

# **CITY OF BOSTON**

# **CONSOLIDATED PLAN**

**JULY 1, 2008 TO JUNE 30, 2013**



**City of Boston**  
**Thomas M. Menino, Mayor**

**Department of Neighborhood Development**  
**Evelyn Friedman, Chief and Director**

**DEPARTMENT OF NEIGHBORHOOD DEVELOPMENT**  
**26 Court Street, Boston, MA 02108**

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## PART I) INTRODUCTION

### A) Overview and Description of the Citizen Participation Process

**Consolidated Plan:** As a prerequisite to applying for HUD Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Persons With AIDS (HOPWA), American Dream Downpayment Initiative (ADDI) or Emergency Shelter Grant (ESG) funds, grantees are required to develop a 3-5 year plan outlining the jurisdiction's housing and community development needs and priorities. The City's current Consolidated Plan, adopted in May of 2003, covered the period from 7/1/03 - 6/30/2008. The new Consolidated Plan will cover the five-year period from 7/1/2008 – 6/30/2013current

**One-Year Action Plan:** Each year the City is required to submit an Action Plan indicating how the City plans to use the funds it will receive from HUD to address the priority needs identified in the Consolidated Plan during the coming program year. This year's Action Plan will be the first of five annual Action Plans under the City of Boston's new five-year Consolidated Plan. The City has prepared a Draft Action Plan to enable Boston residents, businesses and community-based organizations to better understand and comment on how the City of Boston proposes to use the community development resources (CDBG, HOME, ADDI, HOPWA, ESG and others) that it expects to receive during the period July 1, 2008 - June 30, 2009.

### **Consultation Process and Citizen Participation**

As required by the regulations, the City consulted with a wide range of public and private entities that provide housing, health services and social services. Agencies consulted included City agencies such as the Office of Jobs and Community Services, the Boston Public Health Commission, the Boston Housing Authority and the Emergency Shelter Commission. The Office of Jobs and Community Services and the Department of Neighborhood Development held a consultation meeting on homeless and human service needs January 17, 2008. The meeting was attended by representatives of organizations such as community health centers, senior service providers, ESL providers, after school providers, homeless service providers, substance abuse programs, HIV/AIDS counseling programs and many more. DND staff also met with the Boston Coalition of the Mass. Association of Community Development Corporations. A separate consultation meeting was held on March 4<sup>th</sup> with the Emergency Shelter Commission's Homeless Planning Committee, which is comprised of representatives of Boston –based homeless shelter and service providers. A separate mailing was sent to the planning and/or community development departments of adjacent local governments offering to consult with them regarding the City's Consolidated Plan and soliciting their comments, concerns and participation. The Lead-based paint element of DND's Plan was shaped by input from an ongoing working group consisting of DND's Homeowner Services Division, the Boston Public Health Commission's Childhood Lead Poisoning Prevention Program, the City's Inspectional Services Department and non-profit partners such as the Boston Lead Action Coalition.

DND's Policy Development and Research (PD&R) Division is responsible for the development of the Annual Action Plan. Prior to beginning to prepare the plan, PD&R conducts a citywide public hearing to solicit resident input regarding needs and priorities for this year's Action Plan. Following the hearing, PD&R works in conjunction with DND's Administration and Finance

Division, DND's five program divisions (Neighborhood Housing Development, Office of Business Development, Homebuyers Assistance, Homeowner Services and Real Estate Management and Sales) and the City's three subrecipient agencies (Office of Jobs and Community Services, Fair Housing, and Rental Housing Resource Center), to develop a draft Consolidated Plan and Action Plan, including proposed funding allocations and accomplishments for each program. The Draft Plans are then issued for a 30-day public comment. PD&R conducts public hearings on the draft Consolidated Plan and Action Plan and reviews all of the comments and testimony received at the hearing or during the public comment period and prepares a final Consolidated Plan and Action Plan for submission to HUD. Once the plans are approved by HUD, it is made available to the public and posted on DND's web site.

In order to ensure coordination of the City's housing efforts, Mayor Menino, created an advisory panel charged with developing a new four-year Leading the Way II plan to increase the City's housing stock by 10,000 units. The panel included representation from a wide range of organizations, including the banking industry, for-profit and non-profit housing developers, academics, homeless service providers, housing advocacy groups and city agencies. Day to day implementation of the plan is coordinated by an interagency task force led by the Mayor and consisting of key staff from the Department of Neighborhood Development, Boston Redevelopment Authority, the Boston Housing Authority, the City's Inspectional Services Department, the Emergency Shelter Commission, and the Fair Housing Commission. This group met weekly until the plan was successfully completed at the end of June in 2007. The group is meeting regularly to begin developing the new Leading the Way III plan.

The City's Homeless programs are coordinated through a homeless planning committee convened by the City's Emergency Shelter Commission and consisting of the City's homeless service provider organizations. This group has the primary responsibility for identifying homeless service and housing needs and priorities and coordinating the preparation of the City's application to HUD under the annual Continuum of Care funding competition.

DND has recently convened a working group consisting of DND's Homeowner Services Division, the Boston Public Health Commission's Childhood Lead Poisoning Prevention Program, the City's Inspectional Services Department and non-profit partners such as the Boston Lead Action Coalition to better coordinate actions to eliminate childhood lead poisoning in Boston by 2010. The group will continue to meet periodically during the next year and beyond.

Finally, in February of 2008, in response to the rise of a large number of foreclosed and vacant properties in the Hendry Street area of Dorchester, Mayor Menino convened a cross departmental Foreclosure Intervention Team (FIT). FIT is compiled of the many City agencies who deal with all issues that surround foreclosure and abandonment, including Boston Police, Inspectional Services, Department of Neighborhood Development, Public Health Commission, Corporation Counsel, Public Works and Public Property. The City has surveyed the abandoned properties on Hendry, Coleman, and Clarkson streets, and determined a number of important steps that will be made immediately in order to make this neighborhood safer and more desirable. City agencies are working to identify the owners of these properties in order to hold them accountable and to get moving on future renovations and sales. This kind of deterioration of our neighborhoods is simply unacceptable.

The citizen participation process began with a series of three community meetings held by the Office of Jobs and Community Services to solicit input on priorities for CDBG-funded human service programs. The meeting on Adult services was held on November 27<sup>th</sup>, 2007, at Roxbury Community services, Youth Services on December 4 at the Copley Library and on All Program Services on December 10, at 26 Court Street. The Department of Neighborhood Development and the Office of Jobs and Community Services jointly held a citywide hearing on January 17<sup>th</sup> at the Boston Public Library to solicit additional community input on human service priorities for the next Consolidated Plan and Action Plan. .

Notices announcing the hearings and soliciting comments were published in the *Boston Globe* and the *City Record*. Also, a mailing was sent to the approximately 425 organizations and individuals on a mailing list the City maintains for this purpose, and was also emailed to 776 people on the Department of Neighborhood Development's general interest listserve. Finally, a notice of the hearing was posted on DND's web site and on the City of Boston's web calendar.

The Department of Neighborhood Development then held a citywide public hearing on Tuesday, March 25, 2008 at 26 Court Street to receive community input on housing and community development needs and priorities prior to preparing the draft Action Plan and Consolidated Plan. The Draft Action Plan was issued on April 22<sup>nd</sup> for a 30-day public comment period and a public hearing on the Draft Action Plan was held on Thursday, May 1, 2009 at 26 Court Street. A mailing was sent to the approximately 425 organizations and individuals on a mailing list the City maintains for this purpose, and was also emailed to 776 people on the Department of Neighborhood Development's general interest listserve. Finally, a notice of the hearing was posted on DND's web site and on the City of Boston's web calendar. The Draft Consolidated Plan was issued for a 30-day public comment period on May 20<sup>th</sup> and a hearing to obtain citizen comments on the Draft Consolidated Plan was held on Thursday, May 29<sup>th</sup>.

The draft FY08 Action Plan and the Consolidated Plan were made available on the City's Internet Web Site at: [http://www.cityofboston.gov/dnd/Consolidated\\_Plan.asp](http://www.cityofboston.gov/dnd/Consolidated_Plan.asp). Comments could be submitted by mail or by e-mail. The City considered all comments received in writing or orally at the hearings or in writing prior to end of the respective 30-day comment periods. A summary of the comments received on the Draft Consolidated Plan and, if not adopted, an explanation for why those comments were not adopted, is included as an appendix to this document.

The City of Boston engaged an interpreter (Spanish/Portuguese) for both DND citywide hearings to assist citizens with limited English proficiency to participate and we provide equipment with headsets for ease of use. In our mailed notice we advise organizations serving limited English proficient persons and the disabled that with prior notice, we will make every effort to accommodate interpreter services in other languages, including ASL. Our hearing location is accessible and is near public transportation nodes that are also accessible.

## **B) Outline of the Document**

The Consolidated Plan consists of the following three major sections:

### ***1) Housing and Homeless Needs Assessment***

A Housing and Homeless Needs Assessment describes the grantee's 5-year housing needs, including an estimate of the number of families by income groups for both renters and owners that are in need of housing. The assessment also describes the nature and extent of homelessness within the grantee's community.

### ***2) Housing Market Analysis***

A Housing Market Analysis describes the grantee's housing market, including an identification of racial/ethnic minorities and/or low-income family housing in concentrated areas. The analysis also asks for items such as the number and condition of public housing units and an inventory of homeless and special needs facilities within the grantee's jurisdiction. The analysis also must include the grantee's explanation of whether the cost of housing or the incentives to develop or improve housing are affected by public policy or other barriers to affordable housing.

### ***3) Strategic Plan***

A Strategic Plan is a composite of a grantee's priorities and an estimate of its allocation of resources for meeting its priorities. The plan contains a series of elements that grantees are required to address both in narrative form and through priority needs tables as prescribed by HUD. For example, the grantee must identify its priority housing and community development needs by ranking them as high, medium, low, or no such need and provide the estimated units produced by the identified priority as well as the money needed to address that particular priority. The plan also calls for the grantee's description of its strategies for removing barriers to affordable housing, evaluating and reducing lead-based paint hazards, reducing the number of poverty-level families, and enhancing coordination between public and assisted housing providers and private and governmental service agencies.

## **PART II) HOUSING AND HOMELESS NEEDS ASSESSMENT**

### **C) Housing Needs Assessment**

The City of Boston's housing market has changed radically since Boston's last Consolidated Plan was drafted five years ago in the Spring of 2003. The 2000 Census data had just been issued and the special Census tabulations that the Census Bureau produces for HUD and its grantees were not yet available. In the ensuing five years, the City successfully completed the implementation of both the Leading the Way I and Leading the Way II housing strategies, adding over 17,500 units of new housing to Boston's housing stock. However, in that time, Boston's housing market has gone from boom to bust, foreclosures have gone from only 25 in 2004 to over 700 in 2007 and HUD funding and other resources for housing and community development activities have been cut dramatically. It is time therefore once again to step back and take stock of Boston's housing needs and priorities and begin to develop new strategies for meeting those priority needs in this new market and funding environment.

