Content and Purpose of the Document
In preparation for upcoming workshops this spring, the City’s planning team compiled an initial data packet on existing conditions of the neighborhood’s housing, businesses, and jobs.

The data included here focuses on existing conditions of demographics, housing, and businesses in the study area, Dorchester, and Boston. At the upcoming workshops, we will collectively review this information to discover patterns and trends around housing and jobs in the PLAN: Glover’s Corner study area. We will then use what we discover to establish shared values around housing, businesses, and jobs as a baseline for future conversations. We will also continue to work together to identify additional neighborhood data we will need for future conversations.

Overview of our Next Conversation
PLAN: Glover’s Corner planning initiative was launched in March, 2017. Through a series of community conversations and workshops, Housing and Jobs have emerged as two of the highest priorities for people.

This spring, the City’s planning team is proposing to take a deeper dive into understanding current housing and jobs conditions and have a dialogue to establish values, needs and wants of the Glover’s Corner community in the future. We will use the feedback and questions from the January 10 community conversation to inform the content and structure of these future conversations.

Fast Facts
• 5 Census Block Groups: Tract 910.01 Block Groups 1 & 2; Tract 916 Block Groups 2 & 3; Tract 921.01 Block Group 2
• 1,500 households
• 4,700 people

Figure 1: Above: Map of 5 census block groups, outlined in red, which overlap the Study Area, marked in yellow, that will be referred to as Glover’s Corner in this document. Please see “Study Area and Census Block Groups” in Glossary for census block group selection rationale.
Glossary of Terms

Data Definitions

American Community Survey (ACS)
Most of the demographic data in this packet is drawn from the American Community Survey (ACS). The ACS only collects information from a sample, or a subset of the total population. Statistics are calculated from the samples to make estimates or inferences about the whole population. Thus, the data has a margin of error that are sometimes quite large, and are not exact.

Census Block Group
A Census Block Group is a geographical unit used by the U.S. Census Bureau which is between the Census Tract and the Census Block. It is the smallest geographical unit for which the bureau publishes sampled data from the ACS. Typically, Block Groups have a population of 600 to 3,000 people. The boundaries of census block groups are determined in a partnership between local governments and the Census Bureau.

Demographics
Demographics is statistical data relating to the population and particular groups within it.

Median vs. Mean / Average
The median is the middle value in a given set of data arranged from smallest to largest. The mean or average is the sum of all the values divided by the number of values in a set of data.

4 is the median of 1, 3, 4, 8, 9; 5 is the average (25 / 5).

Household vs. Family
Households and families are basic units of analysis in demography. They are not the same thing. A household is composed of one or more people who occupy a housing unit. Not all households contain families. Under the U.S. Census Bureau definition, family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Non-family households consist of people who live alone or who share their residence with unrelated individuals. Sometimes, data is a better representation of the neighborhood when sampled from family households rather than all households.

Study Area and Census Block Groups
The original boundaries of the Glover’s Corner Study Area were determined by zoning subdistricts and other city boundaries. The 2012-2016 American Community Survey and 2000/2010 Census data in this packet is a summary of five census block groups that overlap the boundaries of the Study Area (Figure 1). In this packet, these five census block groups will be referred to as Glover’s Corner. While the census block group boundaries do not match up study area boundary perfectly, the data from the five block groups shows demographic patterns that are consistent with the diversity of Dorchester as a whole.

Housing Definitions

Income-Restricted
Income Restricted housing refers to any properties where rents or sales prices are limited through public ownership and/or legal agreements with local, state, or federal authorities. In some rental properties, the tenant pays a percentage (usually 30%) of their income towards housing, and the state or federal government pays the difference between what the tenant pays and a maximum allowed rent. In other properties, the owner of the building, in return for public funds or zoning variances, agrees to keep the rents below market. In these properties, the tenant pays a set rent, which may be a higher than 30% of their income.

Housing Voucher
Housing Vouchers also help tenants with affordability. A voucher (with funds from the state or federal government) pays the difference between the tenant can pay, and what the landlord is asking for rent. The goal is that the tenant would pay no more than 30% of their income in rent, but are allowed to pay up to 40% of their income to rent.
Demographics

Race and Ethnicity
The racial categories are self-identifying and generally reflect a social definition of race recognized in this country. From the U.S. Census Bureau, ethnicity is divided into two primary categories, Hispanic and non-Hispanic. Information on race and ethnicity is used to assess racial disparities and help ensure policy decisions promote an equitable future for all.

Fast Facts
• By 2010, the population of Non-Hispanic Asians (mostly Vietnamese) in Glover’s Corner grew dramatically and became the largest racial/ethnic group, at 39%. Today that is estimated to be at 43%.
• Dorchester as a whole has remained relatively stable from 2000 to 2016 in terms of race and ethnicity.

