

# Squares + Streets Educational Workshop Series:

Building a Community Development Mindset  
around Housing and Businesses

March 13, 2024

# Who's in the room?

*Please tell us about yourself using the QR Code:*



# Community Meeting Guidelines

- **What's Said Here Stays Here, What's Learned Here Leaves Here:**
  - **Collective insights, ideas, and information** shared today will be taken note of and will inform the planning and policy recommendations and further engagement for Roslindale Square... **but individual/personal information** shared will be kept anonymized unless offered with consent to share with the broader community.
- **Speak from the "I":**
  - Focus on sharing **your own perspective, experiences, and knowledge**. For voices and experiences not represented in the room, **please name those not present** and know that our staff will make additional efforts to reach those groups to make sure their insights and ideas inform this work.
- **Step-up, Step Back:**
  - Give respect to each person who speaks up to say their thoughts or ask a question by listening, and that speaker should return that respect by not overtaking the time and giving others the space to speak as well. Take note of everyone in the room who would like to engage and how much time or space you are taking.

# Community Meeting Guidelines

- **Ask for Help along the Way:**
  - If there are terms or concepts presented that are unclear, please raise your hand to ask for clarification. If you have a larger question or want to make a comment that goes beyond clarification, please wait until we reach the end of the presentation so that all the information can be shared and enough time is allotted for this material and your question. We can always go back to slides if we need to!
- **Honor Who is In the Room and Who is Not:**
  - There are a variety of experiences, backgrounds, and viewpoints in the room. While disagreement is understandable, rude or offensive statements towards others is not. We ask that all participants and presenters show grace to each other and respect the diversity of ways that people interact with and show appreciation for this area.
- **Raise Your Hand to Speak and Do Not Speak Over Others**

**Do you have any additional community guidelines that you'd like to bring into the space for today's workshop?**

# Focus of Today's Workshop

## Presentation (~25 min)

- Share out on Community Engagement so far + upcoming events!
- What City of Boston housing and small business tools currently exist?

## Activity (~60 min)

- A **data-based activity** to think about how we can ground truth data with lived experience and apply existing tools to support, expand access to, and produce more affordable and market rate housing & commercial spaces

This **presentation** will provide baseline information about the tools. We'll refer to that information for the **activity** to discuss how they can be applied to people's experiences.

**Beyond this workshop:** This is just our **first of many opportunities** to talk about housing and small business here in Roslindale! Conversations on cross-cutting community goals and how we can actualize them into planning recommendations will continue throughout this process.

# 1

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## Housing & Small Business Goals in Squares + Streets



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# Squares + Streets Goals for Housing + Business

- As the city grows, Squares + Streets seeks to update zoning to better **allow for a diverse range of business and housing opportunities**:
  - We need to **build more housing (both mixed-income and affordable)** to decrease pressure on residents already living here and accommodate future residents joining the community
  - We need to **strengthen small businesses ecosystems** through advancing City resources where they are needed and opening pathways for long-term small business stability



## These six graphs show how bad the Greater Boston housing market is right now

Inventory is plummeting, renters are getting squeezed, and many communities simply aren't building enough to keep pace

By [Dana Gerber](#) Globe Staff, Updated November 15, 2023, 7:37 a.m.



According to a new report, Greater Boston's housing crisis is only getting more dire. DAVID L. RYAN/GLOBE STAFF

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## Share Out!



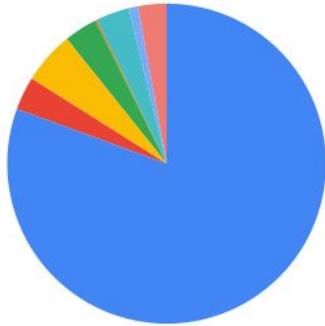
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# Where have we been and who we have talked to?

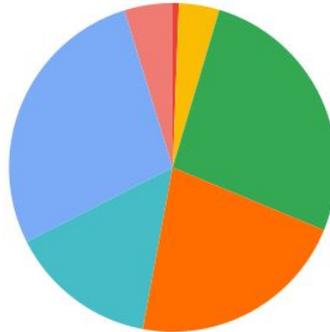
- 16 community organizations & leaders
  - Casserly House, Sacred Heart Church, residents at Archdale, Walk up Roslindale, Healy 2 Cummins NA & the Longfellow Neighborhood Association to name a few...
- The Roslindale Square Launch Event on 2/24 with 250+ attendees
- 2 Coffee Hours at the Community Center and Library
- 4 ESL Classes between Casserly House and ABCD
- 360+ Survey Responses

Race and Ethnicity



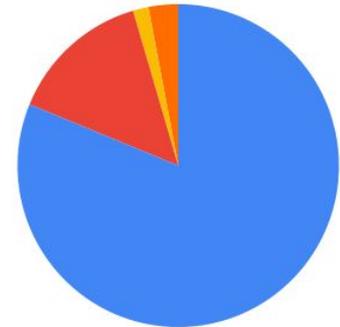
● White ● Black or African American ● Latino/a ● Asain or Pacific Islander  
● Native American ● 2 or more ● Other ● Prefer not to say

Age



● 18-24 ● 25-29 ● 30-39 ● 40-49 ● 50-59 ● 60+ ● Prefer not to say

Housing Situation



● Home Owners ● Renters ● Living with family and Friends ● Prefer not to say

# Continuing Our Outreach + Engagement

As this process continues, we aim to engage with the diversity of residents and people who visit Roslindale Square, including those who may not be able to always attend events like this.

Some groups that we aim to engage more directly in this process and who we are planning future engagement opportunities with include:

- Youth
- Renters
- Public housing residents
- Small business owners
- Spanish and Haitian Creole speakers
- ...and any other groups or specific local stakeholders you all know who you all can suggest to us today!

# What have we heard so far about housing and small business?

- Need to produce diverse housing types that is **affordable to a variety of household incomes** and household sizes
- More housing is needed to **support Roslindale Square local businesses**
- Keep the **local character of small businesses, secure their long-term success**, and minimize chains
- Make sure more housing is well-served by transit so that **public parking supply is not negatively impacted**
- **More reliable transit (namely the bus)**

more density  
to  
support small  
businesses  
+ /

more shopping  
+ entertainment venues  
like a movie theater!  
(preferably small biz/  
local/small chain store)

Keep it affordable for  
local businesses to  
stay in Roslindale.  
Too many national chains/  
big box stores will eliminate  
the charm and warmth of  
this small town.

lack of diversity  
in housing stock  

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need more  
density ↑ yes!!!

Need more housing  
of all types in  
areas well served  
by transit.

**(5 min) Are there  
any gaps in our  
understanding?**



# Upcoming Engagement Events in Roslindale Square



**Housing +  
Small Business  
Workshop**  
Right now!  
Roslindale BCYF

**Zoning  
Workshop**  
March 27th  
6-7:30PM  
@ Thomas M.  
Menino BCYF

**Community  
Walking Tour**  
April 6th 1-4pm  
@ Adam's Park

**Visioning  
Workshops**

Location and date to be  
determined!