Unfortunately, we do not have as much data as we would like. The 2000 census data on which the last Consolidated Plan was based is now over eight years old and the 2010 census data will not be available for another three years or four years. The new American Community Survey does provide annual updates to some of the Census Data, but data are not available below the city-wide level, reliability and comparability is questionable due to the small sample size of the ACS compared with the decennial census, differences in the definition of metropolitan areas used by the ACS and the 2000 Census, and the special HUD tabulations are not available for the ACS data. The HUD tabulations are the only source that provides breakouts of selected Census data expressed in the familiar HUD income categories (Extremely Low Income or 30% of Area Median Family Income, Very Low Income or 50% of Area Median Family Income, and Low Income or 80% of Area Median Family Income). The analysis in this Consolidated Plan is therefore still based primarily on the special tabulations of the 2000 Census data available on the HUD State of the Cities Data Systems Comprehensive Housing Affordability Strategy (CHAS) website at:

<http://socds.huduser.org/scripts/odbic.exe/chas/index.htm>. This data is only available at the citywide level and only provides partial breakouts by race and ethnicity (data are only available for the following racial/ethnic categories: 1) White Non-Hispanic, 2) Black, 3) Hispanic. We therefore cannot provide a separate analysis of the housing needs for different race and ethnic groups at this time.

### **Household Income**

Housing affordability is a function of the relationship between two variables, the cost of housing and household income. The most widely used measure of housing affordability is whether a household's housing costs exceed 30% of the household's income. Households whose housing costs exceed 30% of the household income are considered to have a housing cost burden. Households whose housing costs exceed 50% of the household's income are considered to have a severe housing cost burden. Households with incomes below 30% of the Area Median Family income and having a severe housing burden are considered by HUD to have "worst case housing needs". In order to understand and gauge Boston's affordable housing needs, it is necessary first to have a better understanding of incomes in Boston and the Boston metropolitan area.

## Median Household Income and Median Family Income 2000

	USA	MA	Boston MA/NH PMSA	City of Boston
Median HH Income	\$41,994	\$50,502	\$55,183	\$39,629
Median Family Income	\$50,046	\$61,664	\$68,341	\$44,151

The table above shows how the median income in Boston compares with the median income in the USA, the state of Massachusetts, the Boston MA/NH Primary Metropolitan Statistical Area (PMSA). Boston's median household income is a little lower than the national median and much lower than the median for the state and the metro area. Similarly, Boston's median family income is somewhat lower than the national median family income, but much lower than the median for the State or the metro area.

The obvious question is why is Boston's median income so much lower than the nation, state and the Boston metro area? Part of the answer is that the composition of Boston's households

	USA	MA	Boston MA/NH PMSA	City of Boston
Total HH	105,539,122	2,444,588	1,323,735	239,603
Family HH	72,261,780	1,587,537	830,332	116,657
% of total	68.5%	64.9%	62.7%	48.7%
Non-Family HH	33,277,342	857,051	493,403	122,946
% of total	31.5%	35.1%	37.3%	51.3%
1 person HH	27,203,724	683,708	383,551	88,863
% of total	25.78%	27.97%	28.97%	37.09%

differs in significant ways from households in these other geographies. Boston has a disproportionately higher percentage of single-person households. According to the 2006 ACS, the median income for 1-person households is about half of the median income of

	USA	Mass.	City of Boston	Boston-Cambridge-Quincy MA-NH Metro Area
All Households:	\$48,451	\$59,963	\$47,974	\$64,144
1-person hh	\$25,751	\$28,478	\$30,271	\$31,463
2-person hh	\$53,077	\$64,247	\$60,275	\$68,796
2-person families	\$51,693	\$61,293	\$49,503	\$65,531
			\$1,238	
3-person hh	\$60,873	\$78,046	\$56,419	\$84,269
3-person families	\$59,928	\$75,801	\$49,263	\$82,662
4-person hh	\$69,970	\$89,687	\$68,657	\$95,478
4-person families	\$70,354	\$89,347	\$61,535	\$94,425

Source: U.S. Census Bureau, 2006 American Community Survey

two-person households, regardless of whether the households are family households or not.. This is because many of the two person households have two income earners contributing to the household income. This makes a big difference in what the household can afford to pay for housing. A one-person household in Boston making the median income of \$30,271 can only afford to pay \$757/month for housing costs at 30% of household income. Two or three person households can afford to pay about \$1231/month and a four person family household can afford about \$1538/month. But what about those households that do not make the median income? By definition, half of Boston’s households make less and half make more than the median.

## Housing Cost Burden

One the key elements of any analysis of housing needs is housing cost burden. In general, a household is considered to have a housing cost burden if they are paying 30% or more of its income for rent or homeowner costs. A household paying 50% or more of its income for housing costs is considered to have a “severe” housing cost burden. A household paying more than 30% but less than 50% of its income for housing costs is considered to have a “moderate” housing cost burden. HUD defines households with an incomes under 30% of the area median and paying 50% or more of its income for housing as having “worst case housing needs” and at-risk of becoming homeless. The housing cost burden data for various income levels and household types is one of the elements contained in the special Census tabulations that HUD makes available and requires jurisdictions to use in their Consolidated Plans.

Household by Type, Income, & Housing Problem	ALL TENURES				
	Elderly 1 & 2 member households	Small Related (2-4)	Large Related (5 or more)	All Other Households	Total Households
Household Income <=30% MFI	17,116	15,042	3,955	20,790	56,903
Moderate cost burden	3,645	2,053	764	1,917	8,365
<b>Severe cost burden</b>	<b>5,956</b>	<b>7,375</b>	<b>1,919</b>	<b>11,175</b>	<b>26,403</b>
TOTAL with cost burden	9,601	9,428	2,683	13,092	34,768
Household Income >30% to <=50% MFI	7,466	10,367	3,347	9,771	30,951
Moderate cost burden	2,053	4,055	1,538	3,323	10,957
Severe cost burden	1,540	2,239	600	4,472	8,852
TOTAL with cost burden	3,594	6,294	2,137	7,795	19,809
Household Income >50 to <=80% MFI	5,551	11,038	3,701	13,945	34,235
Moderate cost burden	1,138	3,749	1,996	6,309	13,180
Severe cost burden	640	1,105	218	2,234	4,211
TOTAL with cost burden	1,778	4,854	2,214	8,543	17,391
Household Income >80% MFI	10,149	42,113	9,021	51,481	112,764
Moderate cost burden	995	3,913	709	6,887	12,404
Severe cost burden	386	530	70	860	1,804
TOTAL with cost burden	1,380	4,444	779	7,747	14,208
Total Households	40,282	78,560	20,024	95,987	234,853
Moderate cost burden	7,831	13,771	5,007	18,436	44,906
Severe cost burden	8,522	11,249	2,806	18,742	41,270
TOTAL with cost burden	16,353	25,020	7,813	37,178	86,176

Unfortunately, the tabulations are not as useful as they could be because 41% (96,000 out of approximately 235,000) of Boston's households end up lumped together in the "All Other Households" category. This category includes non-elderly 1-person households, 2-4 person unrelated households, 5+ person unrelated households and probably also elderly households with more than 2 persons. It is not clear if 3+ person elderly households are included in "all other households" or included in the small related and large related categories. In any case, given the large number of lower income single-person households in Boston, it would have been useful to have these broken out separately from the "all other households" category.

Small-related households make up about 33.5% of Boston's households, elderly 1-2 person households account for another 17% and large-related households (5 persons or more) make up remaining 8.5%).

### **Housing Cost Burden for Elderly 1-2 Person Households:**

Of the approximately 40,300 elderly 1-2 person households in Boston, 8,522 have a severe housing cost burden and 7,831 have a moderate cost burden. Very low income households (those with incomes under 50% of the AMI) account for 85% of the elderly 1-2 person households with a moderate or severe housing cost burden (13,915 out of the total of 16,353). There are nearly 6000 1-2 person elderly households with "worst case needs" (incomes under 30% of AMI and having a severe housing cost burden). This shows that Boston still has a significant unmet need for additional subsidized housing for low-income elderly households.

### **Housing Cost Burden for Small Related Households:**

Of the approximately 78,600 small-related households in Boston, 11,249 have a severe housing cost burden and 13,771 have a moderate cost burden. Very low income households (those with incomes under 50% of the AMI) account for 63% of the small-related households with a moderate or severe housing cost burden (15,722 out of the total of 25,020). Another 4,854 (19%) with incomes between 50% and 80% of median are cost-burdened, as are nearly 18% of such households with incomes over 80% of median. There are about 7400 small-related households with "worst case needs" (incomes under 30% of AMI and having a severe housing cost burden). This shows that Boston still has a significant unmet need for additional subsidized housing for very low and extremely low -income small-related households. However, it also shows that there are also significant needs even at higher income levels.

### **Housing Cost Burden for Large Related Households:**

Of the approximately 20,000 large-related households in Boston, 2,806 have a severe housing cost burden and 5,007 have a moderate cost burden. Very low income households (those with incomes under 50% of the AMI) account for 62% of the large-related households with a moderate or severe housing cost burden (4,820 out of the total of 7,813). Another 2,214 (28%) with incomes between 50% and 80% of median are cost-burdened, as are about 10% of such households with incomes over 80% of median. There are about 1,900 large-related households with "worst case needs" (incomes under 30% of AMI and having a severe housing cost burden). This shows that Boston still has a significant unmet need for additional subsidized housing for very low and extremely low -income large-related households and a significant need for households with incomes up to 80% of median as well.

## Housing Cost Burden for “All Other Households”

Approximately 96,000 or 41% of Boston’s households fall into the “All Other Households” category. Of these, 18,742 (19.5%) have a severe housing cost burden and another 18,436 (19.2%) have a moderate cost burden. Very low income households (those with incomes under 50% of the AMI) account for 56% of the “other” households with a moderate or severe housing cost burden (20,887 out of the total of 37,178). Another 8,543 (23%) of the cost burdened “other” households have incomes between 50% and 80% of median, as do 7,747 (21%) of “other” households with incomes over 80% of median. There are about 11,175 of these households with “worst case needs” (incomes under 30% of AMI and having a severe housing cost burden). These account for 42% of Boston’s 26,403 households with “worst case needs”. It is unfortunate that HUD has lumped these households together in this way, making it difficult to really assess their housing needs in any meaningful way.

## Housing Cost Burden by Income Category and Tenure - Renters

The charts below show the distribution of Boston’s households by income category and by tenure. The data are from the special Census 2000 tabulations HUD produces to assist jurisdictions in preparing their Consolidated Plans.