Language Spoken at Home
In addition to race and ethnicity, language spoken at home helps us understand the diversity of the neighborhood. The Census Bureau asks questions about whether a person speaks a language other than English at home, what language he/she speaks, and how well he/she speaks English.

Fast Fact
• 32% of households in Glover’s Corner speak an Asian language at home, most likely Vietnamese.

Source: 2012-2016 American Community Survey estimates
Demographics

Age
Understanding a population’s age helps us analyze changing phenomena of the neighborhood and highlights potential social and economic challenges for certain age groups.

Fast Facts
- 24% of residents in Glover’s Corner are under the age of 18, similar to Dorchester as a whole but higher than Boston.
- Seniors make up 10% to 11% of the residents in Glover’s Corner, Dorchester and Boston.

Family Income
Comparing the median family income between the neighborhood and the city helps us understand the potential socioeconomic challenges and economic opportunities in the neighborhood. Family households do not include non-family households (see definition in Glossary).

<table>
<thead>
<tr>
<th>Level of Completion</th>
<th>Glover’s Corner (%)</th>
<th>Dorchester (%)</th>
<th>Boston (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than High School</td>
<td>24%</td>
<td>23%</td>
<td>17%</td>
</tr>
<tr>
<td>High School or Equivalent</td>
<td>65%</td>
<td>67%</td>
<td>72%</td>
</tr>
<tr>
<td>Associate’s Degree</td>
<td>11%</td>
<td>10%</td>
<td>11%</td>
</tr>
</tbody>
</table>

Educational Attainment
Higher levels of education often correspond with higher incomes and better economic opportunity. Comparing the different levels of education attainment of different populations helps us understand how potential socioeconomic challenges of the neighborhood are related to educational attainment. Educational attainment is measured for people 25 and older.

Fast Facts
- 22% of residents in Glover’s Corner have a Bachelor’s Degree or higher, compared to 47% in Boston.
- 28% of residents in Glover’s Corner have not completed high school, compared to 14% in Boston.

Source: 2012-2016 American Community Survey estimates
Housing

Data on housing in the neighborhood is used to understand the current housing conditions, to understand whether or not housing is currently affordable to residents, and inform housing policy such as funding housing assistance programs. ACS data includes tenure, residential rents, home values, and housing cost burden.

Tenure
Tenure defines whether a household rents or owns their house, condo, or apartment.

Fast Facts
- 27% of households in Glover’s Corner are homeowners, compared to 34% in Dorchester and 35% in Boston.
- In 2000, homeownership was higher in Glover’s Corner, at 35%. The decline occurred between 2000 and 2010, with a slight recovery from 2010 to 2016.
- Over the last 16 years, homeownership rates have remained relatively stable in Dorchester and Boston.

Rents
Two ways of understanding levels of rent in the neighborhood are advertised rents and average rents. Advertised rent data is collected from landlords who advertise available units; this figure may or may not include utilities. We will share advertised rent data when 2017 data becomes available. Average gross rent data is collected from the ACS; this “gross rent” figure includes both rent and utilities and is adjusted for inflation, and is reported by tenants responding to the survey.

Fast Facts
- From 2000 to 2016, average gross rents (when adjusted for inflation) increased from $971 to $1,112 in the Glover’s Corner area, an increase of 15%, compared to 22% in Dorchester and 20% in Boston.
- In 2016, average rents in Glover’s Corner were 21% cheaper than for the city as a whole.
Housing

Home Prices and Values
Two ways of understanding the cost of homeownership are actual sales prices and self-reported, estimated home values from ACS. Sales prices data comes from reported sales of houses and condos and does not include all homes. Home values is self-reported by respondents of the ACS and includes all homes of survey respondents.

Fast Facts
- Median sales prices for all condominiums and 1- to 3-unit properties for 2017 (through 12/15/2017) in the Glover’s Corner area increased were $400,000, compared to $495,000 for Dorchester, and $600,000 for Boston.
- In Glover’s Corner, 67% of home had self-reported home values at less than $400,000, compared to 63% of Dorchester homes, and 46% of Boston homes.
- The median home value in Dorchester was $351,946, 17% less than the citywide median value of $423,200

Housing Cost Burden
Housing cost burden measures how much of a household’s income is used to pay housing costs, such as rent or mortgage. According to the U.S. Department of Housing and Urban Development (HUD), a household is considered housing cost burdened when they are paying more than 30% of their income to housing costs. They are considered severely burdened if they are paying more than 50% of their income to housing costs.

Fast Facts
- 27% or renting households in Glover’s Corner are considered severely burdened and pay more than 50% of their income to rent, compared to 30% in Dorchester and 25% in Boston.
- In Glover’s Corner, 58% of renters are considered burdened or severely burdened while 33% of homeowners are considered burdened or severely burdened.