A series of **conversational and educational workshops** to engage community members in discussions about what they hope to uplift and support in the area as well as provide feedback

**Office Hours – Ongoing every Wednesday 10-12PM, 1-3PM & every 3rd Wednesday from 6-7:30PM (starting 3/20)**

Drop-in sessions to ask questions, share ideas and feedback, and hear updates on the planning process. This is a great opportunity to catch up on information if you missed a previous event or help us understand more of the conversation



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## Common Terms



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# Common Terms in Housing

## Affordable Income-Restricted Housing

Affordable housing, or income-restricted housing, is governed by a deed restriction or rider that ensures costs remain affordable to income-eligible households for a certain period of time (such as 30, 50, or more years).

## Housing Cost Burden

1. **Cost Burden** = Refers to a household paying between 30-49% of income on rent or a mortgage
2. **Severe Cost Burden** = Refers to a household paying 50% or more of income on rent or a mortgage

## Naturally Occurring Affordable Housing (NOAH)

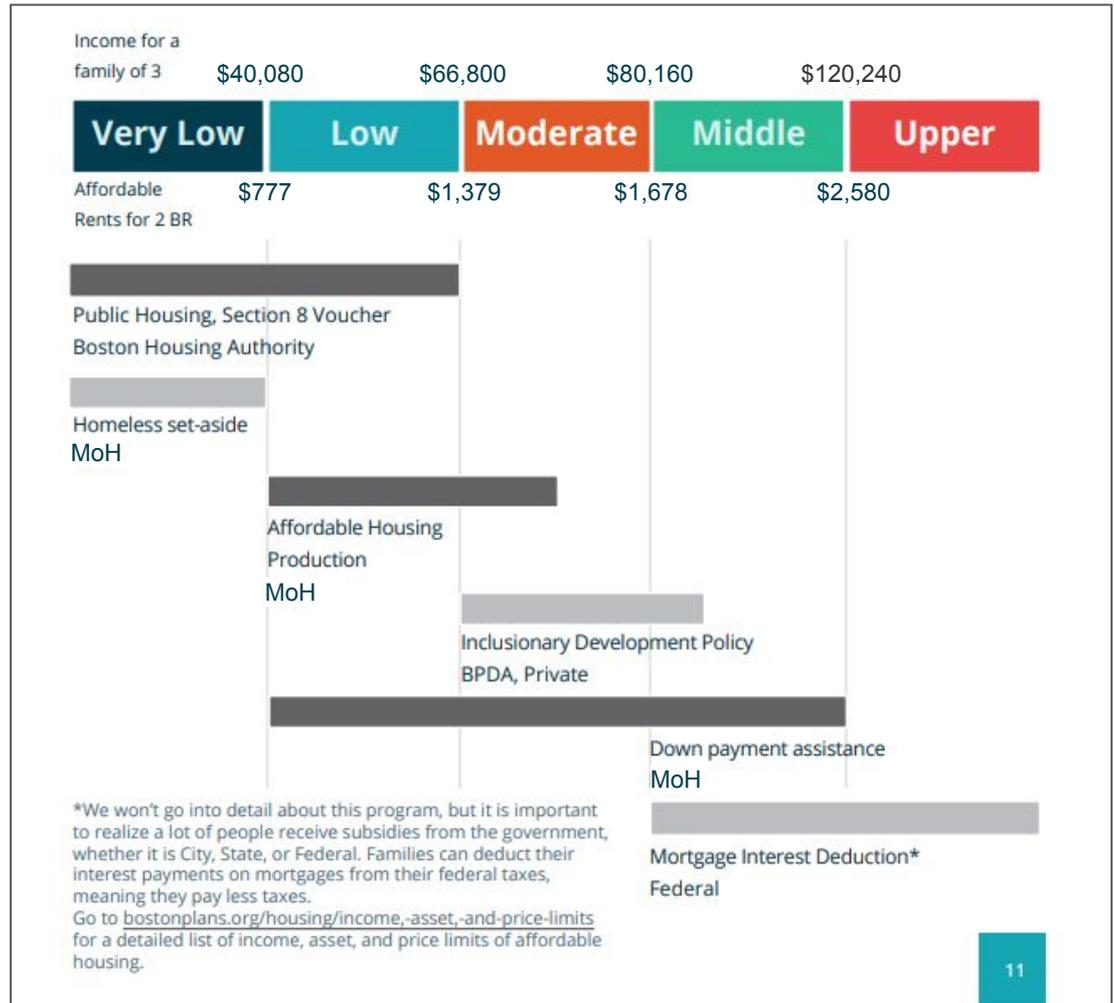
Some units in the city may be **renting or selling at lower market-rate prices**, known as naturally occurring affordable housing (NOAH). NOAH may be older housing stock, smaller housing stock, or otherwise commanding lower than market rates.

NOAH is different from income-restricted housing because **there is no legal covenant dictating maximum rents/prices or income eligibility**. For this reason, NOAH may change in rent or price as markets shift. It may also house households that can afford to spend more on housing but are choosing not to, rather than households that cannot find alternatives on the market.

# Affordable for Who?

Different housing programs are targeted to different household income levels

What is 'affordable' to one household may not be affordable to another household, so it is important to collaborate across city, state, federal, and private sectors to serve all income levels.



# Common Terms in Housing Con't

## Area Median Income Limits

- For income-restricted housing, income eligibility of renters and homebuyers is determined by area median income (AMI).
- AMI up to 80% is set annually by the US Department of Housing and Urban Development (HUD) according to the Boston-Cambridge-Quincy, MA-NH Metro FMR (Fair Market Rent) Area.

[A full list of income limits for IDP and non-IDP units can be found here.](#)\*

\*IDP, or the Inclusionary Development Policy, requires that new developments larger than 7 units reserve 17-20% of units as income-restricted to comply with [Inclusionary Zoning](#) (effective October 2024)

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## Existing Housing Tools



# City support for current neighborhood residents

## RENTERS

- The [Office of Housing Stability](#) offers a number of services including legal support, landlord counseling, dispute resolution and provides referrals for financial support to **prevent evictions**.
- **Streamline access to income-restricted housing**, by improving awareness of and simplifying housing search engines such as [Metrolist](#), [MyMassHome](#), [Housing Navigator](#), [HUD Low Rent Apartment Search](#), and [MassAccess Housing Registry](#).
- Provide **renter protections** through [Notification Requirements](#) for non-renewal of leases and [Condominium Conversion Requirements](#)
- The [Uniform Relocation Assistance](#) is a federal law that establishes **meaningful relocation support** for federally funded programs and projects that require the acquisition of real estate or **displace persons from their homes, businesses, or farms**.