About 160,000 (68%) of Boston’s 235,000 households are renters. Of the households with a

Household by Type, Income, & Housing Problem	Renters				
	Elderly 1 & 2 member households	Small Related (2-4)	Large Related (5 or more)	All Other Households	Total Renters
Household Income <=30% MFI	14,132	13,802	3,522	19,258	50,714
moderate cost burden	2,911	1,905	690	1,830	7,354
<b>severe cost burden</b>	<b>4,452</b>	<b>6,597</b>	<b>1,610</b>	<b>10,110</b>	<b>22,720</b>
TOTAL with cost burden	7,363	8,502	2,300	11,940	30,073
Household Income >30% to <=50% MFI	4,181	8,664	2,602	8,596	24,043
moderate cost burden	1,396	3,570	1,309	3,077	9,353
severe cost burden	765	1,360	252	3,817	6,179
TOTAL with cost burden	2,162	4,930	1,561	6,894	15,532
Household Income >50 to <=80% MFI	2,288	7,639	2,396	11,683	24,006
moderate cost burden	508	2,559	1,375	5,608	10,059
severe cost burden	229	252	19	1,542	2,041
TOTAL with cost burden	737	2,811	1,394	7,150	12,099
Household Income >80% MFI	3,121	18,644	3,224	35,869	60,858
moderate cost burden	250	839	48	3,874	5,051
severe cost burden	91	37	0	251	365
TOTAL with cost burden	340	876	48	4,125	5,416
Total Households	23,722	48,749	11,744	75,406	159,621
moderate cost burden	5,065	8,872	3,423	14,389	31,816
severe cost burden	5,536	8,247	1,881	15,720	31,305
TOTAL with cost burden	10,601	17,119	5,304	30,109	63,121

housing cost burden, 63,121 of 72% are renters. Most (96,500 or 60%) of Boston's renters do not have a housing cost burden according to HUD's data. Of the 63,121 renters who do have a housing cost burden, nearly half (30,073 or 47%) have incomes under 30% of the area median income. There are 22,720 renter households with "worst case needs". Nearly half of those (10,110) are in the "all other households category". There are also 4452 elderly 1-2 person renter household with worst case needs, 6,597 small related renter households with worst case needs and 1610 large related renter households with worst case needs. There are also substantial numbers of renter households with severe and moderate rate housing cost burdens at all income levels up to 80% of median. Above 80% of median, there are still a significant large number of "all other households" with moderate housing cost but otherwise, housing cost burden does not seem to be an issue for renter households with incomes above 80% of median.

Many, but not all renter households wish to become homeowners rather than remaining renters. HUD determines each jurisdiction's need for homeownership assistance under the new American Dream Downpayment Initiative (ADDI) by the relative number of low-income renters in the jurisdiction (renter households with incomes under 80% of the area median income). Overall, Boston has 98,763 low-income renter households. Based on our experience in running homeownership programs for renters seeking to become first time homebuyers, the household categories most likely to be interested in and able to qualify for homebuyer programs are the approximately 10,000 large and small-related renter households with household incomes between 50% and 80% of median. Given Boston's high home purchase prices (median sales price was \$374,000 in 2007), even many of the 22,000 large and small-related renter households with household incomes over 80% of median are likely need financial assistance in order to be able afford to buy their first home.

### **Housing Cost Burden by Income Category and Tenure - Owners**

About 75,232 (32%) of Boston's 235,000 households are homeowners. Given the recent changes in the mortgage market in Boston since 2000 and the impact of sub-prime, adjustable rate mortgages, the 2000 census-based HUD CHAS data are likely to significantly underestimate the number of homeowner households experiencing housing cost burdens. Foreclosures in Boston have risen exponentially since 2004. There were just 25 foreclosures in 2004, but this number quickly rose to 60 in 2005, 261 in 2006 and 703 in 2007. With over 23,000 homeowners already experiencing a housing cost burden even before the recent mortgage meltdown, we expect that many more of Boston's homeowners are likely to face foreclosure over the next 3 or more years, especially those lower-income homeowners with severe housing cost burdens.

Nearly 6000 (36%) of Boston's approximately 16,500 elderly 1-2 person elderly homeowner households have housing cost burdens, including a little over 1500 extremely low income seniors with a severe cost burden (worst case needs). Over 60% (9537) of Boston's elderly 1-2 person households are low-income (household income under 80% of area median) and 4711 (49%) have housing cost burdens. Most of these 4700 low-income senior homeowner households will need financial assistance in order to be able to keep their homes repaired. The 1500 senior homeowner households with worst case needs will probably also need fuel assistance as well. However, the seniors are not the only low-income homeowners in Boston. The table also shows that 6,342 (21%) of the 29,811 small-related homeowner households are low-income as are 2,483 or 30% of the 8,280 large related homeowner households. In addition

to the senior households discussed above, there are another 1,047 small and large related homeowner households with “worst case needs”:

Household by Type, Income, & Housing Problem	Owners				
	Elderly 1&2 Member Households	Small Related (2-4)	Large Related (5 or more)	All Other households	Total owners
Household Income <=30% MFI	2,984	1,240	433	1,532	6,189
moderate cost burden	734	149	74	87	1,040
<b>severe cost burden</b>	<b>1,504</b>	<b>777</b>	<b>310</b>	<b>1,065</b>	<b>3,652</b>
TOTAL with cost burden	2,238	926	383	1,152	4,691
Household Income >30% to <=50% MFI	3,285	1,703	745	1,175	6,908
moderate cost burden	657	485	229	246	1,616
severe cost burden	775	879	347	656	2,653
TOTAL with cost burden	1,432	1,364	576	901	4,269
Household Income >50 to <=80% MFI	3,263	3,399	1,305	2,262	10,229
moderate cost burden	630	1,190	621	701	3,140
severe cost burden	411	853	198	692	2,158
TOTAL with cost burden	1,041	2,043	820	1,393	5,299
Household Income >80% MFI	7,028	23,469	5,797	15,612	51,906
moderate cost burden	745	3,074	661	3,013	7,474
severe cost burden	295	493	70	609	1,505
TOTAL with cost burden	1,040	3,567	730	3,622	8,980
Total Households	16,560	29,811	8,280	20,581	75,232
moderate cost burden	2,766	4,898	1,584	4,047	13,271
severe cost burden	2,986	3,002	925	3,021	9,968
TOTAL with cost burden	5,751	7,900	2,509	7,069	23,239

In summary, these data show that Boston has a significant number of homeowners, especially elderly and very low income homeowners, who are unlikely to be able to afford to properly maintain their homes without additional financial assistance. The data also show that a large number of Boston’s homeowners are already carrying a significant housing cost burden, making them at risk of mortgage foreclosure if they have an adjustable rate mortgage or need to borrow additional money for home repairs.

### Housing Needs by Race and Ethnicity

The Consolidated Plan regulations require grantees to identify any racial or ethnic groups that have disproportionately greater housing needs compared with other households at the same income level. HUD provides a breakout of housing problems for each racial and ethnic group in the SOCDs CHAS Data (see the Appendix, Tab S). For the purposes of the Consolidated plan, HUD defines disproportionate need as need that is 10% higher than need for that income group and household type. The following narrative compares the Housing Problems Output for All Households with the Housing Problems Outputs for each Racial and Ethnic Group. The analysis is complicated somewhat because HUD aggregates the data for small and large related households into “family households” for the Housing Output for the racial and ethnic

categories but breaks them out separately for Housing Outputs for All Households (see the first chart in Tab S). In order to facilitate this analysis, we have created a new version of the All Households table in which the data for small related and large related households have been combined and a single percentage has been computed for these “family” households (see the second table in Tab S). In order to make it easier to identify disproportionate needs, we have highlighted the cells in which the “percent with any housing needs” for each racial and ethnic group is 10% or more above the percentage for All Households.

### **White Non-Hispanic Households**

White non-Hispanic households account for 58% of All Households for which HUD has provided SOCDS Chas Data. According to the data, White non-Hispanic households do not experience disproportionate housing needs for any household type, tenure or income category.

### **Black Non-Hispanic Households**

Black non-Hispanic households account for 20.4% of All Households for which HUD has provided SOCDS Chas Data. For households with incomes under 30% of median, Black non-Hispanic households have large housing needs, but none that are disproportionate based on HUD’s definition. However, for households at 30% to 50% of AMI, 64.9% of elderly 1-2 person homeowner households have housing problems compared with just 44.4% of all elderly 1-2 person homeowner households at that income level. For households at 50 to 80% of median, 45% of elderly 1-2 person homeowner households have housing problems compared with just 32.9% of all 1-2 person elderly homeowner households at that income level, and 75.3% of “all other” owner households have housing problems compared with 61.5% for All Households. For households over 80% of AMI, the disproportion is just under 10% for 1-2 person elderly homeowner households (25.6% compared to 15.9%). For all other categories the percentage with housing problems is either roughly proportionate or even less that of All Households.

### **Hispanic Households**

Hispanic households account for 10.6% of All Households for which HUD has provided SOCDS Chas Data. For households with incomes under 30% of median, Hispanic households have large housing needs, but none that are disproportionate based on HUD’s definition. For households with incomes between 30% to 50% of median, 93.8% of family owner households have housing problems compared with 83.3% for All Households and 90.9% of “All other” owner households have housing problems compared with All Households. For households with incomes between 50% to 80% of median, 42.9% of elderly 1-2 person owner households have housing problems, compared with 32.9 of All Households, 79.3% of family owner households have housing problems compared with 64.5% for All Households and 75.9% of “All other” owner households have housing problems compared with 61.5% for All Households. Even for households with incomes over 80% of median, 34.7% of family renter households have housing problems compared with 18.7% for All Households and 30.3% of family owner households have housing problems compared with 19.5% for All Households.

## **Asian Non-Hispanic households**

Asian non-Hispanic households account for 6.6% of All Households for which HUD has provided SOCDS Chas Data. Due to their relatively small numbers, HUD was not able to provide breakouts by household type. Asian non-Hispanic renters and owners with incomes between 50% and 80% of median have disproportionate housing needs compared with All Households as do renters with incomes over 80% of median.

## **Native American Non-Hispanic households**

Native American non-Hispanic households account for about 3/10ths of 1% of All Households for which HUD has provided SOCDS Chas Data. Due to their relatively small numbers, HUD was not able to provide breakouts by household type and no statistically valid conclusions can be drawn from the data for this population regarding disproportionate housing needs.

## **Pacific Islander Non-Hispanic households**

Pacific Islander non-Hispanic households account for about 2/100ths of 1% of All Households for which HUD has provided SOCDS Chas Data. Due to their extremely small numbers, HUD was not able to provide breakouts by household type and no statistically valid conclusions can be drawn from the data for this population regarding disproportionate housing needs.

## **Priority Housing Needs**

Based on the foregoing analysis, we have prepared **Table 2-A** to identify and quantify the City's priority housing needs and to attempt to quantify the unmet need. The figures in the "unmet need" column reflect the number of renter or owner households in each income category that have a moderate or severe housing cost burden and/or other housing need. In addition, within each tenure and income category, we would assign a "high" priority" for those specific household types for which any racial or ethnic population shows a disproportionate percentage of housing problems compared with All Households. Note that **Table 2-A** omits the over 80% of AMI income category for which several racial and ethnic groups do show a disproportionate percentage of housing problems. Clearly, the unmet need far exceeds the available resources and cannot be met by strategies focused exclusively on housing.

The narrative and explanation for the figures for the Non-Homeless Special Needs category are provided in Tab E of this Consolidated Plan.

