTANT LINKS

Q: Which of the following applies to you?

- I have never owned property before
- I currently rent my home
- I currently own my home
- I am planning to (or would like to) purchase a home
- I am not planning to purchase a home

A high-angle, wide shot of a dense urban housing area in Boston, showing rows of multi-story brick and stone buildings with numerous windows and flat roofs. Some roofs have small structures or plants. Green trees are visible in the foreground and between the buildings.

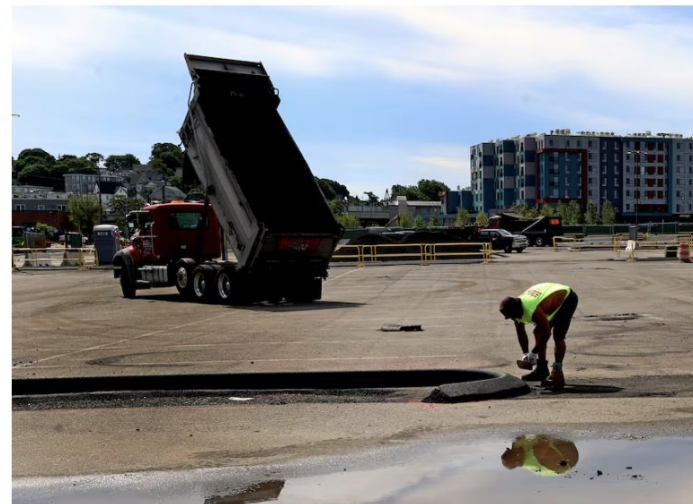
BUILDING HOUSING IN BOSTON

BUILDING HOUSING IS INCREASINGLY EXPENSIVE

A 10,000-unit housing development at Suffolk Downs is on hold indefinitely. Here's why.

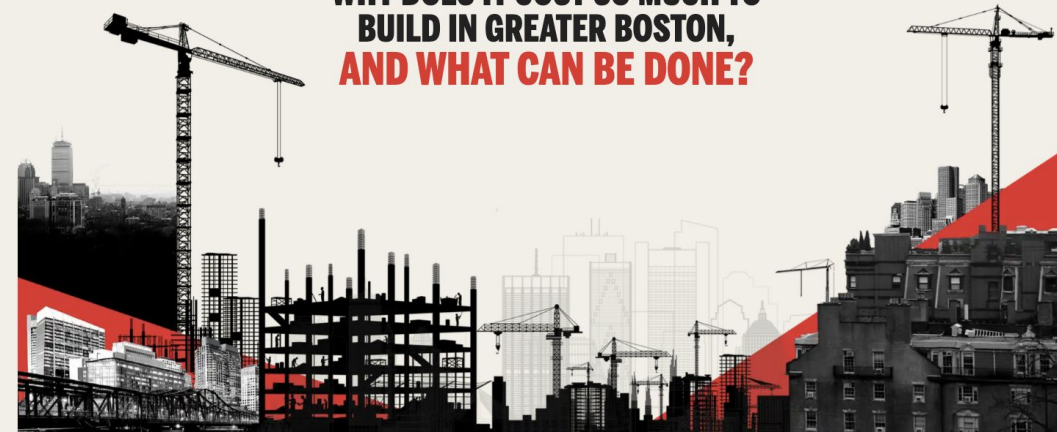
The construction pause is a testament to how high interest rates and materials costs are preventing developers from building much-needed projects

By [Andrew Brinker](#) Globe Staff, Updated July 5, 2024, 8:28 a.m.



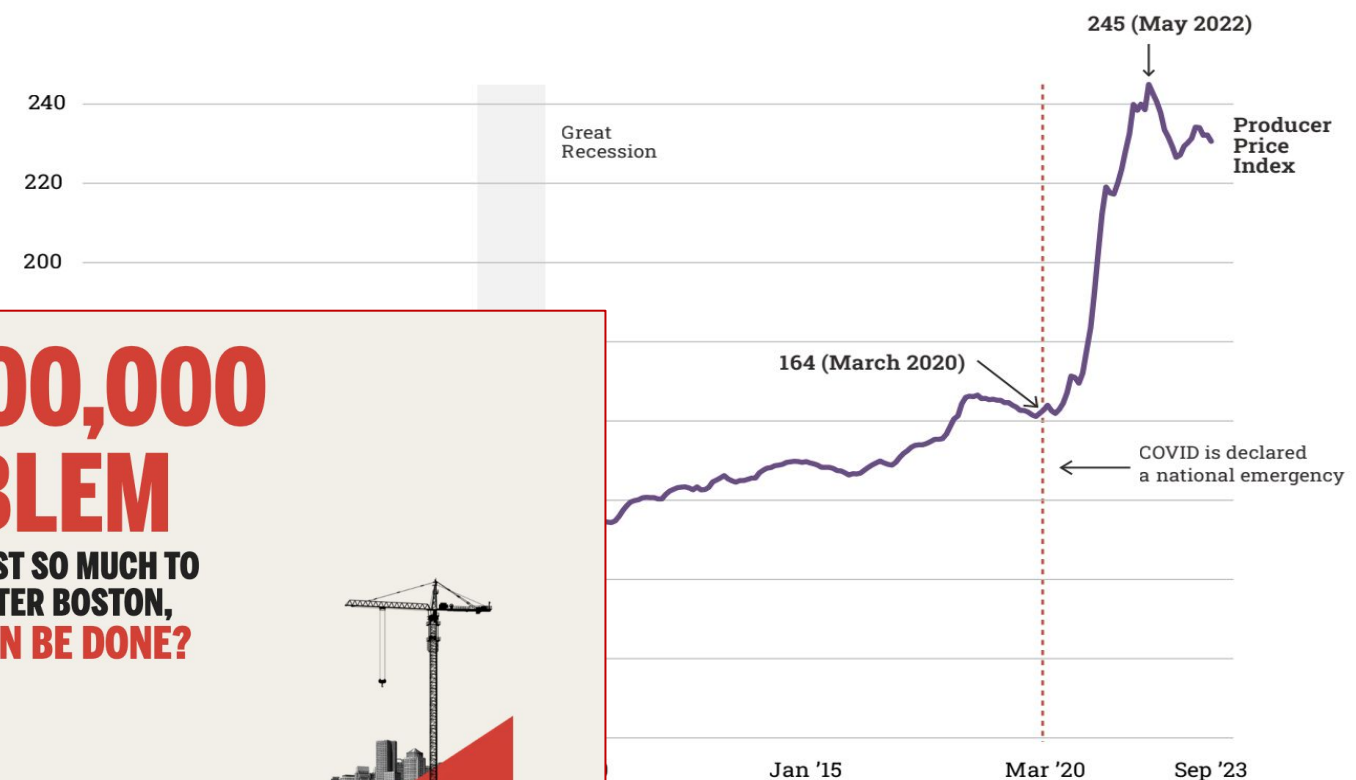
THE \$600,000 PROBLEM

WHY DOES IT COST SO MUCH TO BUILD IN GREATER BOSTON, AND WHAT CAN BE DONE?