## HOMEOWNERS

- Promote the [Hardship Personal Tax Exemption](#) and homeowner counseling and consultation with lenders on loan modifications offered by [Boston Home Center Foreclosure Prevention](#) to **prevent foreclosures**
- Provide financial support to homeowners for repairs through the [Boston Home Center Home Equity Loan](#) and [Seniors Save program](#) to **alleviate and fund maintenance costs**

# How does the City preserve naturally occurring affordable & income-restricted housing?

- [The Rental Assistance Demonstration Conversion \(RAD\)](#) was designed to help address deferred maintenance in the public housing portfolio and **bridge the loss of affordable housing that could no longer be kept to decent standards**.
  - Recently the Boston Housing Authority (BHA) received \$66 million to rehabilitate Mission Main. The City will continue to apply for RAD funding to update BHA properties across Boston.
- The Mayor's Office of Housing (MOH) maintains an **inventory of existing subsidized housing** and **proactively monitor and intervene to preserve it**, including instances where Section 8 contracts are ending, deed restrictions are expiring or capital needs are unaddressed
- Using the [Acquisition Opportunity Program \(AOP\)](#) the City can provide financial assistance to socially responsible developers for the acquisition and conversion of “naturally occurring affordable housing”, including market-rate, multi-family rental properties, to long-term income-restricted housing
  - The AOP has preserved 850 units to date!
  - **Examples:**
    - Using funding from AOP, 36 multi-family buildings comprising a 114-unit housing portfolio was preserved by the newly created [East Boston Neighborhood Trust](#). The deal will establish the state's first Mixed Income Neighborhood Trust (MINT) and ensure the affordability of these family-sized units in perpetuity.
    - In 2021, MOH supported acquisition of 207 units of previously “naturally occurring affordable housing” at Morton Village in Mattapan. Sixty-six units were restricted at 60% AMI, 100 units at 80% AMI, and 41 units at 100% AMI. There are 122 2-bedroom units and 78 3-bedroom units.

# How does the City produce new housing of all types?

## ALL TYPES

- [Squares + Streets](#) will rezone transit oriented areas to **equitably spread density across Boston's neighborhoods** by allowing as-of-right multi-unit housing. Increasing the housing supply across the city, and region, will better meet the demand and naturally reduce housing costs
- In 2015, Boston became the **first municipality in the nation** to require certain development projects, with a residential component, to complete an [Affirmatively Furthering Fair Housing Assessment](#) and take meaningful actions to **address identified housing disparities** as a condition of BPDA Board approval.
- Provide tax incentives for **downtown office to residential conversions** that meet Inclusionary Zoning requirements

## PUBLIC HOUSING

- **Create new public housing** units by adding units permissible under federal “faircloth” laws

## INCOME-RESTRICTED HOUSING

- Requiring that 17-20% of units in new developments larger than 7 units comply with [Inclusionary Zoning](#) (effective October 2024)
- Annual funding round for affordable housing through the **Mayor's Office of Housing**
  - [Neighborhood Housing Trust Fund](#) contributions through Linkage Fees (commercial development over 50,000 sf) and IDP partial payments
  - Community Preservation Act
  - Federal Funds (i.e home funds)
- In June 2022 Mayor Wu announced the release of the [Public Land for Public Good: City-wide Land Audit](#) which identified City-owned land that was vacant or underutilized and presented a high opportunity for redevelopment to advance citywide goals (affordability, equity, and resilience)
- With \$58 million in American Rescue Plan (ARPA) funding, Mayor Wu launched [Welcome Home, Boston](#) to **fast track the production of new affordable homes and homeownership opportunities**

# How does the city create opportunities for residents to access affordable homeownership opportunities?

## HOMEOWNERSHIP PROGRAMS

- Provide financial and technical assistance to first-time buyers [[Boston Home Center](#)]
  - Home-buying classes [[Homebuyer 101](#)]
  - Down-payment & closing cost assistance for first-time, low to moderate-income homebuyers [[First-Time Homebuyer Program](#)]
  - Interest rate “buy down” for eligible first-time homebuyers [[ONE+ Boston](#)]
  - Credit score ‘boot camps’ for prospective buyers [[Credit Booster Program](#)]
  - Matched savings, plus education & counseling for first-generation buyers in Boston [[STASH](#)]
- Create rent to own programs, including for public housing residents [[BHA First Home Program](#)]
- Rezone to allow expanded ADUs (accessory/additional dwelling units) creation
- Provide technical and financial assistance to support construction of ADUs [[ADU Program & ADU Loans](#)]

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## Existing Small Businesses Tools



# How do we protect ‘anchor’ small businesses and cultural enterprises?

- [Boston Main Streets](#) is a network 20 independent nonprofit Main Streets organizations exists across Boston. Main Streets use a comprehensive revitalization approach and connects local businesses to services and resources
- The [Affordable Commercial Assistance Fund](#) helps subsidize commercial rents in affordable housing developments to sustain small businesses and nonprofits in Boston impacted by the pandemic
- The Office of Economic Opportunity & Inclusion provide technical assistance to support and help **stabilize businesses of historical, cultural or societal significance** through the [Legacy Business Program](#)
- Subsidize operating costs and connect small business owners to additional or new storefront spaces that are currently vacant with the [S.P.A.C.E Grant Program](#)

## Non-City Supports

- **The [Uniform Relocation Assistance](#)** is a federal law that establishes minimum standards of care for federally funded programs and projects that require the acquisition of real estate or displaces persons from their homes, businesses, or farms to help **secure meaningful relocation support for tenants**

# How do we Preserve and Protect Physical Spaces & Places That are Significant to Community?

- **Preserve existing commercial uses** through zoning in areas experiencing commercial displacement
- **Preserve and improve historic facades and storefronts** to increase the vitality of commercial districts and local businesses through [ReStore](#)\*
- Support **acquisition, preservation and rehabilitation of historic properties** through funding from the [Community Preservation Fund](#) & [Acquisition Opportunity Program](#)
- Provide grants to cultural organizations to **improve and preserve cultural production, practice and performance space**, or support emergency relocation costs through the [Cultural Space Fund](#)
- Provide financial and technical assistance to **support historically disadvantaged businesses pursuing City of Boston contracts** like [Contracting Opportunity Fund](#) & [Cultural Space-Readiness Pilot](#)

\*Funds for the Restore program in Roslindale and Hyde Park are sourced from the Neighborhood Development Fund (NDF)

# How do We Produce new Commercial + Cultural Space at different levels of affordability in Priority Areas?

- Strategic Zoning Code reforms like [Squares + Streets](#) and [Citywide Child Care Zoning](#) to make **more commercial/cultural uses as-of-right**
- In June 2022 Mayor Wu announced the release of the [Public Land for Public Good: City-wide Land Audit](#) which identified **City-owned land that was vacant or underutilized and presented a high opportunity for redevelopment** to advance citywide goals (affordability, equity, and resilience)
- **Work with private developers to create new affordable, accessible commercial/cultural spaces** by supporting build-out costs, designated uses, or below market rents through cooperation agreements (i.e. 250 Western Avenue has a local business preference and support for build-out costs; 3743 North Beacon has designated ground floor gallery space with a long-term lease)

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## Activity



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# Why are we Presenting this Data & Doing this Activity?

- The data we are using today is meant to **contextualize housing and small business in Roslindale!**
- We know that **data only represents a snapshot** of a bigger and more complex picture and **that people's lived experience may be similar but can also be quite different**
- Although, it is natural and welcome to speak about your individual experience when thinking about housing and small business, **critical to creating a sustainable and inclusive planning process is zooming out and thinking not only about “what do I need?” but “what does my community need?”**

# Grounding the Data and Applying the Tools

**STATIONS:** Each table has a large sheet of paper with a different data point on housing or small businesses in Roslindale & a description of how we interpret the data. Once you've finished with one data point please rotate to another table!