**Table 2A**  
**Priority Housing Needs/Investment Plan Table**

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Renter</b>	Small Related	0-30%	H	8,502
		31-50%	H	4,930
		51-80%	M	2,811
	Large Related	0-30%	H	2,300
		31-50%	H	1,561
		51-80%	M	1,394
	Elderly	0-30%	H	7,363
		31-50%	H	2,162
		51-80%	H	737
	All Other	0-30%	L	11,940
		31-50%	L	6,894
		51-80%	L	7,150
<b>Owner</b>	Small Related	0-30%	H	926
		31-50%	H	1,364
		51-80%	M	2,043
	Large Related	0-30%	H	383
		31-50%	H	576
		51-80%	M	820
	Elderly	0-30%	H	2,238
		31-50%	H	1,432
		51-80%	H	1,041
	All Other	0-30%	L	1,152
		31-50%	L	901
		51-80%	L	1,393
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	H	2,659
	Frail Elderly	0-80%	H	3,375
	Severe Mental	0-80%	L	340
	Physical Disability	0-80%	M	7,457
	Developmental Disability	0-80%	L	367
	Alcohol/Drug Abuse	0-80%	M	N/A
	HIV/AIDS	0-80%	H	503
	Victims of Domestic	0-80%	H	N/A

## D) Homeless Needs

Every year since 1983 the City of Boston's Emergency Shelter Commission has conducted a census of Boston's homeless population in order to more accurately understand the nature and scope of the problem. The census consists of two parts, a one-night count of the homeless population living on the street, and a survey of the homeless staying in the City's homeless facilities on the night of the census. The Emergency Shelter Commission also contacted shelters and meal programs to get a count of the number of meals served on the day of the census. Last year's census was conducted during the night of December 18, 2007.

	<b>Winter 2006-2007</b>	<b>Winter 2007-2008</b>	<b>% change</b>
Adults	4000	3817	-4.6%
Street Count	306	184	-40%
Families (men, women and children)	2636	3084	17%
Children	1523	1849	21.4%
Total (All Homeless)	6,636	6901	3.9%

The 2007-2008 homeless census shows an overall increase of 265 persons or 3.9% since 2006-2007 for a total of 6,901 homeless persons. Over the past fifteen years, Boston's homeless population has increased by 56%, from 4,411 in 1992 to 6,210 in 2007. As a percentage of Boston's total population, however, Boston's homeless population continues to remain at about 1%.

This year's homeless census is a mixed picture. Boston saw a major decrease in the number of homeless people living on the streets this winter, combined with fewer adults in emergency shelter for the third consecutive year. We believe this is largely due to a strategy implemented two years ago that has focused on moving elderly and disabled individuals from the streets into permanent housing. For the third year in a row, the number of unaccompanied adult homeless is lower, while the number of homeless families has increased significantly. Homeless children continue to be the fastest growing segment of our homeless population

The street count from the one-night survey is combined with the census numbers from all residential homeless facilities to aggregate the total number of homeless on that night in the city. The City of Boston reports on emergency shelter and transitional housing, domestic violence and unsheltered homeless populations as required by HUD, but the aggregate number also includes homeless individuals and families in hospitals, medical respite, mental health, detoxification and recovery home programs that HUD does not count.

The detailed report on the Winter 2007-2008 Homeless Census is not yet complete. However, the report on the Winter 2006-2007 has been posted on the City's web site and includes a listing of all emergency shelter and transitional shelter facilities for homeless individuals and families in the City of Boston.

[http://www.cityofboston.gov/shelter/pdfs/report\\_06.pdf](http://www.cityofboston.gov/shelter/pdfs/report_06.pdf)

The chart below provides a summary of the City's inventory of emergency shelter, transitional housing facilities and permanent housing units for the homeless and identifies and quantifies the unmet needs or gaps in the City's Continuum of Care system as of 6/15/2007. This data is taken directly from the City's most recent (FY07) Continuum of Care (COC) application to HUD. The Notice of Funding Availability (NOFA) for the FY08 COC has not been issued, but the data are in the process of being updated in preparation for this year's application. Unfortunately, the updating could not be completed in time to be included in the this Consolidated Plan. This section of the Consolidated Plan will be updated when the FY08 Continuum of Care application is completed and annually thereafter as each year's Continuum of Care application is completed and submitted to HUD

**Table 1A  
Homeless and Special Needs Populations**

**Continuum of Care: Housing Gap Analysis Chart**

	<b>Current Inventory</b>	<b>Under Development</b>	<b>Unmet Need/ Gap</b>
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**Individuals**

<b>Beds</b>	Emergency Shelter	1237	0	0
	Transitional Housing	1429	0	0
	Permanent Supportive Housing	2286	183	1464
	<b>Total</b>	<b>4952</b>	<b>183</b>	<b>1464</b>

**Persons in Families With Children**

<b>Beds</b>	Emergency Shelter	2042	0	0
	Transitional Housing	511	0	0
	Permanent Supportive Housing	780	83	873
	<b>Total</b>	<b>3333</b>	<b>83</b>	<b>873</b>

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>		
	<b>Emergency</b>	<b>Transitional</b>				
Number of Families with Children (Family Households):	355	416	0	771		
1. Number of Persons in Families with Children	924	1232	0	2156		
2. Number of Single Individuals and Persons in Households without children	1400	1242	306	2948		
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	<b>2324</b>	<b>2474</b>	<b>306</b>	<b>5104</b>		
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>		
a. Chronically Homeless	854				123	988
b. Seriously Mentally Ill	359					
c. Chronic Substance Abuse	827					
d. Veterans	428					
e. Persons with HIV/AIDS	23					
f. Victims of Domestic Violence	224					
g. Unaccompanied Youth (Under 18)	6					

Based on the FY07 data, the City estimates that there is no longer any unmet need for additional transitional or emergency shelter beds for homeless individuals or families at this time. There are 2666 emergency shelter and transitional housing beds for homeless individuals and 2553 emergency shelter and transitional housing beds for homeless families.

However, there is still a large unmet need for additional permanent housing units for the homeless. We estimate that there is a need for an additional 1464 beds in permanent housing units for homeless individuals who are currently living in emergency shelters, transitional housing or unsheltered. We estimate a need for an additional 873 beds in permanent housing units to house the homeless families currently living in emergency shelters or transitional housing.

The data on homeless subpopulations shows a significant need for specialized supportive services in addition to the permanent housing needs identified above. Nearly 1000 or 20% of Boston’s homeless are chronically homeless. The chronically homeless account for nearly 40% of Boston’s unsheltered homeless population and most of these are homeless individuals with mental health problems and/or substance abuse issues. Over 800 of Boston’s sheltered homeless have significant substance abuse problems and over 350 have mental health problems. Over 400 or about 10% of Boston’s sheltered homeless are veterans. About 5% of Boston’s sheltered homeless are victims of domestic violence.

The City's annual point in time homeless census does not currently gather data by racial/ethnic group. The City's Homeless Management Information System (HMIS) does request racial/ethnic data for participating homeless facilities, but the data are missing for approximately 35% of the cases reported (nearly 50% for emergency shelters for individuals) and a significant number of homeless facilities do not participate in the Continuum of Care and/or HMIS. We do not yet have good data for Hispanic vs. non-Hispanic status.

	Individual Emergency Shelter	Individual Transitional shelter	Family Emergency Shelter	Family Transitional Shelter
White	43%	49%	27%	11%
Black	34%	28%	61%	38%
Asian		1%		
Other and more than One	22	23%	12%	51%

The City is working to increase participation in HMIS and to improve the collecting of racial and ethnic data.

In addition to those who are already homeless, there are a large number of persons who are at-risk of becoming homeless. With the recent rise in foreclosures, many homeowners and tenants in these properties are being evicted by lenders. Also, most of the more than 26,000 extremely low income renters and homeowners (households with incomes below 30% of Area median income) with severe housing cost burdens (paying over 50% of their income for housing costs) should be considered at risk of becoming homeless. Many are just one missed rent or mortgage payment away from eviction or foreclosure.

## E) Housing Needs of Non-Homeless Persons with Disabilities

HUD provides data to grantee communities to assist them in estimating the housing needs low-income persons and some categories of non-homeless persons with disabilities. HUD's State of the Cities Data Systems (SOCDS) Comprehensive Housing Affordability Strategy (CHAS) Data provides information on the number of elderly 1 and 2 person households with housing problems by income category, the number of elderly and frail elderly households with mobility and self care limitations, and the number of non-elderly households with mobility and self care limitations. It is left to the grantees to find data sources to estimate the housing needs of persons with severe mental illness, developmental disabilities, persons with substance abuse problems, HIV/AIDS and victims of domestic abuse. To estimate the housing needs of these other subpopulations, we have relied on data provided in the Commonwealth of Massachusetts' FY05-FY09 Consolidated Plan, data from state and City public health offices and from service providers.

The HUD SOCDS CHAS data are accessible on-line at the following website:

<http://socds.huduser.org/scripts/odbc.exe/chas/index.htm>

Copies of the 2000 CHAS data for Boston are provided in Appendix (see Tab S) of this Consolidated Plan).

The state's Consolidated Plan is available on-line at:

[http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Community+Planning&sid=Ehed&b=terminalcontent&f=dhcd\\_cd\\_planpolicy\\_planpolicy&csid=Ehed](http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Community+Planning&sid=Ehed&b=terminalcontent&f=dhcd_cd_planpolicy_planpolicy&csid=Ehed)

**Table 1-B: Special Needs (Non-Homeless) Populations**

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	\$ to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	H	2,659	\$133m	150	30
Frail Elderly	H	3,375	\$203m	100	20
Severe Mental Illness	L	340	\$16.3m	204	40
Developmentally Disabled	L	367	\$16.3m	204	40
Physically Disabled	M	7,457	\$160m	275	55
Persons w/ Alcohol/Other Drug Addictions	M	N/A	\$32m	54	11
Persons w/HIV/AIDS	H	503	\$64m	109	22
Victims of Domestic Violence	H	N/A	N/A	N/A	N/A
<b>TOTAL</b>		14,701	\$624mb	1,096	218

## **Elderly and Frail Elderly**

Based on HUD's SOCD CHAS data, we estimate that there are 2,659 elderly households (ages 62-74) and 3,375 frail elderly (ages 75+) households with mobility and self-care limitations with unmet housing needs. These housing needs range from minor financial assistance to add ramps and improve accessibility to the construction of new subsidized assisted housing units for frail elderly households. The City's primary strategy for addressing the needs of this subpopulation is to provide financial and other support for non-profit organizations applying for assistance under HUD's Section 202 Supportive Housing for the Elderly Program and the Assisted Living Conversion Program. Unfortunately, the available assistance is very limited. In FY08, Congress and HUD only allocated a total of \$14.8 million (99 units) for Section 202 projects in all metropolitan areas statewide in Massachusetts. Boston hopes to secure funding for at least 50 units/year in each of the next five years.

## **Developmentally Disabled and Severely Mentally Ill**

Estimates of the housing assistance needs for these populations are derived from statewide needs estimates in the Commonwealth's FY05-FY09 Consolidated Plan. The figures in Table 1-B represent Boston's pro-rata share of the statewide needs estimates. By law, the Commonwealth has the primary responsibility for addressing the service and housing needs of developmentally disabled (through the Department of Mental Retardation) and mentally ill persons (through the Department of Mental Health) in Massachusetts. These populations are therefore a low priority for the City but a high priority for the Commonwealth. Although the City does not plan to fund housing for these populations, the City supports development additional housing units for these populations in Boston and will support applications to HUD for funding under HUD's Section 811 Supportive Housing for Persons With Disabilities program. Like the Section 202 Program, the Section 811 program is under funded. There was only \$2.6 million (18 units) allocated for Massachusetts in FY08.