Many forces drive the housing crisis here, and the sky-high cost of construction is one of the most powerful

Construction costs have increased by almost 50 percent since the onset of the COVID pandemic.
Producer Price Index for Construction Materials in the U.S., January 2000 = 100.



The cost of developing housing in Boston regularly exceeds **\$600,000 per unit**

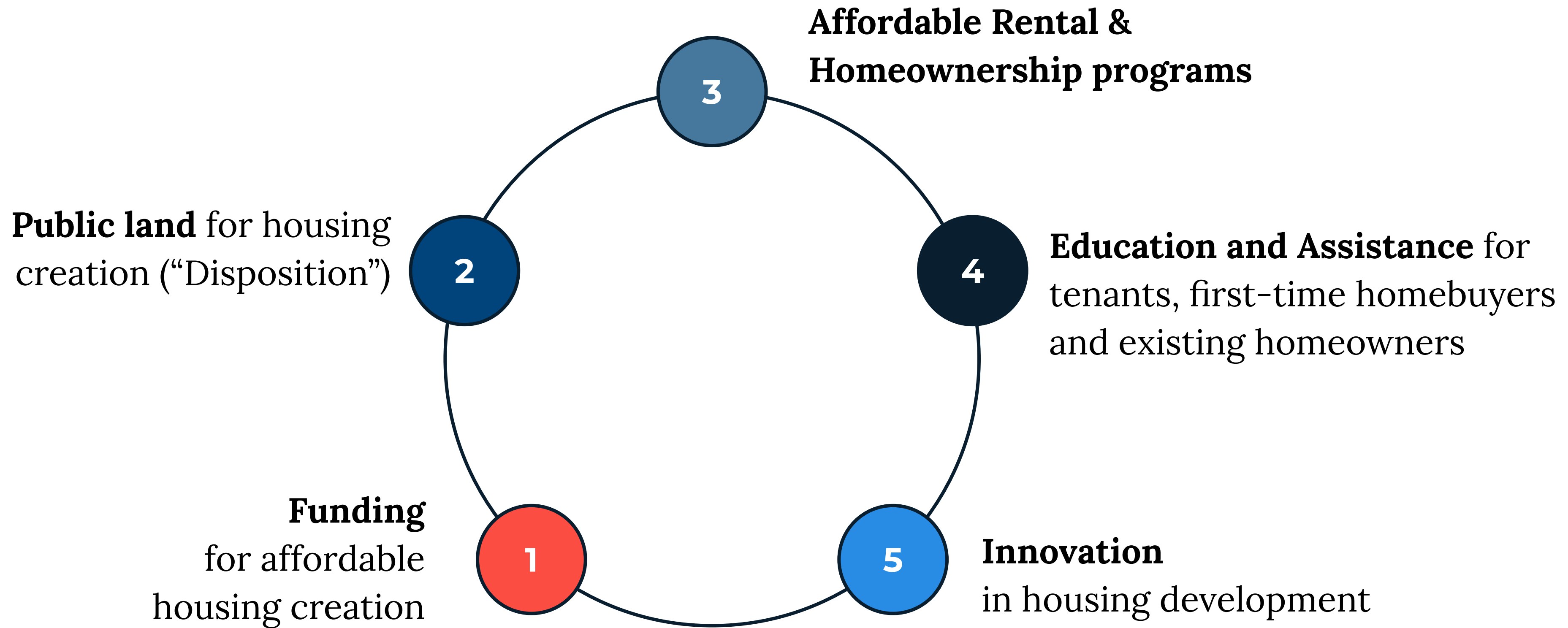
Boston Housing Strategy 2025



**VISION FOR A FAMILY-
FRIENDLY BOSTON**

Mayor Wu wants to make Boston
a great big city for *families*,
where they can *live*, learn, work,
and grow.

BOSTON'S HOUSING STRATEGY



WELCOME HOME, BOSTON



*Initiative to help low- and moderate- income
Bostonians become homeowners*

- New family-sized condo units built on city-owned land
- Low-density, match the neighborhood context
- Support Boston-based M/WBE development teams

PHASE 1 (2022) & PHASE 2 (2023):