**STEP 1:** (~5min) read the data and share **how you understand it!**

**Does it make sense? Are there other characteristics we should be considering?**

Please use a post it note to write down either your story or your own interpretation as it relates to the data!

**If you would prefer not to share**, add a sticker next to a post it note that resonates with you!

**STEP 2:** (~ 5min) Apply the tool!

Using your toolkit packet please review the available tools and think through which ones you might **use to maintain or change housing or small business characteristics in Roslindale based off the stories and interpretations present!**

Pick a tool or many tools from the list of options (descriptions can be found in the back of the packet) and write the corresponding tool # on a sticker and place it in the 'tools' section of the paper'

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## Next steps



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# Key City Contacts

## Key Contacts: Housing

- **The Boston Home Center**
  - **Website:** [homecenter.boston.gov](http://homecenter.boston.gov)
  - **Email:** [Homecenter@boston.gov](mailto:Homecenter@boston.gov)
  - **Phone Number:** 617-635-4663
- **The Office of Housing Stability (OHS)**
  - **Website:**  
<https://www.boston.gov/departments/housing/office-housing-stability>
  - **Email:** [housingstability@boston.gov](mailto:housingstability@boston.gov)
  - **Phone:** 617-635-4200

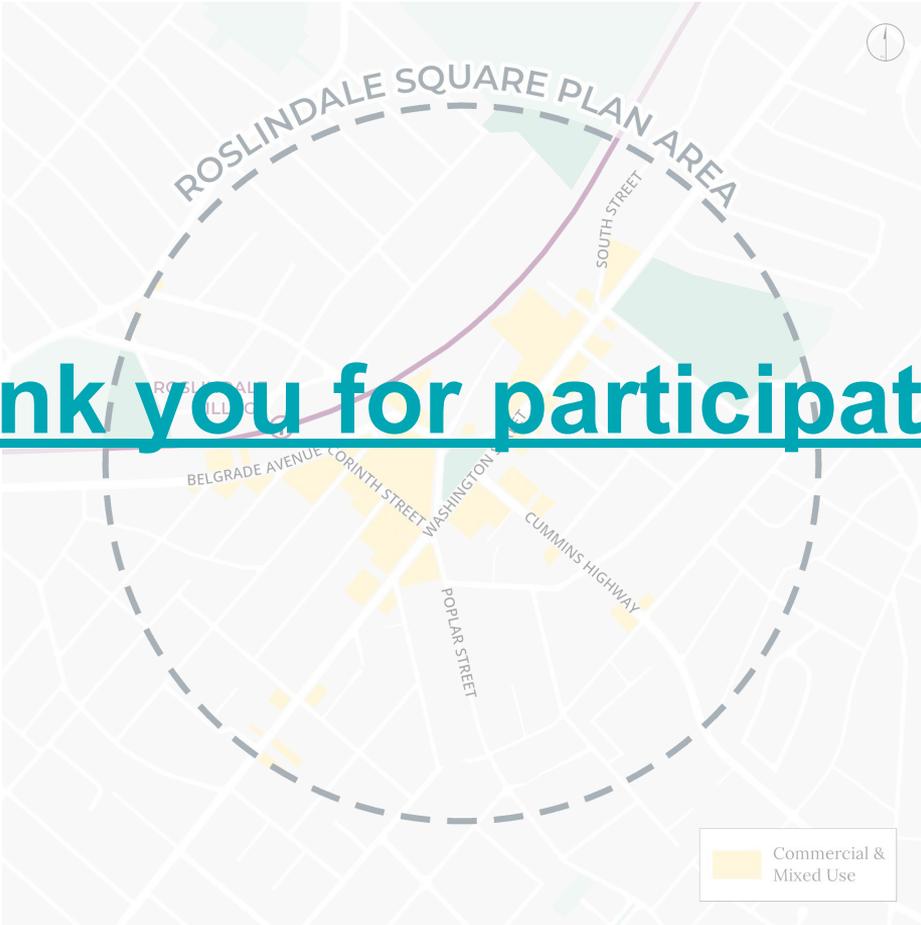
## Key Contacts: Small Business

- **Roslindale Neighborhood Business Manager, Emily Patrick**
  - **Email:** [emily.patrick@boston.gov](mailto:emily.patrick@boston.gov)

# Next Steps

- What are we doing with this information?
- How to keep up-to-date:
  - Visit the Roslindale Squares + Streets [webpage](#) for upcoming events, published documents, our survey, and a comment submission form
    - Sign up for weekly meeting notices from the BPDA's Roslindale neighborhood newsletter on our [Get Involved page](#)
  - Email [squaresandstreets@boston.gov](mailto:squaresandstreets@boston.gov) or Project Manager, Eileen Michaud, at [eileen.michaud@boston.gov](mailto:eileen.michaud@boston.gov)

Thank you for participating!



# Appendix

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# 6

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## Housing Context in Roslindale



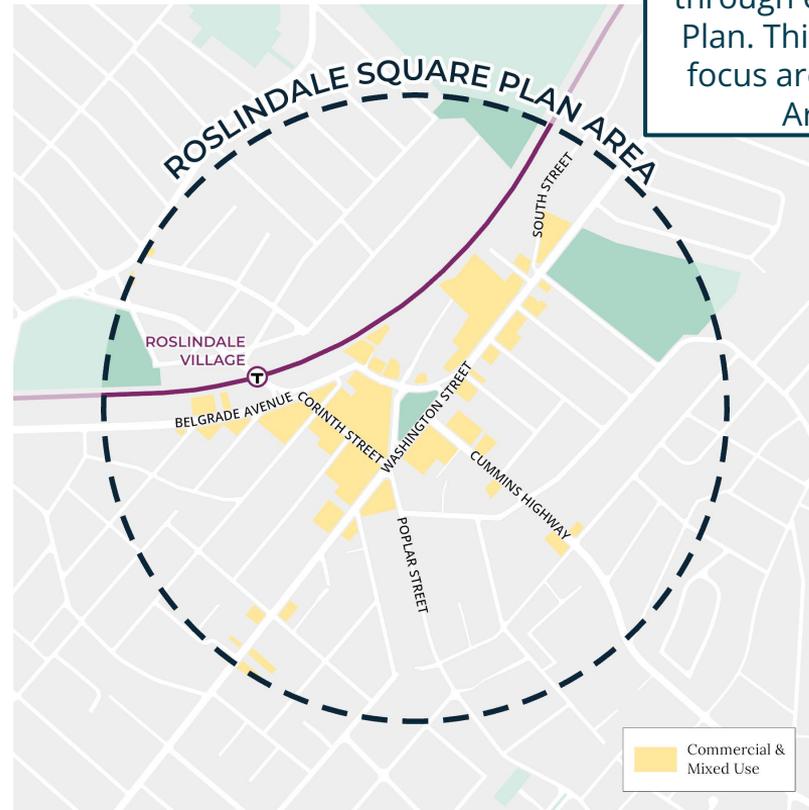
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# Roslindale Square Plan Area

The Roslindale plan area is  $\frac{1}{3}$  of a mile around the main intersecting streets of South Street and Poplar Street (Adams Park).