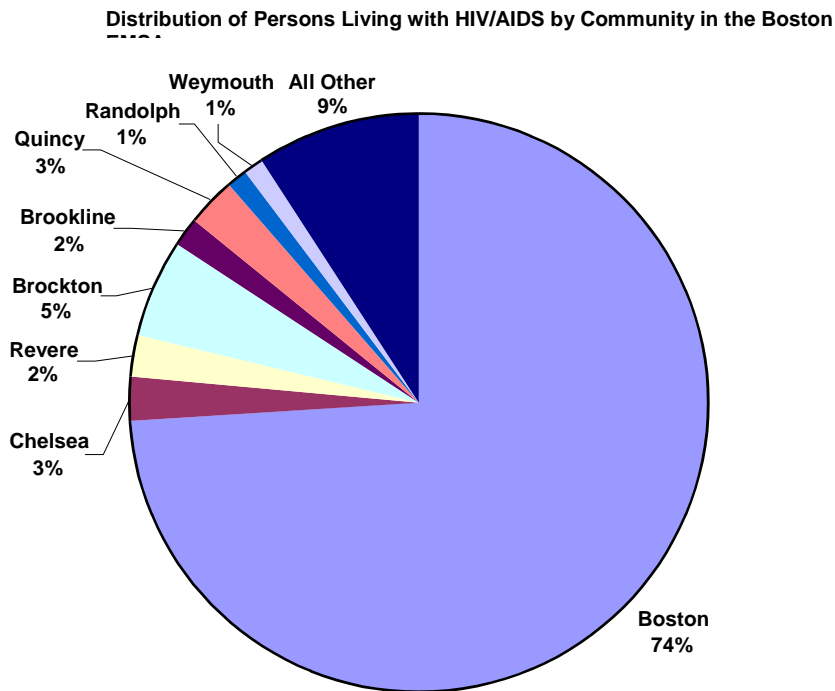
## **Persons with HIV/AIDS and their families**

Until 2003, the City of Boston Department of Neighborhood Development served as the recipient of all Housing Opportunity for People With AIDS (HOPWA) funds for the Boston Primary Metropolitan Statistical Area, a broad area from southern New Hampshire to southeastern Massachusetts. In 2003, the Federal Office of Management and Budget announced the designation of new Metropolitan Divisions that impacted the service area for the HOPWA program. Under the new Metropolitan area definition, the service area for the HOPWA program was reduced to the much smaller tri-county Boston-Quincy Metropolitan Division, which includes Norfolk, Plymouth and Suffolk Counties.

The data presented in this section will just pertain to this new three-county HOPWA service area and will therefore not be consistent with what was presented in earlier Consolidated Plans based on the broader PMSA-based HOPWA service area.

This table shows the distribution of persons living with HIV and AIDS within the three county metropolitan area. There are currently a total of 6,777 persons living with AIDS in the HOPWA service area. Of these, the vast majority (5000 or 74%) reside in the City of Boston. The table is based on data from the state department of public health and only shows cities and towns

with 60 or more persons living with HIV/AIDS. Just nine communities account for over 90% of the three-county total.

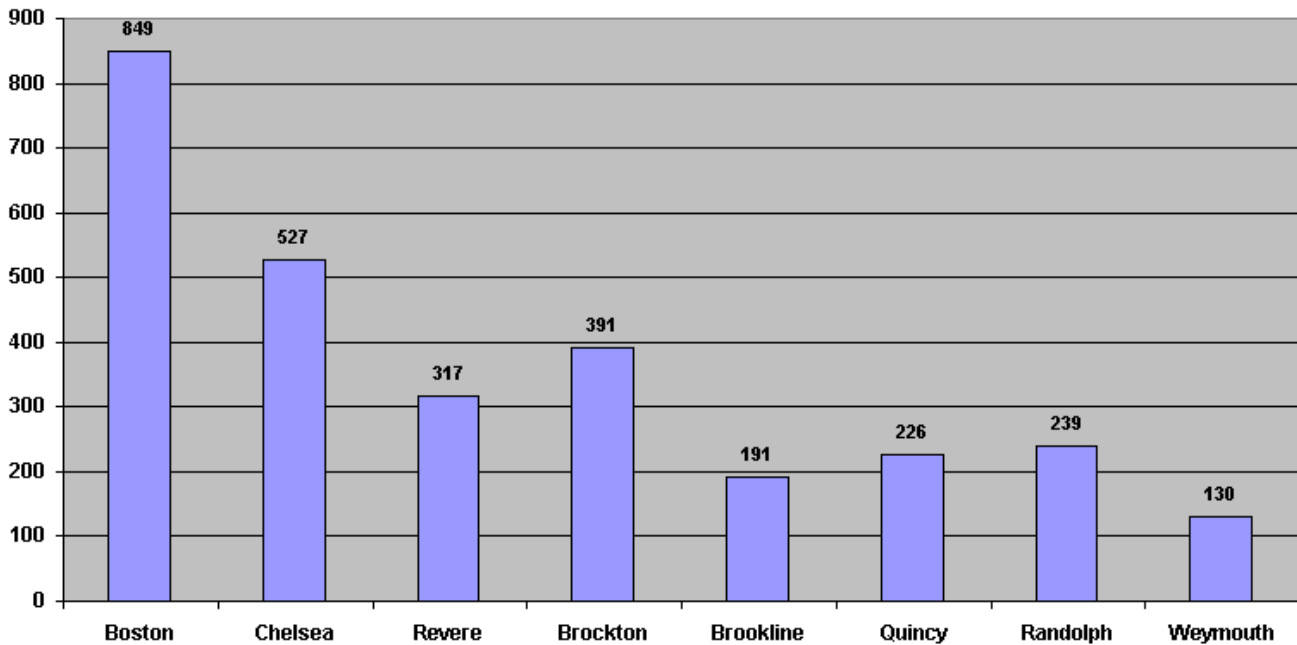


The table below shows the numbers and distribution of persons living with HIV/AIDS throughout the three-county metro area.

Community	County	HIV	AIDS	HIV/AIDS	% of total	HIV/AIDS Rate
Boston	Suffolk	2,255	2,745	5,000	73.8%	849
Chelsea	Suffolk	84	101	185	2.7%	527
Revere	Suffolk	77	73	150	2.2%	317
Brockton	Plymouth	152	217	369	5.4%	391
Brookline	Norfolk	62	47	109	1.6%	191
Quincy	Norfolk	83	116	199	2.9%	226
Randolph	Norfolk	37	37	74	1.1%	239
Weymouth	Norfolk	25	45	70	1.0%	130
All Other				621	9.2%	
<b>TOTAL</b>				<b>6,777</b>		

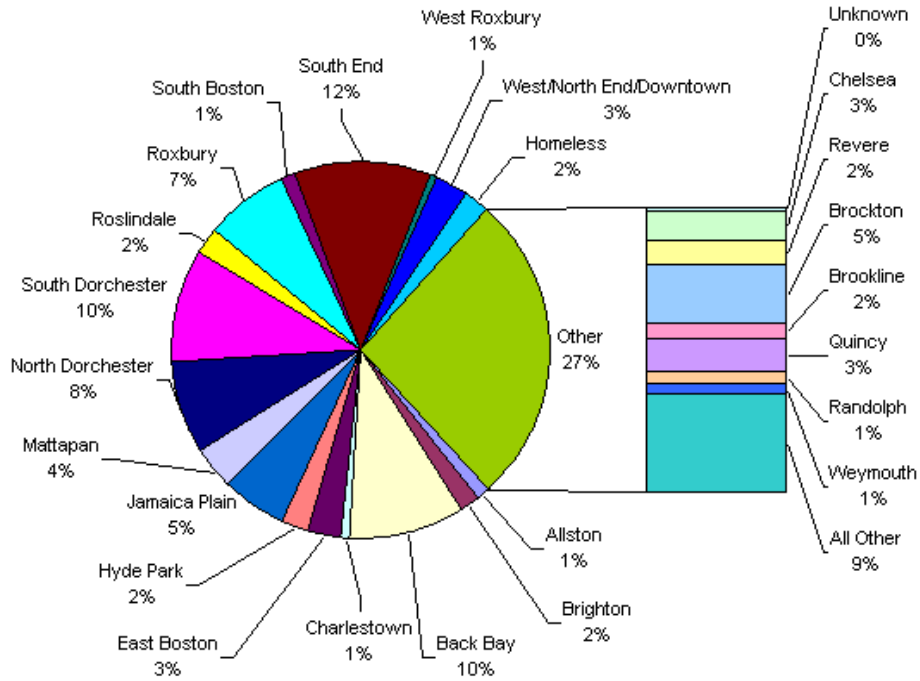
This chart shows the rate of HIV/AIDS cases for these same communities. Boston has both the highest number of persons living with HIV/AIDS and the highest HIV/AIDS rate. Although the numbers of cases in Chelsea and Brockton are much lower than Boston's the rates are disproportionately high for communities.

HIV/AIDS Rate (Cases Per 100,000 Pop.)



Most of Boston's neighborhoods have more persons with living with HIV/AIDS than any of the other communities in the three-county service area. In the past, HIV/AIDS was largely confined to Boston's gay male enclaves in South End and the Back Bay. However, as we are now seeing a shift in the mode of transmission of the disease from male on male sex to intravenous drug use, HIV/AIDS is now showing up in many other neighborhoods, including Dorchester and Roxbury. The number of homeless with HIV/AIDS is also growing. The number shown here is likely to significantly underestimate the actual numbers because many of the homeless have not been tested. The chart below shows the distributions of persons living in Boston's neighborhoods compared with the communities in the three-county service area.

**Distribution of HIV/AIDS Cases in Boston EMSA Communities and Boston Neighborhoods**



The table below provides details on the numbers of cases in Boston's neighborhoods

	HIV	AIDS	HIV/AIDS	% of Metro area total
<b>Boston Neighborhood</b>	<b>2,255</b>	<b>2,745</b>	<b>5,000</b>	<b>73.8%</b>
Allston	34	41	75	1.1%
Brighton	53	53	106	1.6%
Back Bay	315	349	664	9.8%
Charlestown	30	29	59	0.9%
East Boston	99	92	191	2.8%
Hyde Park	58	94	152	2.2%
Jamaica Plain	175	191	366	5.4%
Mattapan	102	141	243	3.6%
North Dorchester	244	305	549	8.1%
South Dorchester	292	370	662	9.8%
Roslindale	68	84	152	2.2%
Roxbury	190	293	483	7.1%
South Boston	41	55	96	1.4%
South End	405	381	786	11.6%
West Roxbury	21	21	42	0.6%
West/North End/Downtown	91	93	184	2.7%
Homeless	31	126	157	2.3%
Unknown	6	27	33	0.5%

## **Non-Homeless Persons with Substance Abuse Problems**

The housing needs of non-homeless persons with substance issues are difficult to quantify and separate from those of the homeless persons with substance abuse problems. HUD does not provide grantees with any data on this population and the State's Consolidated Plan did not quantify the unmet need. Based on DND's experience in serving this population, we believe that the primary needs of both the homeless and non-homeless substance abusers are for an adequate number of beds in short-term residential detox facilities followed by post-detox housing placement (for the homeless) and supportive services to prevent relapse. These facilities and programs are primarily the responsibility of the Commonwealth of Massachusetts Department of Public Health.