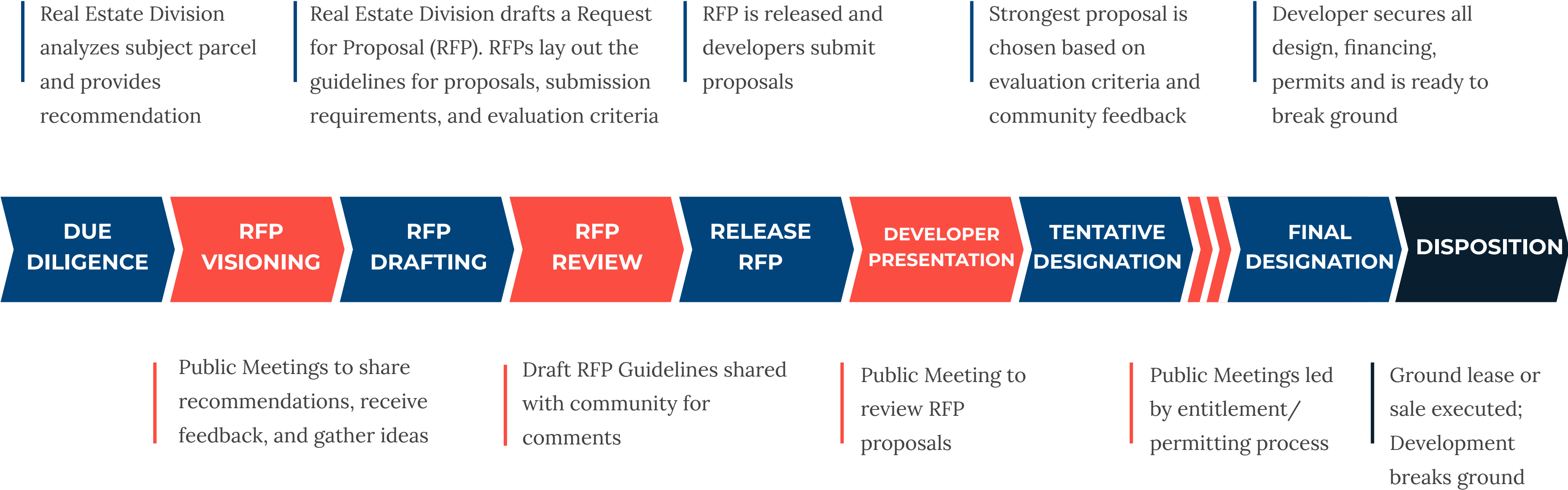
- 80-100% Area Median Income (AMI) households
- 144 Units in Dorchester & Roxbury



BUILDING ON CITY-OWNED LAND



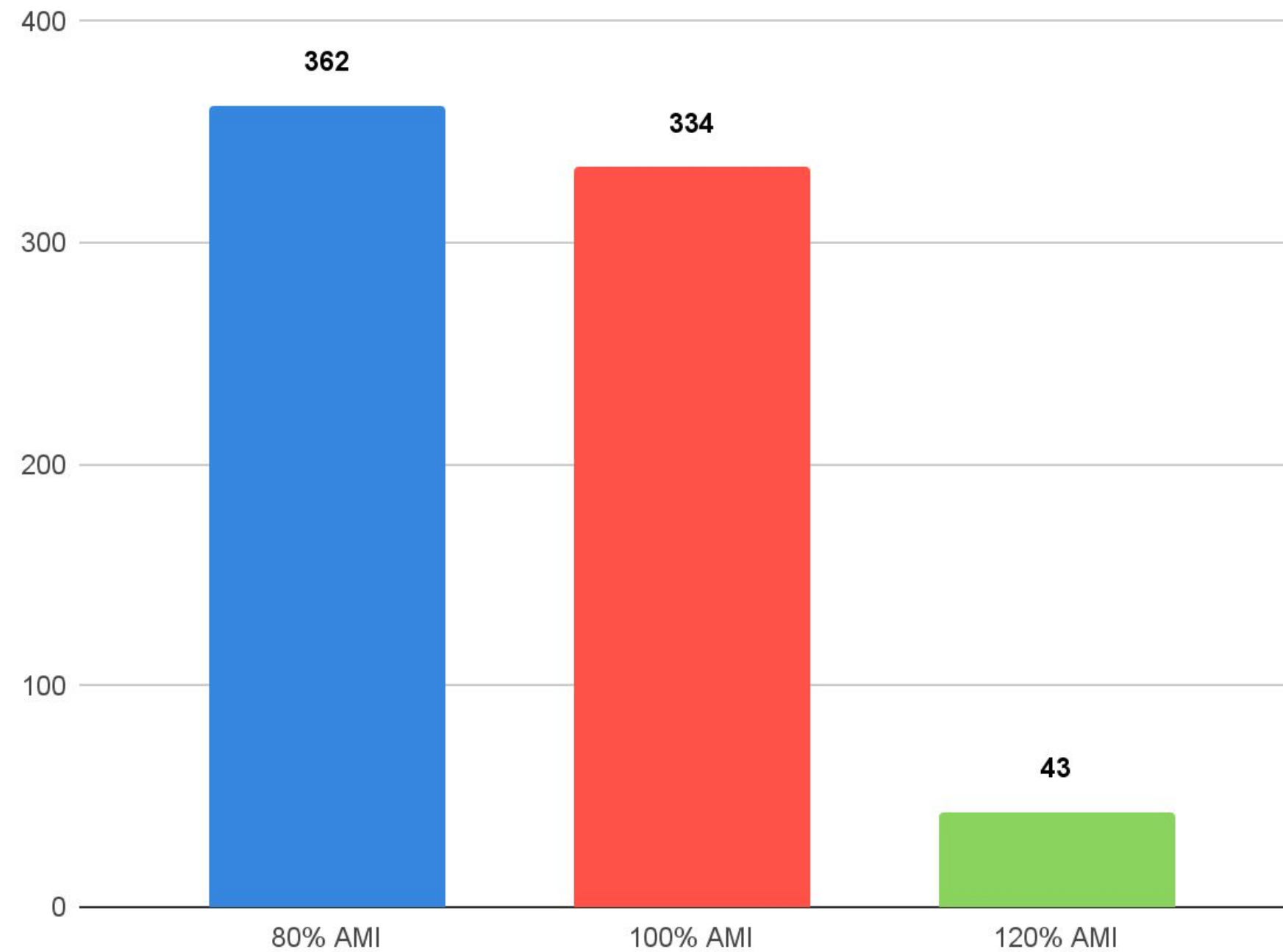
Disposition is the way in which Boston develops vacant or underutilized city-owned land to create more affordable, equitable, and resilient uses



OUR HOMEOWNERSHIP PIPELINE



MOH-Funded Homeownership Units with a
Construction Closing Date of Jan 2022 or Later (as of December 2024)
(Total = 743 Units)



AREA MEDIAN INCOME (AMI)



- Key metric used by the U.S. Department of Housing and Urban Development (HUD) to determine a household’s eligibility for various housing programs
- 100% AMI is the midpoint of a income distribution in the City of Boston
- Increases with the number of people in a household
- Updated annually

2024 CITY OF BOSTON INCOME LIMITS				
HH Size	80% AMI	100% AMI	120% AMI	135% AMI
1	\$91,200	\$114,200	\$137,040	\$154,170
2	\$104,200	\$130,600	\$156,720	\$176,310
3	\$117,250	\$146,900	\$176,280	\$198,315
4	\$130,250	\$163,200	\$195,840	\$220,320
5	\$140,700	\$176,300	\$211,560	\$238,005
6	\$151,100	\$189,400	\$227,280	\$255,690