*\*Please note that housing data is analyzed at the neighborhood level for accuracy*



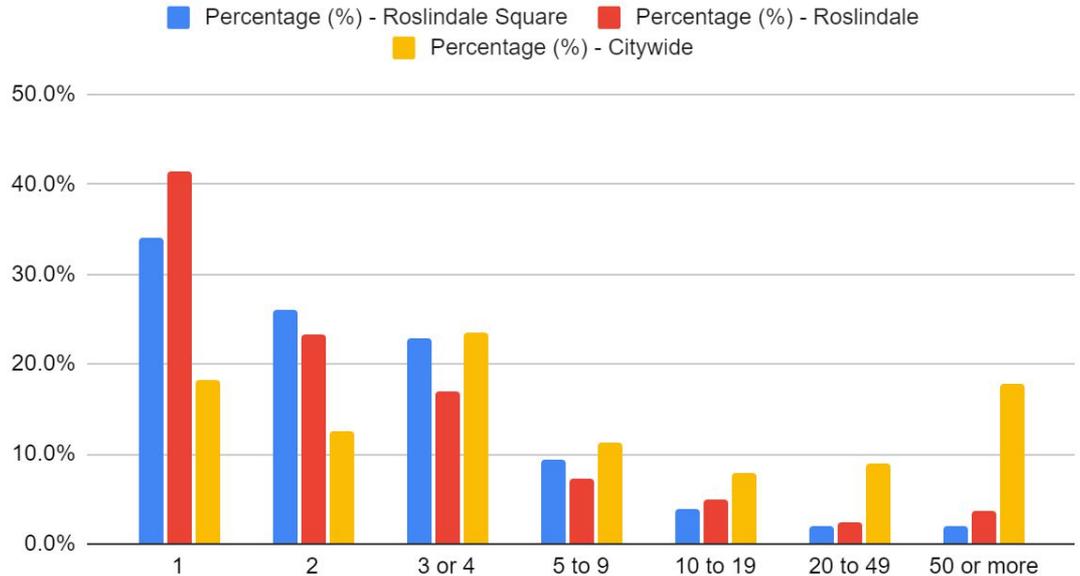
This is not the boundary of future zoning changes. They will be determined through each Small Area Plan. This is the general focus area of the Small Area Plan.

# Types of Housing in Roslindale

Roslindale has significantly more single- and 2- family homes and less multi-family housing than other Boston neighborhoods. **This represents a lack of diverse housing options for Roslindale residents.**

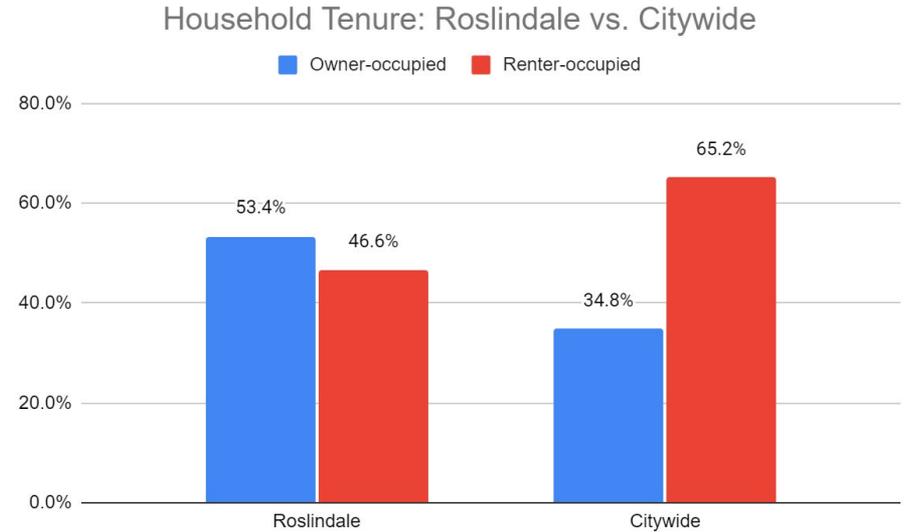
**Some moderate density already exists in Roslindale Square.** There are more existing structures with 3-9 units in the Roslindale Square Planning area (32.1%) than the neighborhood as a whole (24.2%)

## Housing by No. of Units in Structure



# Household Ownership Roslindale

**Roslindale housing is majority owner-occupied**, but the majority of units citywide are renter-occupied

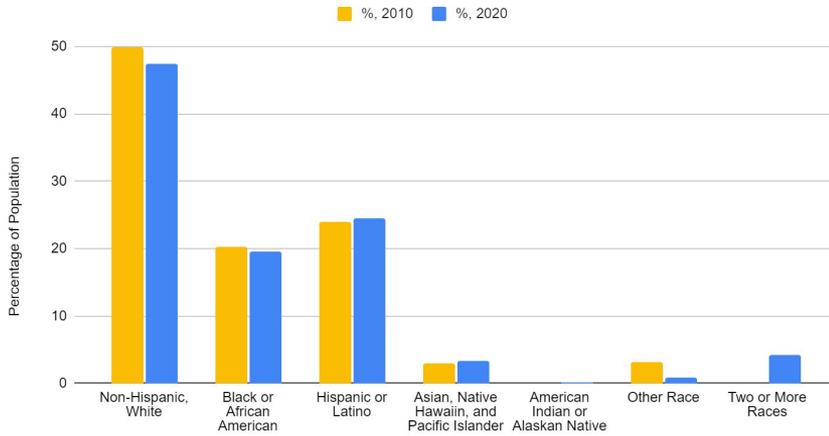


# Household Occupancy by Race in Roslindale

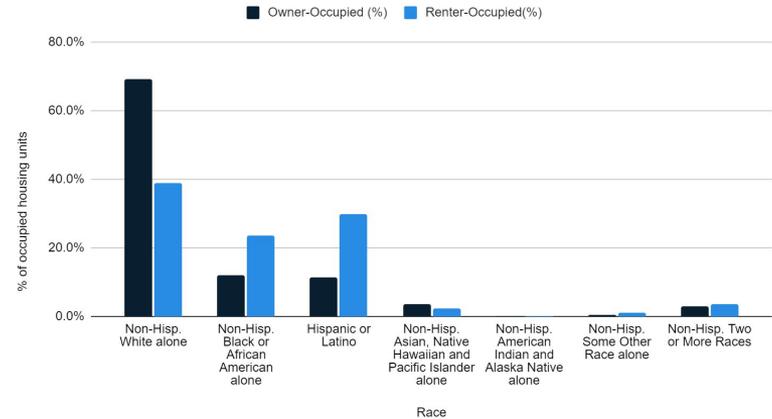
**White households (70%) represent the majority of owner occupied units** despite Roslindale having a majority non-white population

Roslindale Population by Race/Ethnicity, 2010-2020

(Source: US Decennial Census)