## **Physically Disabled**

Based on HUD's SOCD CHAS data, we estimate that there are 2,659 elderly households (ages 62-74) and 3,375 frail elderly (ages 75+) households with mobility and self-care limitations with unmet housing needs. These housing needs range from minor financial assistance to add ramps and improve accessibility to the construction of new subsidized assisted housing units for frail elderly households. The City's primary strategy for addressing the needs of this subpopulation is to provide financial and other support for non-profit organizations applying for assistance under HUD's Section 202 Supportive Housing for the Elderly Program and the Assisted Living Conversion Program. Unfortunately, the available assistance is very limited. In FY08, Congress and HUD only allocated a total of \$14.8 million (99 units) for Section 202 projects in all metropolitan areas statewide in Massachusetts. Boston hopes to secure funding for at least 50 units/year in each of the next five year

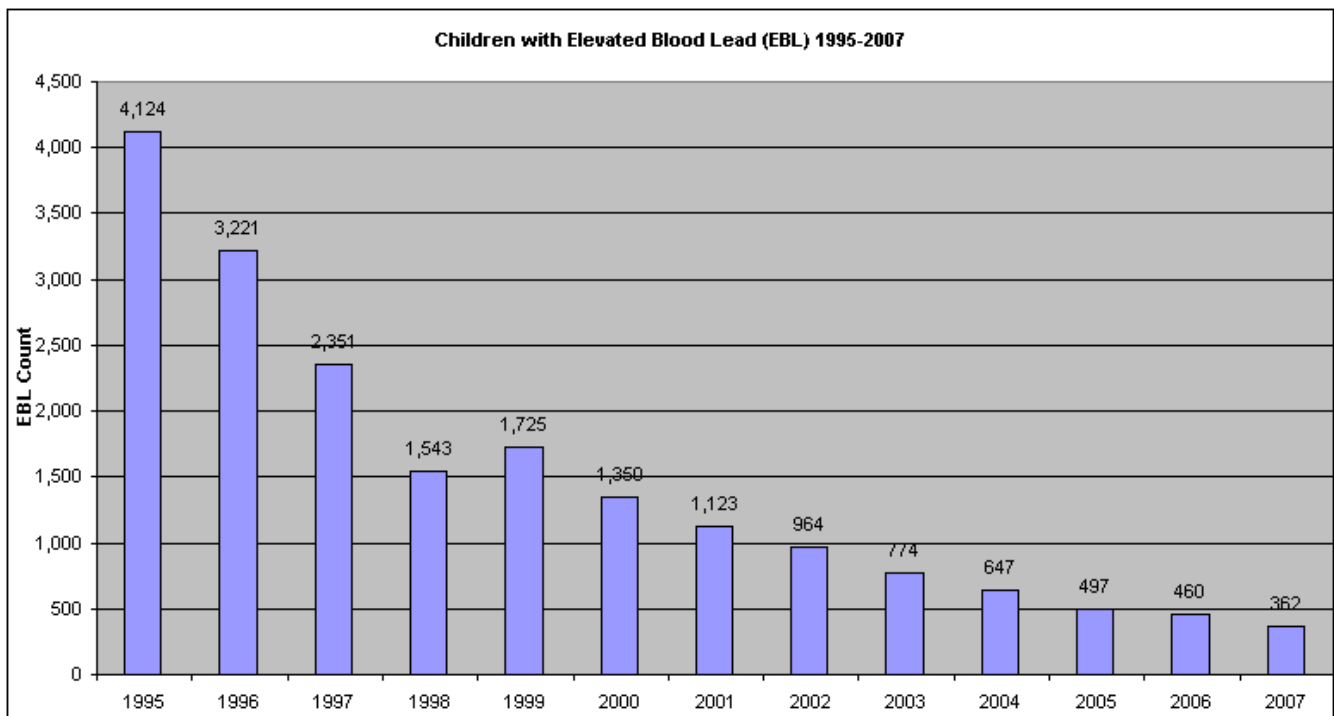
## **Non-Homeless Victims of Domestic Violence**

While domestic violence is not primarily a housing issue, many of the victims of domestic violence will need secure temporary housing to protect them and their families from the perpetrator of the domestic violence. Some will not be able to return to their former homes at all and many will need help in re-establishing their lives, including job training, access to childcare, and help in locating and paying for safe housing they can afford as a newly single person or parent. We do not have good data on the numbers of non-homeless victims of domestic violence. Based on the data in the City's 2007 Continuum of Care application, we do know that there were 224 homeless households in the City's shelter system who were victims of domestic violence. We would welcome additional data and input on this issue from service providers. See also Table 1-A in Tab D of this Consolidated Plan.

## F) Lead-Based Paint Hazards

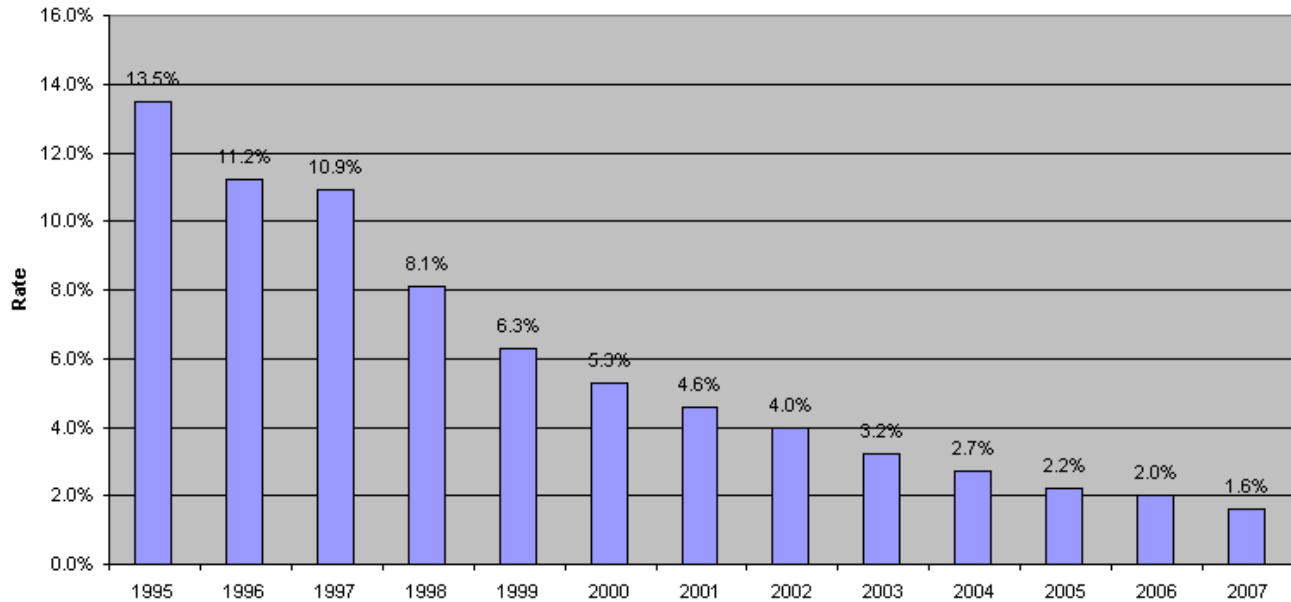
### Children With Elevated Blood Lead Levels in Boston, 1995 to 2007

Significant progress has been made in reducing childhood lead exposure in Boston. As the charts below show, there have been dramatic decreases in both the number of children under 6 with elevated blood lead (EBL) (10 or more micrograms per deciliter of blood) and the EBL rate (number of cases as a percentage of the population tested). From 1995 to 2007, the number of children with EBL has dropped more than ten fold, from 4,124 cases to just 362 cases in 2007.



Similarly, the EBL rate has declined from 13.5% of the tested population to just 1.6% in 2007. Despite this progress, elevated blood lead levels in children remains a significant problem that the City of Boston must continue to address unrelentingly. The U.S. Centers for Disease Control and Prevention calls 10 mcg/dL a “childhood lead exposure of concern”, enough in children’s bodies to slow normal growth and development and cause loss of intelligence, learning disabilities, hyperactivity, aggression and school failure. While Boston’s aggressive lead abatement and lead poisoning education programs will continue to reduce the number of children in this age group with elevated blood lead levels, any incidence of EBL is too much. For that reason, Mayor Menino and the Boston Public Health Commission have set a goal to eliminate the incidence of child lead poisoning by 2010.

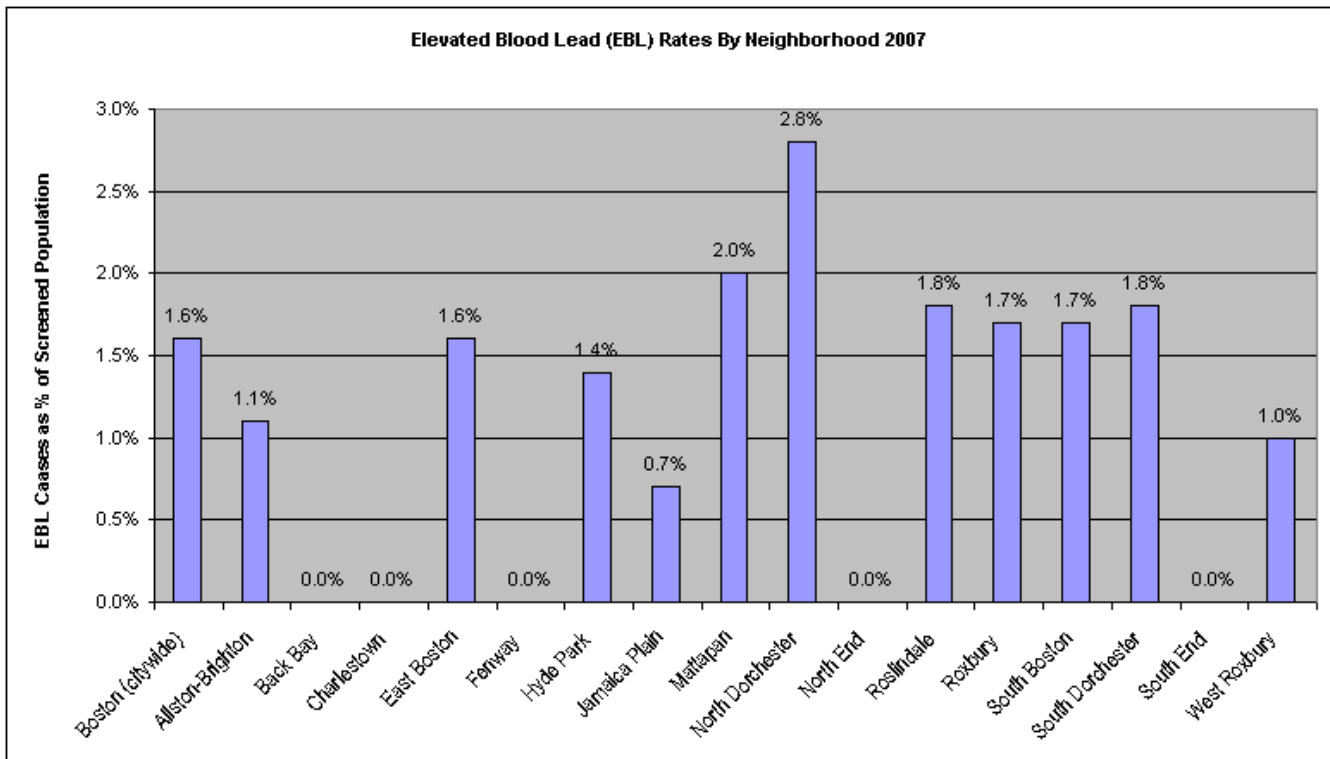
**EBL Rate (cases as % of screened population) 1995-2007**