THE “MISSING MIDDLE”



Maximum Sale Price of a 100% AMI,
2-bd condominium in Boston (2024)

\$348,088



Median Sales Price of a Market Rate,
2-bd condominium in Boston (2024)

\$790,000

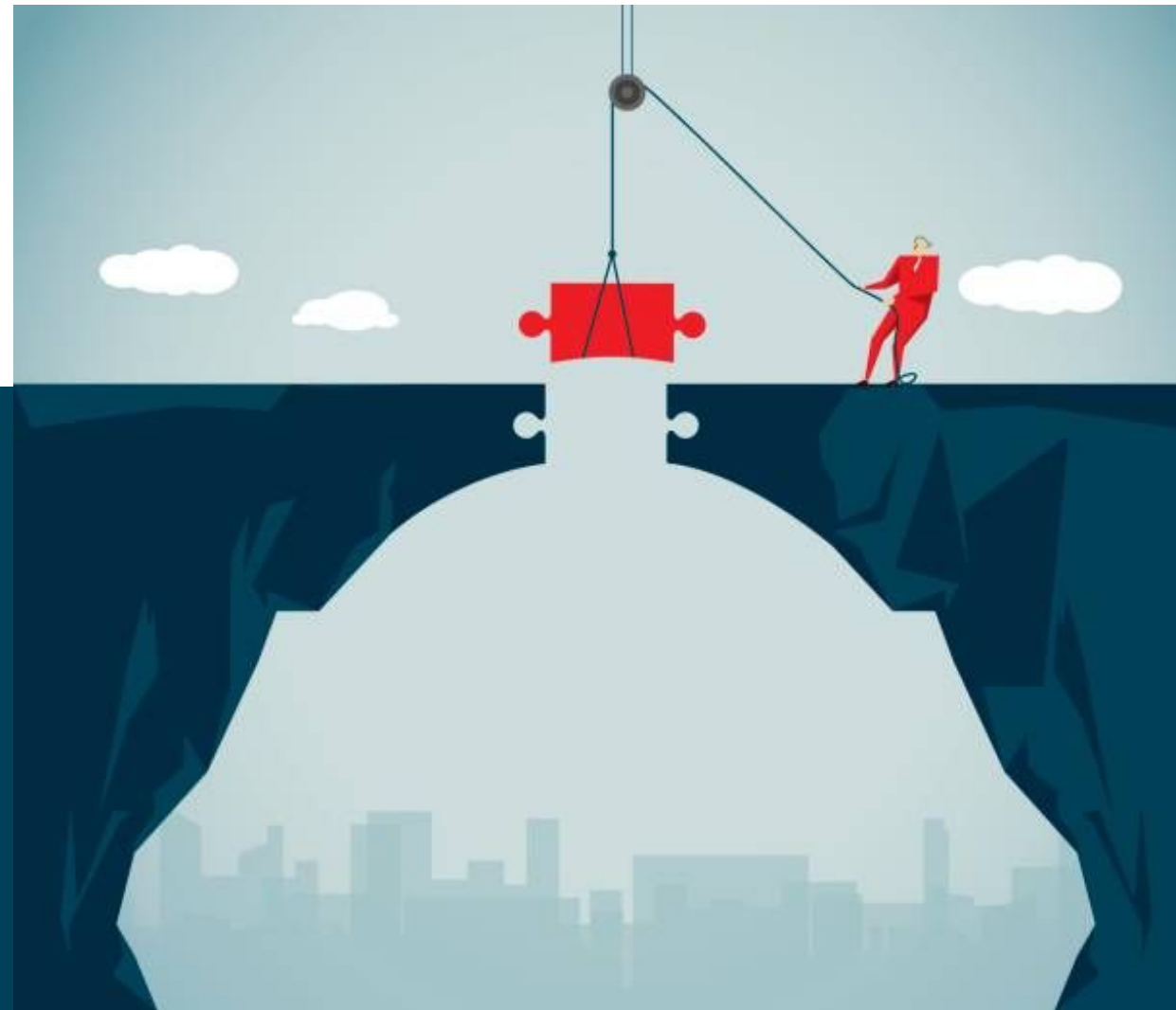


THE “MISSING MIDDLE”

There is a growing “missing middle” of prospective homebuyers that don’t qualify for income-restricted housing, but cannot afford market-rate housing

Maximum Sale Price of a 100% AMI,
2-bd condominium in Boston (2024)

\$348,088



Median Sales Price of a Market Rate,
2-bd condominium in Boston (2024)

\$790,000

THE “MISSING MIDDLE”



16%, or fewer than 1-in-5 homes built in 2024 were affordable to Middle-Income (100-135% AMI) Families

\$500-600k

Maximum Purchasing Power for today's middle-income families (up to 135% AMI)*

*With first-time homebuyer assistance

67 units

Number of market-rate, 2-bd condo units built in 2024

11 units

Number of market-rate, 2-bd condo units built in 2024, where sales price is \$600,00 or below

WHAT IS A “STARTER HOME”?