Roslindale Household Tenure by Race



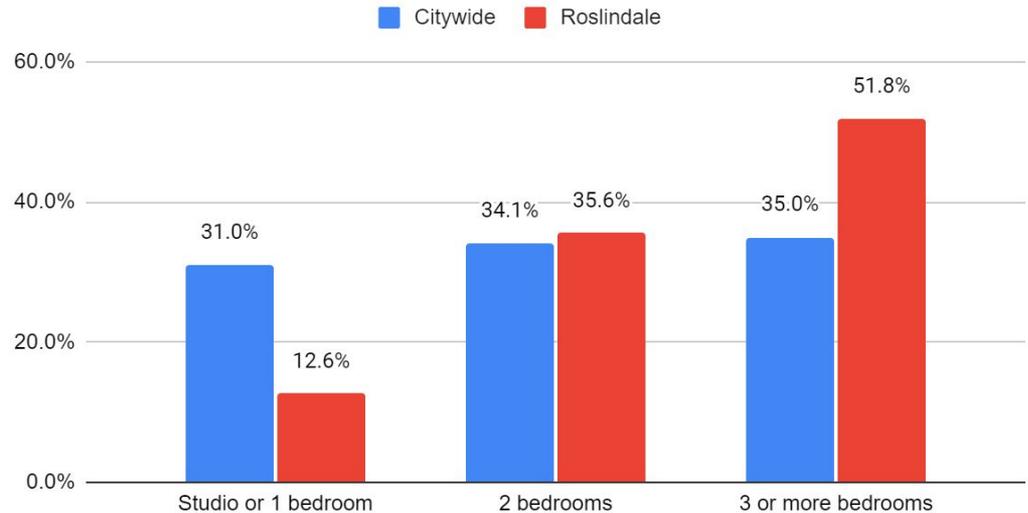
# Housing Units by No. of Bedrooms in Roslindale

**Roslindale has a greater number of larger units** in comparison to the citywide ratio of unit sizes by bedroom count

**Roslindale households are generally larger than households citywide**

- Roslindale: Average 2.53 persons/household
- Citywide: Average 2.26 persons/household

Housing Units by Number of Bedrooms: Roslindale versus Citywide



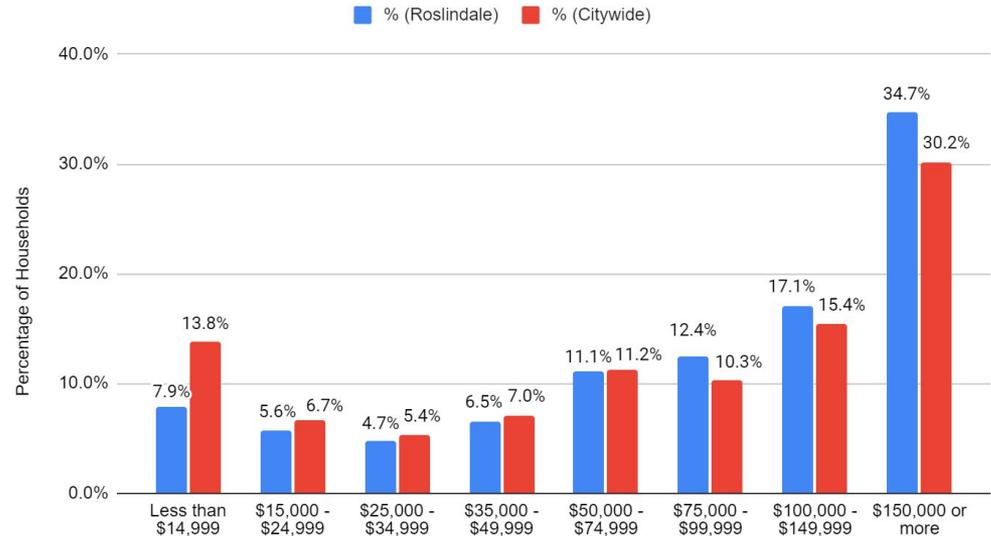
# Household Income in Roslindale

Median household income in Roslindale is \$104,508, **over \$15,000 more than citywide median household income** of \$89,212

Much higher incomes overall in Roslindale than the rest of the city

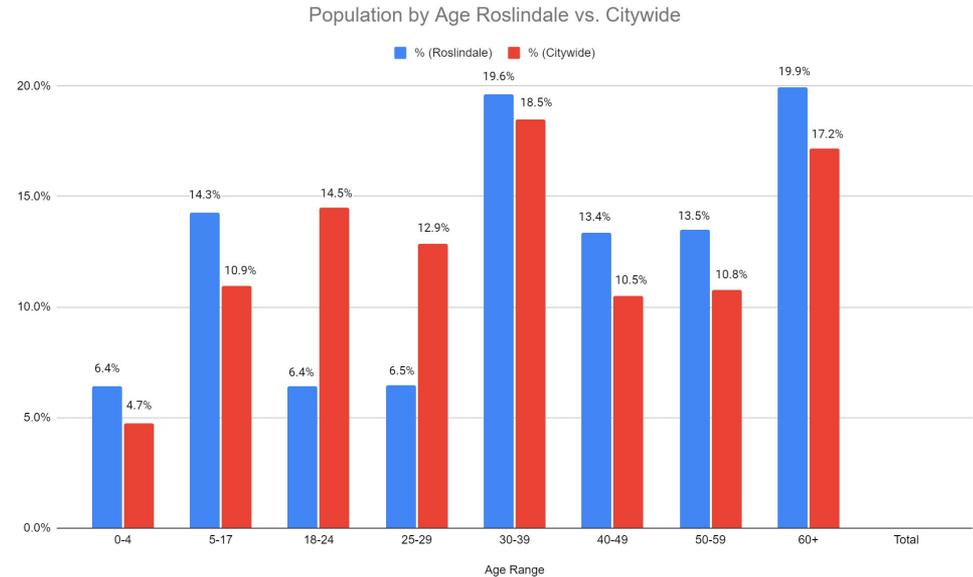
Compared to other Boston neighborhoods Roslindale has a similar distribution of income levels, highlighting the need for diverse levels of affordability