**Children With Elevated Blood Lead Levels in Boston by Neighborhood in 2007**

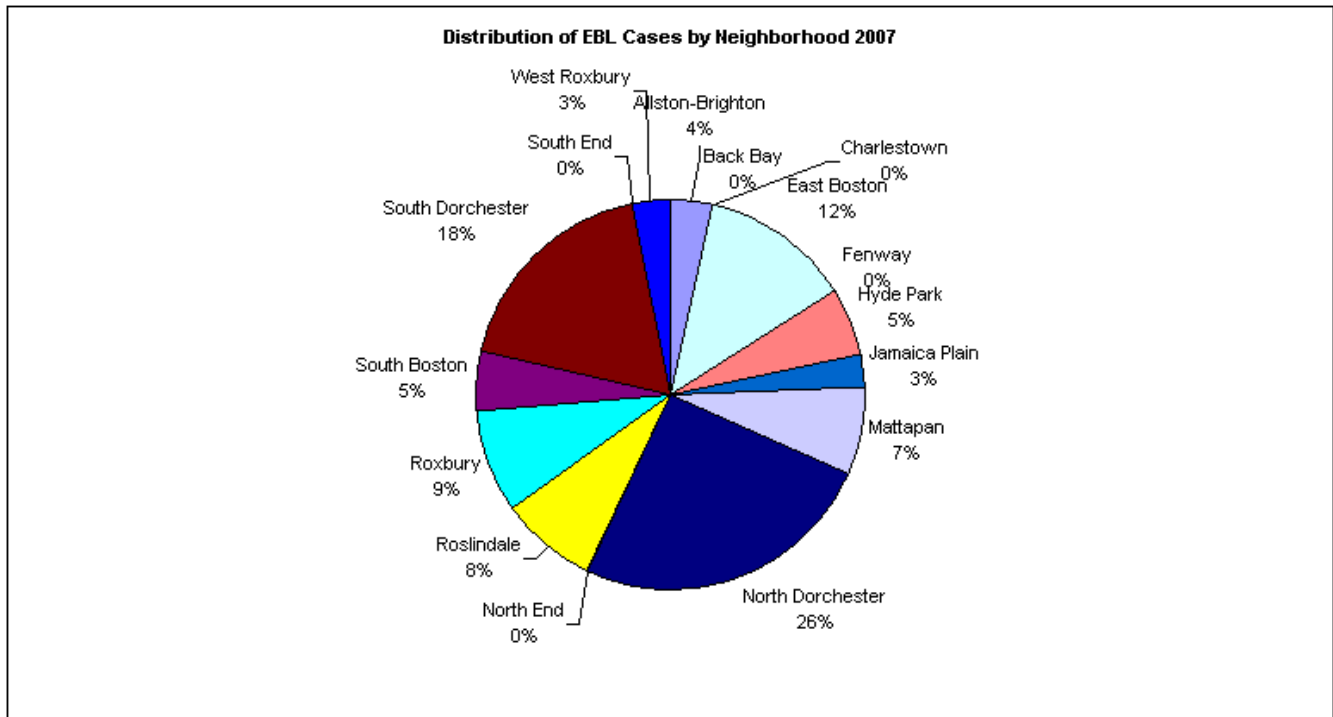
It is also important to note that despite the steep drop in the citywide prevalence of EBL in children, there are still areas of the city where the prevalence is significantly higher than the

**Elevated Blood Lead (EBL) Rates By Neighborhood 2007**



citywide rate of 1.6%. For example, the rate in North Dorchester is 2.8% and Mattapan is 2.0%

The pie chart below shows the distribution of EBL cases in Boston by neighborhood. It is striking to see that North Dorchester and South Dorchester with 26% and 18% of the EBL cases, respectively, make up 42% of all of the EBL cases in all of Boston. These two neighborhoods, along with East Boston (12%), Roxbury (9%), Roslindale (8%) and Mattapan (7%), account for 80% of all of Boston's EBL case.



### Age of the Housing Stock

Boston's housing stock is one of the oldest in the country. The age of Boston's housing stock is a major factor contributing to the risk of childhood EBL. Most of Boston's homes were constructed prior to the prohibition of lead in paint in 1978. In fact, according to the 2000 Census data, over half (53.2%) of all of Boston's occupied housing stock was built prior to 1940. The table on the next page shows that 73% (52,258 out of 71,090) of Boston's owner-occupied units were built prior to 1940 and 53% (75,187 out of 142,496) of Boston's renter-occupied units were built before 1940.

## Boston Housing Units by Year Built

Year Built	Owner occupied:	Renter occupied:	All Occupied	% of total
All Years	77,209	162,319	239,528	100.0%
Built 1999 to March 2000	274	726	1,000	0.4%
Built 1995 to 1998	671	2,278	2,949	1.2%
Built 1990 to 1994	1,186	2,966	4,152	1.7%
Built 1980 to 1989	3,618	10,158	13,776	5.8%
Built 1970 to 1979	1,848	18,475	20,323	8.5%
Built 1960 to 1969	5,342	18,533	23,875	10.0%
Built 1950 to 1959	6,186	17,164	23,350	9.7%
Built 1940 to 1949	5,826	16,832	22,658	9.5%
Built 1939 or earlier	52,258	75,187	127,445	53.2%
<b>Built before 1978</b>	<b>71,090</b>	<b>142,496</b>	<b>213,586</b>	<b>89.2%</b>

Assuming that housing units built in 1978 or later can be expected not to have used lead paint (use of lead in paint was prohibited in February of 1978), we estimate that about 213,586 or 89.2% of Boston's housing units were built before 1978 and therefore may contain at least some lead paint. Note that the Census data significantly undercounts the number of post-1978 lead-safe housing units built in Boston. Though **Leading the Way I** (2000-2003) and **Leading the Way II** (2003-2007) over 17,500 new housing units were added to Boston's housing stock, nearly doubling the number of housing units built since the use of lead paint was banned.

### Pre-1978 Housing Units Occupied by low-and moderate Income families

HUD's CHAS data and the Census data do not provide data on the number of units with lead-based paint occupied by low and moderate-income families. The best we can do is estimate the numbers from the by applying the percentage of pre-1978 owner-occupied (92.1%) and renter occupied units (87.8%) to the breakdown of household types by income level. This method results in an estimate of 33,902 low/mod renter family households and 8,125 low/mod homeowner family households who are living in pre-1978 housing units that are likely to contain lead paint.

Renter Family Households in pre-1978 housing				
Income level	small-related	large related	total	pre-1978
0%-30% of AMI	13,802	3,522	17,324	15,208
31%-50% of AMI	8,664	2,602	11,266	9,890
51%-80% of AMI	7,639	2,396	10,035	8,809
Over 80% of AMI	18,644	3,224	21,868	19,197

Owner Family Households in pre-1978 housing				
Income level	small related	large related	total	pre-1978
0%-30% of AMI	1,240	433	1,673	1,540
31%-50% of AMI	1,703	745	2,448	2,254
51%-80% of AMI	3,399	1,305	4,704	4,331
Over 80% of AMI	23,469	5,797	29,266	26,947

## PART III - Housing market analysis

### G) General Characteristics of the Housing Market

The Policy Development and Research (PD&R) Division of the City of Boston's Department of Neighborhood Development tracks housing sale price trends, rents, and foreclosure activity on a quarterly basis. These **Residential Trends** reports are posted on the City of Boston's web site at: [http://www.cityofboston.gov/dnd/U\\_Reports\\_and\\_Maps.asp](http://www.cityofboston.gov/dnd/U_Reports_and_Maps.asp) The following is a brief summary of the major trends in Boston's housing market as of 12/30/07.

#### Housing Sales

Despite the nationwide softening of the housing market over the past two years, Boston's

	ALL SALES		
	Q1 2006	Q1 2007	%Change
ALLSTON-BRIGHTON	\$355,000	\$434,800	22%
<i>Volumes</i>	163	187	15%
BACK BAY BEACON HILL	\$538,000	\$647,750	20%
<i>Volumes</i>	159	164	3%
CENTRAL	\$535,000	\$595,000	11%
<i>Volumes</i>	199	137	-31%
CHARLESTOWN	\$433,000	\$459,000	6%
<i>Volumes</i>	79	82	4%
DORCHESTER	\$365,000	\$325,000	-11%
<i>Volumes</i>	260	289	11%
EAST BOSTON	\$337,500	\$292,750	-13%
<i>Volumes</i>	110	82	-25%
FENWAY/KENMORE	\$279,900	\$317,500	13%
<i>Volumes</i>	63	40	-37%
HYDE PARK	\$350,000	\$337,500	-4%
<i>Volumes</i>	105	72	-31%
JAMAICA PLAIN	\$350,000	\$389,000	11%
<i>Volumes</i>	115	129	12%
MATTAPAN	\$365,000	\$320,000	-12%
<i>Volumes</i>	69	73	6%
ROSLINDALE	\$330,000	\$340,000	3%
<i>Volumes</i>	105	83	-21%
ROXBURY	\$350,000	\$300,000	-14%
<i>Volumes</i>	128	119	-7%
SOUTH BOSTON	\$368,000	\$370,000	1%
<i>Volumes</i>	173	181	5%
SOUTH END	\$511,000	\$548,500	7%
<i>Volumes</i>	151	139	-8%
WEST ROXBURY	\$390,000	\$374,500	-4%
<i>Volumes</i>	101	87	-14%
CITYWIDE	\$390,000	\$379,000	-3%
<i>Volumes</i>	1980	1864	-6%
<sup>1</sup> No median is calculated if there are less than 10 transactions			
** Insufficient sales data to create a reliable median			

housing market has, for the most part, remained relatively strong compared to many other locations. Citywide, the volume of sales fell by 10%, from 9250 in 2006 to 8281 in 2007. However, median sales prices only dropped by 2% \$380,000 to \$374,500. The trend varies greatly by neighborhood. Despite the general downward trend, some neighborhoods are showing an increase in sales prices while others are showing much larger decreases than the citywide average. The areas with declining markets are likely to see a larger and increasing number of foreclosures.