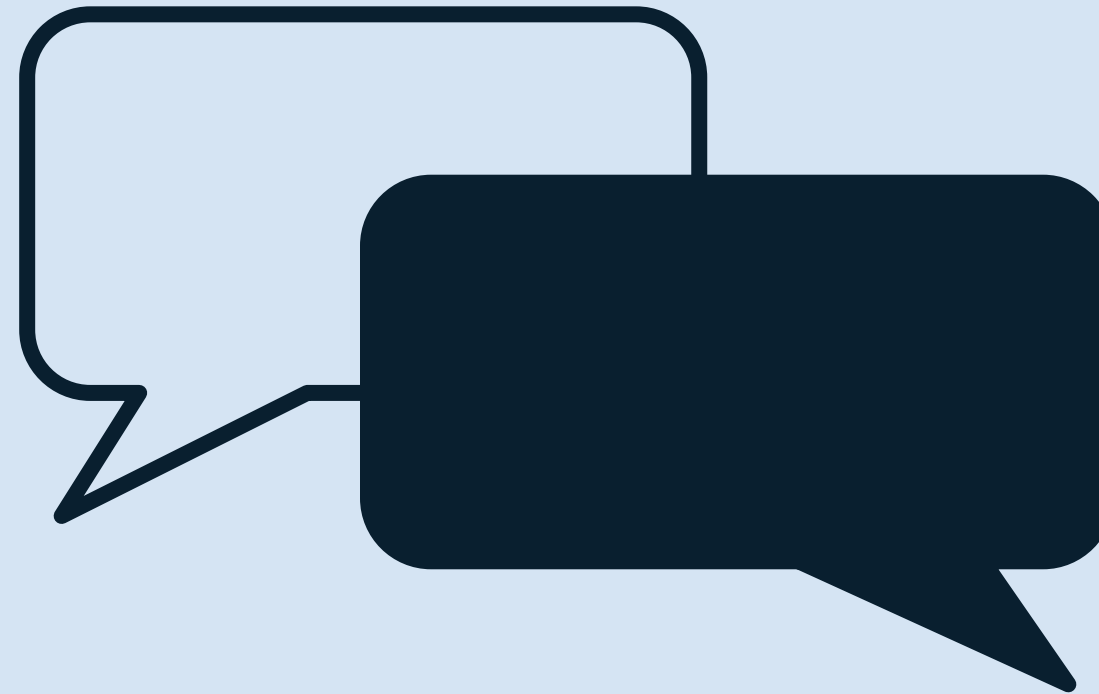
- A family's first purchase for a home
- Families typically stay ~5 years
- May involve sacrificing certain desirable qualities for affordability
 - ex) Elevator, proximity to public transit, size, finishes...
- Crucial step in a path towards financial and residential stability and wealth building

Q: What would you be willing to sacrifice (not have) in your first home, if it meant you could purchase in Boston? Check all that apply.
(If you are currently a homeowner, answer based on your first home purchase)

- Direct entrance into my home from the street (no shared hallway)
- Private outdoor space
- A parking space
- Storage space in an attic or basement
- Elevator
- Privacy (I'd be willing to live close to my neighbors, like in a multifamily building)
- Space (I'd be willing to live in a smaller unit, in terms of square footage)
- Other

Q: Of the following features, which would you most like to have?
(If you are currently a homeowner, think about your first home purchase)

- Direct entrance into my home from the street (no shared hallway)
- Private outdoor space
- A parking space for at least one car
- Storage space in an attic or basement
- Elevator
- Privacy
- Space
- Other



GUIDING QUESTIONS

- What were your tradeoffs?
- What was the thought process behind your decisions?
- How you decide between different tradeoffs?

FIRST HOME SURVEY



FIRST HOME SURVEY

*Help us better understand the needs of first-time homebuyers
(Approx. 15 mins to complete)*

WELCOME HOME, BOSTON

PHASE 3

2

CONVERSATIONS WITH DEVELOPMENT COMMUNITY



What's stopping developers from creating more housing for middle-income families?

- Cost of land
- Rising construction costs
- Uncertainty in community processes
- Complicated permitting pathways



November 2024 Starter Home Design Sprint

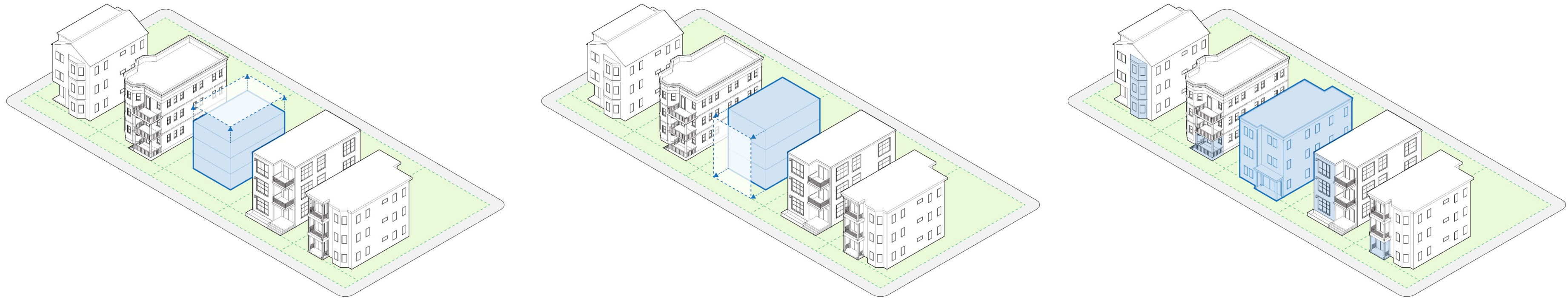
PHASE 3: WELCOME HOME, BOSTON

Proposed Phase 3 Program:

A pilot program for homeownership development on city land (without additional subsidy) to support a currently underserved segment of the market (120-135% AMI households)

- Land acquisition for nominal fee
- Low-density, contextual (duplex/triple decker/townhome-style) homeownership units
- Massing/design principles developed by city through community feedback; expedited design review
- Emphasis on smaller, two-bedroom “starter homes”
- Units restricted to first-time homebuyers & owner-occupancy for first 10 years
- Encourage use of innovation (off-site or modular construction) to accelerate construction time, reduce total development costs, and minimize construction impact on neighborhood