Source: 2012-2016 American Community Survey.
Housing

Existing Income-Restricted Housing
Existing income-restricted housing provides significant stability for households who currently live in them, since rents cannot rise rapidly. Making an inventory of existing affordable housing in Glover’s Corner and nearby will help inform future neighborhood housing needs. (See definition of income restricted housing for more information) See map on page 8 for locations of income-restricted housing.

In 2010, 7,741 housing units in Dorchester were income restricted, making up 17% of all housing units in the neighborhood. In Glover’s Corner, 358 units, or 21% of the housing units, were income restricted.

Of the 358 income restricted units in Glover’s Corner, 254 (71%) are in buildings that serve special populations, including seniors and those with physical or mental disabilities. The largest of these projects in Savin Hill Apartments (132 units) and Dorchester House (91 apartments).

New Housing Development
Within the Glover’s Corner area, there are only three projects that have been completed, under construction, or approved with a substantial number of units: the Lucky Strike development on Adams Street (22 units, completed), DotBlock (362 units), and 233 Hancock Street (36 units). These projects will create 55 additional income restricted units. See map on page 9 for locations.

After the completion of these projects and a number of very small projects, the number of housing units will have increased 26%, and 19% of the new housing units will be income restricted.

Dorchester as a whole is seeing less development than Glover’s Corner, as there will only be an 8% increase in the number of housing units, and a 14% increase in the number of income restricted housing units.

New Housing Development in Glover’s Corner

<table>
<thead>
<tr>
<th></th>
<th>Existing (2010)</th>
<th>New: Completed or In Construction</th>
<th>New: Under Review or Approved</th>
<th>Total Projected Units (Existing + New)</th>
<th>Percent Change from Existing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income-Restricted</td>
<td>358</td>
<td>3</td>
<td>52</td>
<td>413</td>
<td>15%</td>
</tr>
<tr>
<td>Market Rate</td>
<td>1,360</td>
<td>35</td>
<td>361</td>
<td>1,756</td>
<td>29%</td>
</tr>
<tr>
<td>Total Units</td>
<td>1,718</td>
<td>38</td>
<td>413</td>
<td>2,169</td>
<td>26%</td>
</tr>
<tr>
<td>Percent Income-Restricted</td>
<td>21%</td>
<td>8%</td>
<td>13%</td>
<td>19%</td>
<td></td>
</tr>
</tbody>
</table>
Figure 2: Map of Existing Income-Restricted Units in and around Glover’s Corner.
Figure 3: Map of New and Proposed Housing Development since 2010, including Article 80 Projects and smaller projects (under 15 units).
Risk of Displacement
Due to Rising Rents and Risk of Foreclosure

Without assessing the circumstances of individual households, it is difficult to say exactly how many households are at risk of displacement if rents or housing costs increase. We can instead look at a few key metrics: data on households that are currently housing cost burdened, data on incomes, and an assessment of how many households are homeowners, are voucher-holders, or are living in income restricted housing.

Levels of Risk of Displacement
The three categories of risk of displacement due to rising rents and risk of foreclosure are:
- Low Risk
- Moderate Risk
- Elevated Risk

Homeowners
While owning a home provides more stability for households because they do not pay rent, homeowners making less than $50,000 are at higher risk for foreclosure. 23% of homeowners fall in this elevated risk category (6% of all households).

Renters in Market-rate Housing
42% of renters live in market-rate housing and are at moderate or elevated risk of displacement due to rising rents. Renters who make less than $75,000 and live in a market-rate unit are at elevated risk for being displaced if rent increases too much. 16% of renters in Glover’s Corner are in this elevated risk category.

Renters living in income-restricted housing and voucher holders
Voucher-holders are somewhat protected but because their rents can also rise, they are considered at moderate risk of displacement. 25% of renters have housing vouchers. Renters in income-restricted housing are least at risk of displacement due to rising housing costs because their rents are set either by a percentage of their income or a fixed amount. 33% of renters live in income-restricted housing.
Jobs and Businesses Overview

Glover’s Corner Study Area
- 178 businesses
- 1,947 employees

Source: ESRI BAO 2017

Business Inventory Area
- 243 business locations identified
- 533,000 leasable SF estimated - 1st floor only

Square Feet Breakdown

2017 Business Owner Survey

Respondents represent approximately 10% of the businesses surveyed in the business inventory area. Respondents found that the following aspects of the neighborhood make Glover’s Corner an attractive location for their businesses:

- Diversity - 71%
- Affordability - 65%
- Transit Access - 65%
- Strong Community - 65%
- Surrounding Businesses - 60%
- Visibility - 60%

Employee Density - Small Local Service Businesses Only

Examples of local service businesses include: beauty salons, auto body shops, real estate offices, insurance companies, travel agencies, electrical and plumbing contractors, medical offices, laundry, and dry cleaning.