Household Income: Roslindale Versus Citywide



# Population by Age in Roslindale

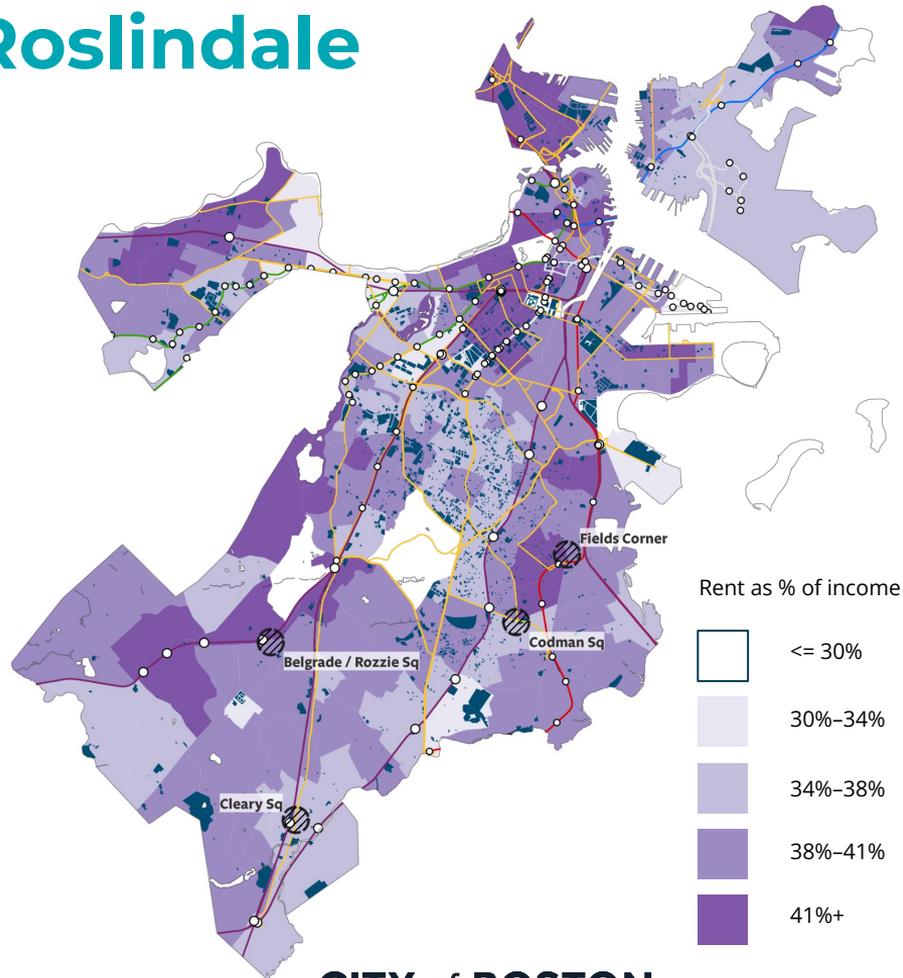
- The **youngest and oldest residents of the city are more prominent in Roslindale** than citywide:
  - Roslindale's share of children ages 5-17 (20.7%) is higher than citywide (15.7%)
  - Roslindale's share of older adults ages 60 and over (19.9%) is higher than citywide (17.2%)
- The citywide share of young, working-age adults ages 18-29 (27.4%) is much higher than Roslindale (12.9%)



# The Cost of Housing in Roslindale

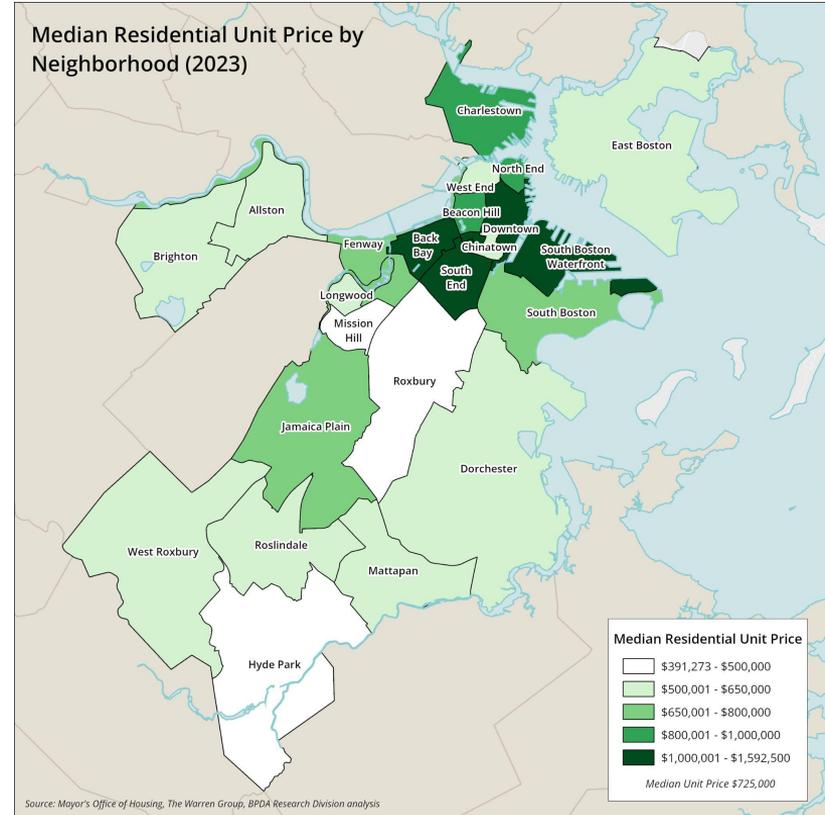
- **34% of Roslindale residents are housing cost-burdened** (> 30% of monthly household income on housing costs)
- **As of 2023, the average price of a residential unit in Roslindale is \$580,000** compared to \$725,000 citywide (Source: Mayor's Office of Housing, the Warren Group, & BPDA research Division)
- **Roslindale's weighted average rent\* is \$2,269** as of early 2023 (Q1-Q2 2023), less than the citywide median of \$3,053 (Source: Mayor's Office of Housing, the Warren Group, & BPDA research Division)

*\*weighted average rent matches bedroom composition of units by neighborhood using ACS 2017-2021 5-year estimates*



# Housing Prices in Roslindale: Units for Sale

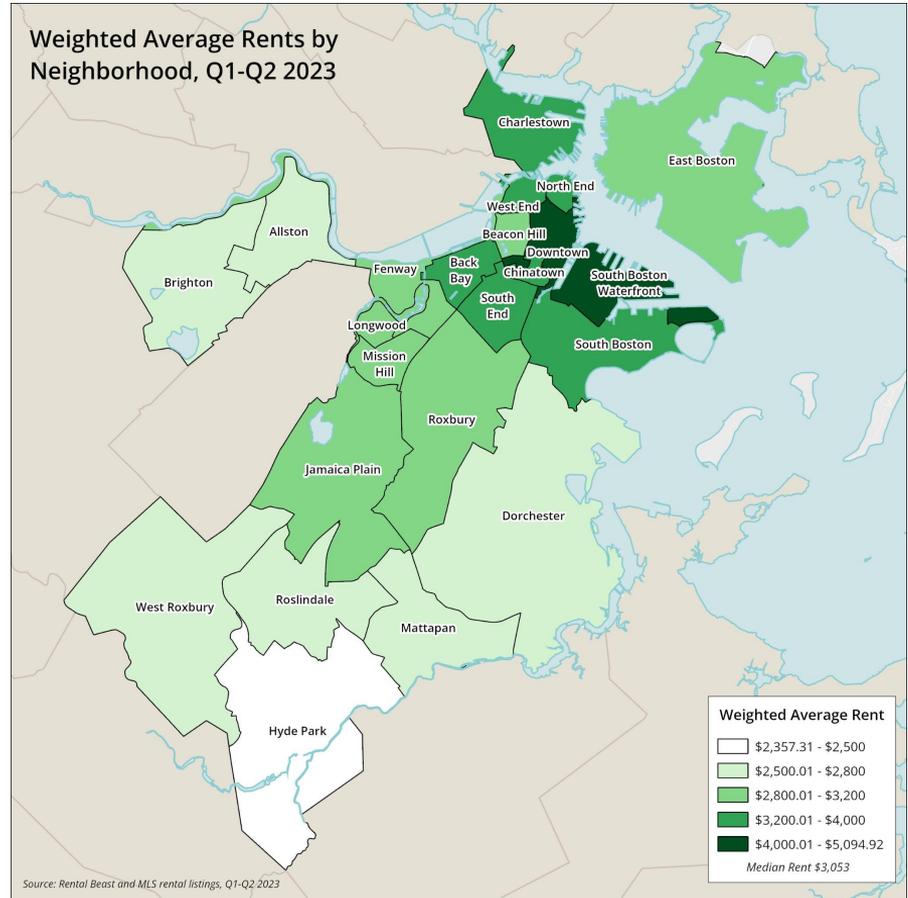
Roslindale's **median residential unit price is \$580,000** as of 2023, less than the citywide median of \$725,000