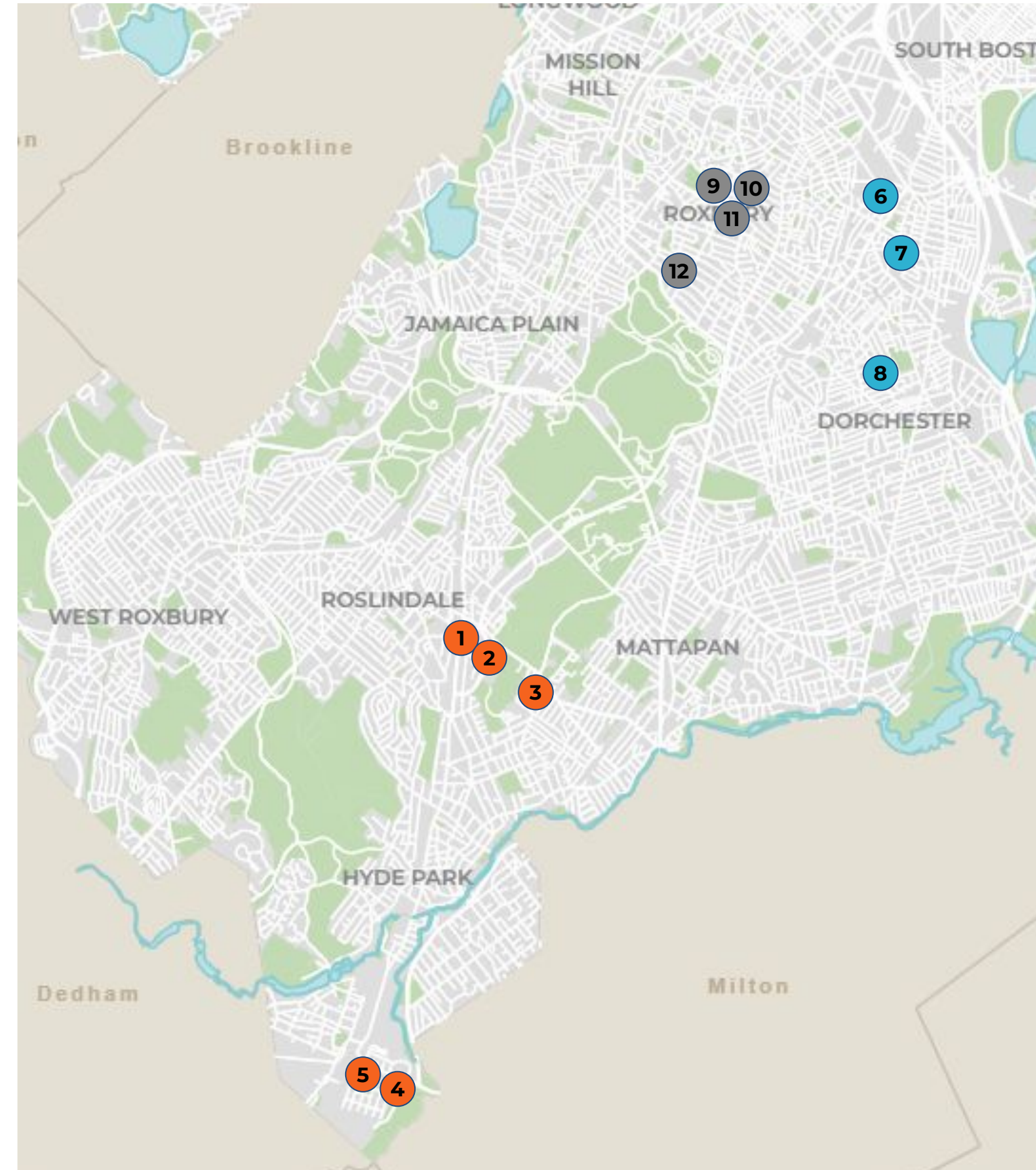
DESIGN PRINCIPLES



- Building height, massing, and density are representative of the surrounding neighborhood and reinforce the scale of the existing homes
- Building character, such as roof shape, design elements, and materials such are consistent with its context.
- Building aligns with the existing street wall and orient to the primary street

WHB 3 PROPOSED SITES

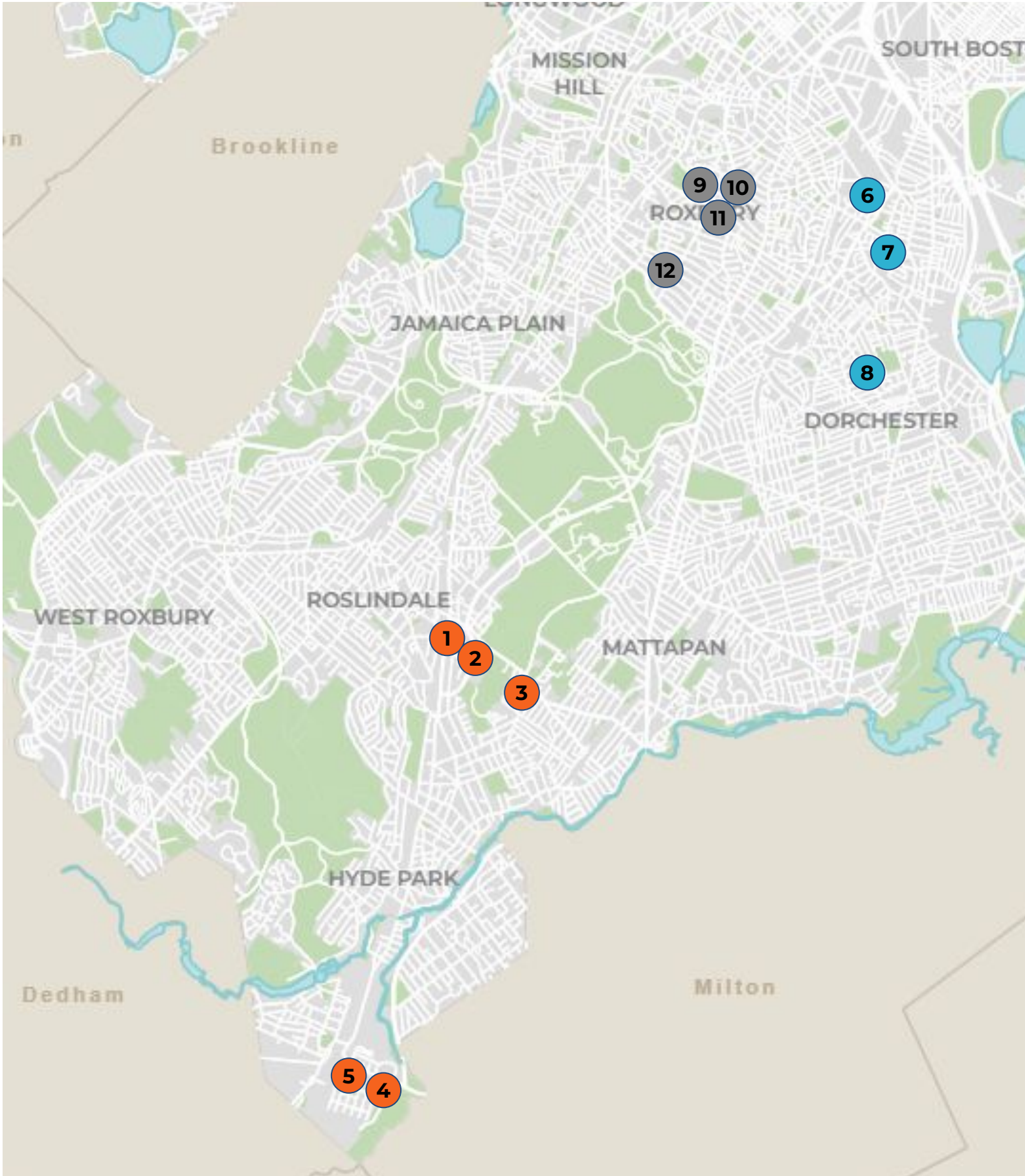
- 12 sites in Dorchester, Roslindale, Hyde Park and Roxbury
- 3,000-7,000 sq. ft. vacant lots in residential neighborhoods
- Local, comparable sales of 2 BR condos meet program goals



WHB 3 PROPOSED SITES



Site #	Street Address	Assessing ID	Area (sf)	Owner	Neighborhood	Group
1	8 Eastman St	0703788000	4,599	MOH	Dorchester	A
2	63 Stoughton St & 1 Everett Ave	1301368000, 1301369000	5,486	MOH		
3	151 Homes	1501451000	4,732	MOH		
4	917 American Legion Hwy	1806661000	4,180	MOH	Roslindale	B
5	Wilmot St	1806860000, 1806861000	6,994	MOH		
6	64-66 Tampa St	1803419000, 1803418000	6,563	MOH	Hyde Park	
7	Colchester St (A)	1809674000	5,976	MOH		
8	Colchester St (B)	1809676000	6,000	MOH		
9	19 Laurel St	1201590000	3,300	BPDA	Roxbury	C
10	11-13 Catawba St	1201146000	5,570	BPDA		
11	14 Catawba St	1201610000	4,950	BPDA		
12	100 Ruthven St	1203160000	5,394	BPDA		



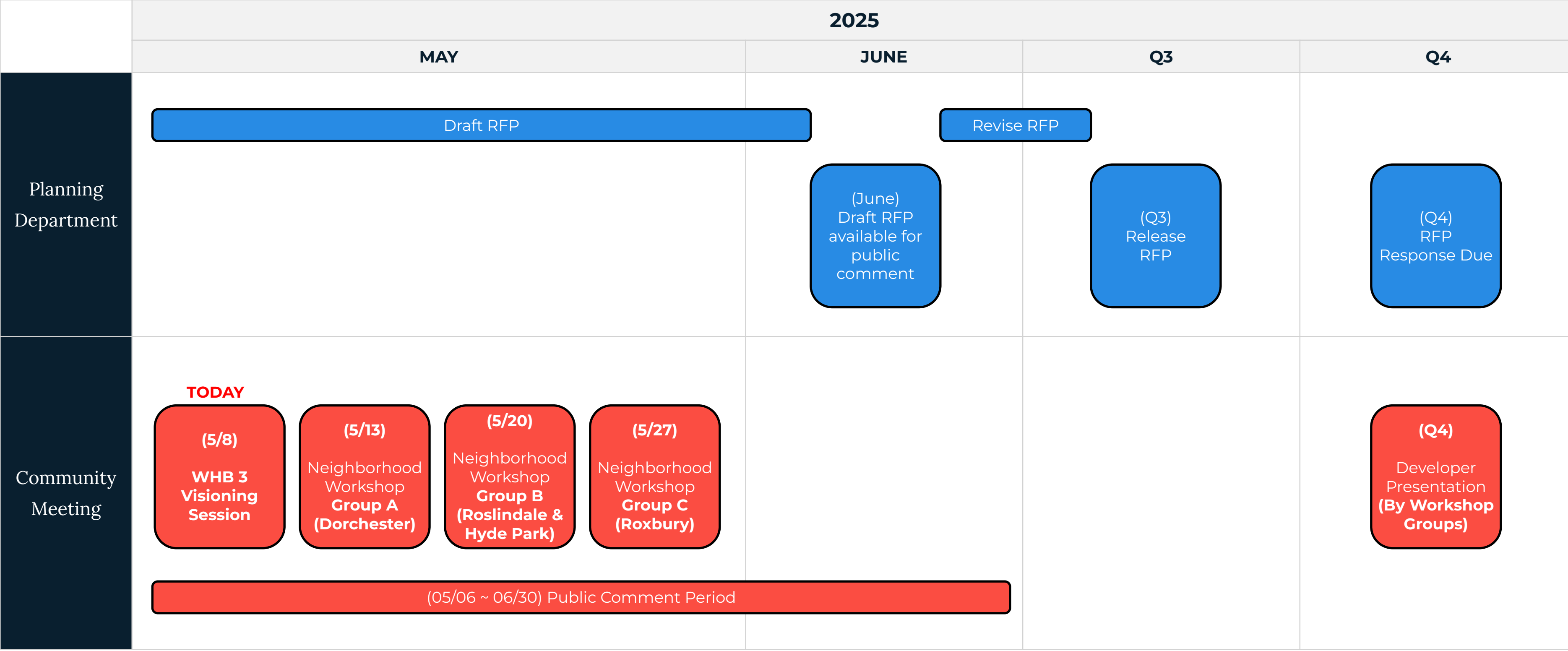
NEIGHBORHOOD WORKSHOPS



Public meeting to discuss with city staff on recommendations for individual sites in Welcome Home, Boston Phase 3

Group	Neighborhood	# of Sites	Neighborhood Workshop	
A	Dorchester	3		Group A 5/13 (Tue) 6:00-7:30pm bosplans.org/WHB3GroupB
B	Roslindale	2		Group B 5/20 (Tue) 6:00-7:30pm bosplans.org/WHB3GroupA
	Hyde Park	3		
C	Roxbury	3		Group C 5/27 (Tue) 6:00-7:30pm bosplans.org/WHB3GroupC

TIMELINE / NEXT STEPS



*Timeline is tentative and subject to change

An aerial photograph of a dense urban neighborhood in Boston, showing rows of multi-story brick and stone row houses. Many of the houses have flat roofs with various rooftop features like air conditioning units, satellite dishes, and small patios. Some trees are visible between the buildings.