# Housing Prices in Roslindale: Rents

Roslindale's weighted average rent is **\$2,269** as of Q1-Q2 2023, less than the citywide median of \$3,053

Follows the trend of decreasing rents the further the neighborhood is from the downtown core



# 7

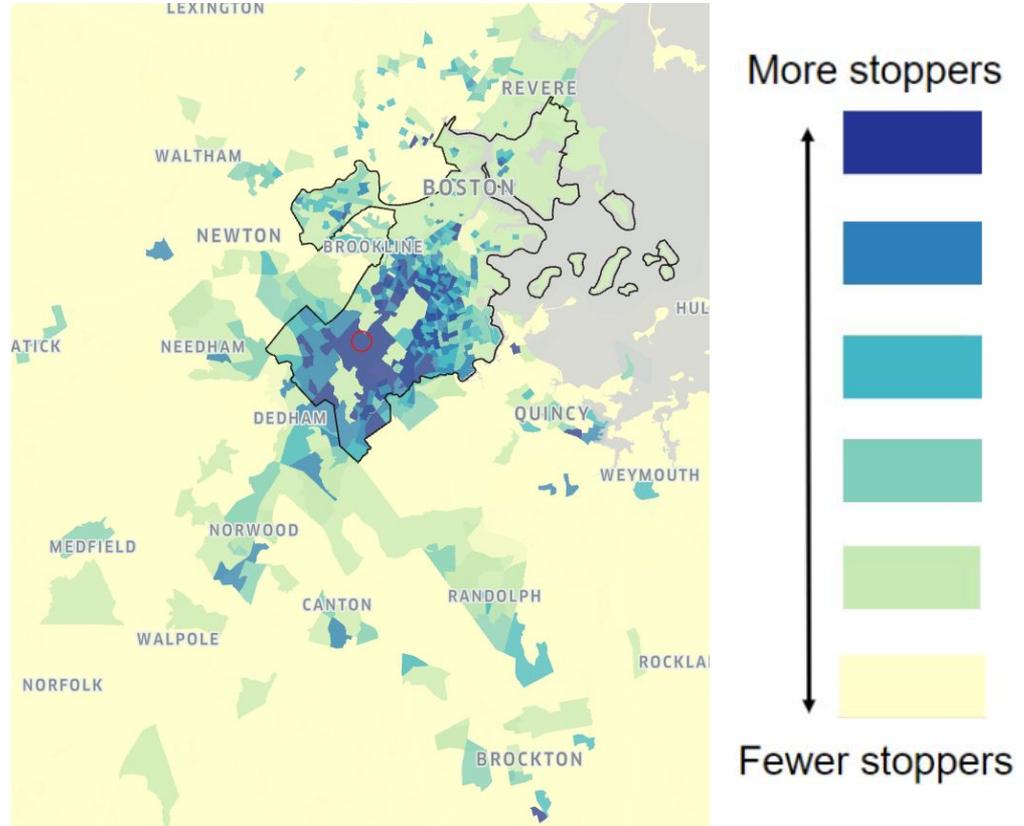
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## Small Business Context in Roslindale

# Who Spends Time in Roslindale Square?

- More than half (51%) of people spending time in Roslindale Square **live within half a mile or a 10 minute walk**
  - 59% of all dollars spent in Roslindale Square came from customers living within 1 mile
- Of people who spend time in Roslindale Square, **15.5% speak a language other than English**
- There is a **diversity of household incomes** represented in those who spend time in Roslindale Square, indicating the need for a range of prices for goods and services

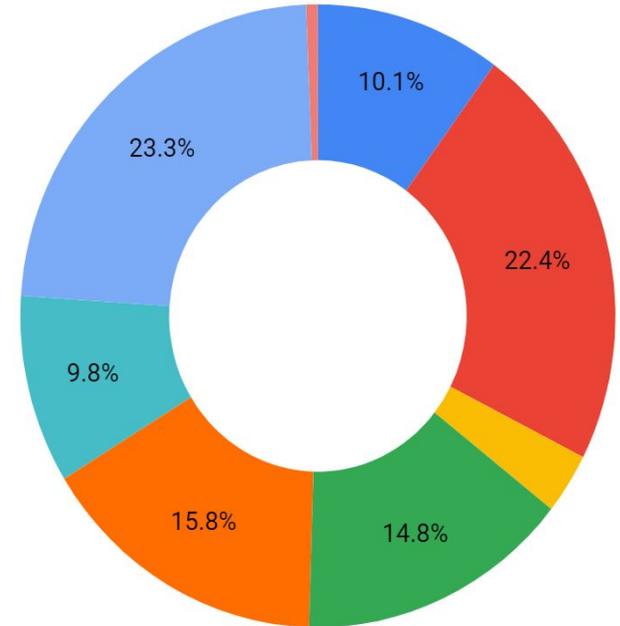
*\*All data comes from the BPDA Research Division*



# Types of Businesses in Roslindale Square

- There is a **strong diversity of businesses** in Roslindale Square
- **About 34.2% of in-person retail business are 'convenience businesses'** (grocery, convenience store, bodegas, drug stores, personal care, take-out) that primarily **rely on local foot traffic**
- **Roslindale Square provides approximately 1,237 direct employment opportunities**

Types of Businesses in Roslindale Square



# Commercial Rents in Roslindale Square

- **Retail market rents in Roslindale Square are \$24/square foot** and office market rents are \$37.56/square foot in Q3 2023
- Retail rents in the area including Roslindale, Mattapan, Hyde Park, and West Roxbury are the **lowest across the city**

Includes Roslindale



# Household income of those who spend time in Roslindale Square

## Household Income

	People who spend time in Roslindale Square	Residents of Roslindale Square
Less than \$24,999	14.2%	10.5%
\$25,000 to \$49,999	12.3%	11.1%
\$50,000 to \$74,999	11.5%	11.1%
\$75,000 to \$99,999	11.8%	13.4%
\$100,000 to \$124,999	9.0%	7.4%
More than \$125,000	41.2%	46.4%
Median Household Income	\$100,529	\$111,862

Source: US Census Bureau, 2018-2022 American Community Survey, BPDA Research Division Analysis.  
“People spending time” is a weighted average of tracts identified by Cuebiq cell phone data.