BOSTON HOME CENTER

A blue square containing a white number '3'.

3

BHC OVERVIEW



The Boston Home Center (BHC) helps Boston residents purchase, improve, and keep their homes.

WHO WE SERVE

Households up to 135% of Area Median Income (“AMI”)

Reference to AMI: [HUD Income Limits](#)

WHAT WE DO

- Training and financial help and counseling for first-time homebuyers
- Guidance and funding for homeowners to improve and decarbonize their homes
- Counseling to help families avoid foreclosure
- Markets homes developed for income-eligible, first-time homebuyers

CURRENT HOMEBUYER PROGRAMS



TECHNICAL AND EDUCATIONAL ASSISTANCE

- In partnership with nonprofit educational agencies, we offer First-Time Homebuyer (FTHB) classes and post purchase education. [Home Buying 101 class](#)
- BHC provides various opportunities to support prospective homebuyers through our educational initiatives, such as workshops and program information sessions to educate potential buyers.
- Through the **Neighborhood Home Initiative Program** we market affordable units through a lottery process, and help guide potential homebuyers through the homebuying process.

FINANCIAL ASSISTANCE FOR INCOME-ELIGIBLE FIRST-TIME HOMEBUYERS:

On our website you can find the list of [participating mortgage lenders](#) that work with our financial assistance programs.

Traditional Down Payment Assistance Program (FAP)

- For current households looking to purchase a condo, single-family home, two-family, or three-family home in Boston and who are under 100% of the Area Median Income (AMI) and do not qualify for the One+Boston program, we offer what we call the **Traditional FAP**. Eligible applicants can receive a grant of 5% of the purchase price, plus closing costs, up to a maximum of \$50,000. Buyers with an income between 100.01% and 135% of AMI can receive a grant of 5% of the purchase price, plus closing costs, up to a maximum of \$35,000.

CURRENT HOMEBUYER PROGRAMS



FINANCIAL ASSISTANCE FOR INCOME-ELIGIBLE FIRST-TIME HOMEBUYERS (continued):

On our website you can find the list of [participating mortgage lenders](#) that work with our financial assistance programs.

ONE+ Boston Mortgage

- For eligible Households buying property in Boston, the **ONE+ Program** offers a grant of 5% of the purchase price, plus closing costs, up to a maximum of \$50,000, for a condo, single-family, two-family, or three-family home. Additionally, funds are available to reduce the already discounted ONE Mortgage rate by an additional 1.0% to 2% (based on AMI).
- **Note:**
 - *The combined total of the buyer's grant and interest rate discount cannot exceed \$75,000.*
 - *Must be current [Boston resident](#), have resided in Boston in the past two years, or currently work in Boston.*
 - *Must meet all of the qualifying requirements for ONE+ Boston Mortgage, including our income limits.*
 - *To determine your eligibility for the one+Boston you must meet with a participating lender by Visiting our website or [MHP's ONE+Boston webpage](#).*

CURRENT HOMEBUYER PROGRAMS



FINANCIAL ASSISTANCE FOR INCOME-ELIGIBLE FIRST-TIME HOMEBUYERS (continued):

On our website you can find the list of [participating mortgage lenders](#) that work with our financial assistance programs.

Co-Purchasing Pilot Program

Designed to support households purchasing a multi-family property together who do not qualify for existing affordable mortgage products and have a combined income exceeding 135% AMI

- The City will provide down payment and closing costs assistance in the form of a zero-percent interest, deferred loans (payable upon sale, transfer, or refinance)
- Each co-purchasing household must meet the FAP program eligibility requirements
- A co-ownership agreement is required
- Eligible Properties must:
 - be a two- or three-family home in the City of Boston
 - have as many vacant, unoccupied units as participating households listed as joint owners on the mortgage

Credit Boost Program

The **Credit Boost Program** provides \$5,000 to buyers who increase their credit score , making them eligible for better mortgage products. This program is managed by one of our nonprofit partner Urban Edge .



KEEP IN TOUCH

WEBSITE: [HOMECENTER.BOSTON.GOV](https://homecenter.boston.gov)

PHONE: 617-635-4663

EMAIL: homecenter@boston.gov



B



Q&A

4

PLEASE BRIEFLY INTRODUCE YOURSELF:

- Your Name & Your Neighborhood

POSSIBLE TOPICS:

- More information about Welcome Home, Boston
- Disposition Process
- Questions about the Planning Department, Mayor's Office of Housing, or Boston Home Center
- Ways to get involved



NEXT STEPS & IMPORTANT LINKS

5

GET INVOLVED

Project Website: bosplans.org/WHB3



FIRST HOME SURVEY



PHASE 3 PROJECT WEBSITE

FIRST-TIME HOMEBUYERS

- Take the Starter Home Survey:
bosplans.org/StarterHomeSurvey
- Get connected with the
Boston Home Center & take the
Homebuyer 101 Class
bosplans.org/BostonHomeCenter

CURRENT RESIDENTS

- Spread the word & share survey
- Attend Neighborhood Workshops
Group A (Dorchester) 5/13 6pm
Group B (Rosi & Hyde) 5/20 6pm
Group C (Roxbury) 5/27 6pm
- Submit comments
bosplans.org/WHB3

BUILDERS & DEVELOPERS

- Connect to stay updated on RFP
yoona.cha@boston.gov
- Submit comments on Draft RFP
bosplans.org/WHB3
- Check the [Procurement Portal](#) in
Q3 2025

NEIGHBORHOOD WORKSHOPS



Public meeting to discuss with city staff on recommendations for individual sites in Welcome Home, Boston Phase 3

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C	Roxbury	3	 Group C 5/27 (Tue) 6:00-7:30pm bosplans.org/WHB3GroupC

THANK YOU

HAVE QUESTIONS?

YOON CHA

Real Estate Development Officer,
Planning Department
yoon.cha@boston.gov

PROJECT WEBSITE



bosplans.org/WHB3

Public Comments close 06/30/2025

NEXT PUBLIC MEETING

[5/13, 5/20, 5/27](#)

Neighborhood Workshops