## Rents

Based on a monthly survey of apartments advertised for rent in the Boston Globe, the median advertised rent for apartments in Boston has increased by 16% from 1600 to \$1800 per month

	ALL RENTALS		
	2006	2007	%Change
ALLSTON-BRIGHTON	\$1,350	\$1,425	6%
	31	16	-48%
BACK BAY BEACON HILL	\$2,000	\$2,100	5%
	126	91	-28%
CENTRAL	\$2,200	\$2,400	9%
	91	66	-27%
CHARLESTOWN	\$1,725	\$1,812	5%
	26	14	-46%
DORCHESTER	\$1,300	\$1,250	-4%
	45	16	-64%
EAST BOSTON			**
	5	2	-60%
FENWAY/KENMORE			**
	7	9	29%
HYDE PARK			**
	5	2	-60%
JAMAICA PLAIN	\$1,400		**
	16	6	-63%
MATTAPAN			**
	4	4	0%
ROSLINDALE	\$1,300	\$1,000	-23%
	19	11	-42%
ROXBURY			**
	4	4	0%
SOUTH BOSTON	\$1,300		**
	51	6	-88%
SOUTH END	\$1,800	\$1,800	0%
	30	13	-57%
WEST ROXBURY	\$1,300		**
	16	9	-44%
CITYWIDE	\$1,600	\$1,800	13%
	476	269	-43%
* No median is calculated if there are less than 10 transactions			
** Insufficient data to create a reliable median			

However, we do not have much confidence in these figures as the number of properties advertised has declined significantly. We are concerned that this trend may be more a reflection of advertising of rental units in other media (internet, Craig's list, rather than an actual change in rental market trends. We are exploring other sources of data for rental trends.

### Foreclosures

Foreclosures in Boston have risen exponentially from a low of 25 in 2004 to 60 in 2005, 261 in 2006 and 703 in 2007. As of the end of December, there were 704 lender-owned (REO) properties in Boston. This is a tragedy for the individual homeowner who has lost share of the American Dream, for tenants residing in foreclosed rental properties and for the neighborhoods in which these properties are located. Because of the importance of the issue, the City has issued a separate report on foreclosures. The report is available on-line at:

[http://www.cityofboston.gov/dnd/PDFs/U\\_2007\\_Foreclosure\\_Trends.pdf](http://www.cityofboston.gov/dnd/PDFs/U_2007_Foreclosure_Trends.pdf)

Most of the foreclosures are occurring in Boston's Dorchester, Roxbury and Mattapan neighborhoods. The City has identified and targeted several areas with especially high concentration of foreclosures, abandoned and distressed properties. These are the Hendry Street area in Dorchester and the Dacia-Quincy-Magnolia Street and the Langdon Street areas.

### Abandoned Property

For the past 10 years, DND/PD&R has conducted a survey of abandoned buildings in Boston. The 2007 survey identified a total of 310 abandoned buildings, a decrease of 70% from 1044 properties in the first survey in 1997. However, at the time of the survey last summer, private mortgage foreclosures accounted for only a very small number of the properties identified as abandoned. In March 2008, the City conducted a separate survey of 508 lender-owned foreclosed properties (REOs) and found that 92 of these properties were also vacant and abandoned. We expect that the number of abandoned properties will grow over the next few years as more and more properties are foreclosed. The City recently passed an ordinance to require owners and lender to register vacant and foreclosing properties to ensure that the properties will be properly maintained until they are resold to a new owner. This report from the 2007 Abandoned property survey is available on the City's website at:

[http://www.cityofboston.gov/dnd/PDFs/U\\_2007%20Abandoned%20Buildings%20Trends.pdf](http://www.cityofboston.gov/dnd/PDFs/U_2007%20Abandoned%20Buildings%20Trends.pdf)

Additional information, including a list of the abandoned properties is available on the City's website at:

[http://www.cityofboston.gov/dnd/U\\_Abandonment\\_Survey.asp](http://www.cityofboston.gov/dnd/U_Abandonment_Survey.asp)

## Brownfields & Hazardous Waste Sites

Another often overlooked factor impacting the availability of property and the cost of developing additional housing is the large number of potential housing sites (land or buildings) that are seriously contaminated due to hazardous waste discharges. The Commonwealth of Massachusetts' Department of Environmental Protection (DEP) has identified nearly 2700 hazardous waste sites in Boston, including over 500, which are categorized as either Tier 1 or Tier 2 sites, which pose a significant threat to the environment. The hazardous waste on these sites may render the sites unsuitable for development and/or pose significant financial barriers to development due to the clean up costs. These contaminated sites may also impact or limit the development potential of adjacent parcels as well due to the migration of the contaminants or if the adjacent parcels are not large enough to be developable without the contaminated parcel. The table below summarizes the distribution of these hazardous waste sites by neighborhood. We are not able to map this data at this time because detailed information regarding the exact location of many of the sites (inaccurate or non-specific locations) is not currently available from the DEP. The Department of Neighborhood Development will be conducting additional research with DEP over the next several months so that the data can be geo-coded and mapped.

### **Boston Hazardous Waste & Brownfield Sites**

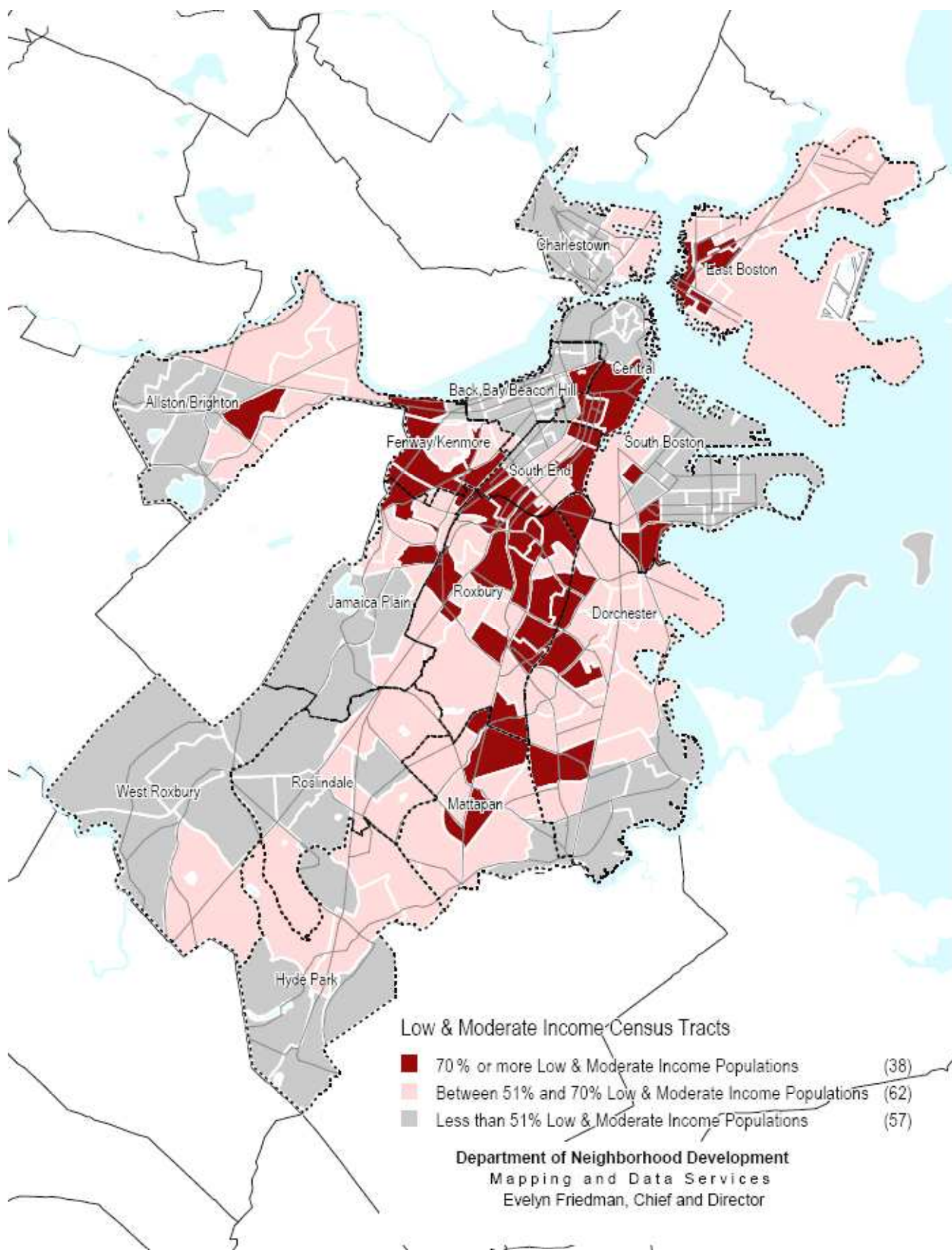
<b>Neighborhood</b>	<b>Tier 1</b>	<b>Tier 2</b>	<b>Other</b>	<b>All Sites</b>
Allston	5	14	97	116
Boston	48	128	625	801
Brighton	6	20	38	64
Charlestown	11	16	89	116
Dorchester	32	26	296	354
East Boston	21	36	454	511
Hyde Park	5	7	69	81
Jamaica Plain	8	15	76	99
Mattapan	3	12	43	58
Readville	0	2	20	22
Roslindale	5	8	61	74
South Boston	24	40	230	294
West Roxbury	8	9	65	82
<b>TOTALS</b>	<b>176</b>	<b>333</b>	<b>2163</b>	<b>2,672</b>

## **H) Areas with Concentrations of Low-Income Persons**

As part of the Consolidated Plan, the City is required to identify areas with a concentration of low-income persons. HUD has made available 2000 Census data identifying low and moderate income areas (those Census block groups and tracts in which at least 51% of the households have incomes at or below 80% of the area median income) for purposes of the Community Development Block Grant (CDBG) Program. The map on the next page shows the distribution of the low-mod census tracts in Boston's neighborhoods.

The City had anticipated that many area that had qualified as low-mod areas in the 1990 Census would no longer qualify as such due to the influx of higher income households in some of Boston's formerly lower-income neighborhoods. However, this has turned out not to be the case because the low/mod area determination is based on the proportion of persons with incomes below 80% of the metropolitan area median income. Despite the marked rise in incomes in some of Boston's poorer neighborhoods, they remain low/mod income areas because of an even sharper rise in metropolitan area median income. In fact, more areas of Boston now qualify as low/mod areas than in 1990. Boston's citywide low-mod percentage (% of households with incomes under 80% of the area median) has increased from 51% in 1990 to 56.2%

HUD requires grantees to identify areas with a "concentration of low-income persons" for the purposes of the Consolidated Plan, but leaves it up to each locality to decide how to define "concentration of low-income persons". We have decided to base our definition on the threshold criteria HUD uses for establishing Neighborhood Revitalization Strategy Areas under the CDBG program. That is, census tracts that are primarily residential and contain a percentage of low- and moderate-income residents that is not less than 70%. The map on the next page shows those census tracts that have less than 51% low-mod persons, tracts with at least 51% low mod persons but less than 70% low-mod persons, and tracts with 70% or more low-mod persons. Of the 157 census tracts in Boston, 57 or 36% are non low-mod and 100 or 64% are low-mod tracts. There are 38 tracts (24%) with a low-mod percentage of 70% or more and are therefore defined as having a concentration of low income persons for the purposes of the Consolidated Plan.



## I) Areas with Concentrations of Racial/Ethnic Groups

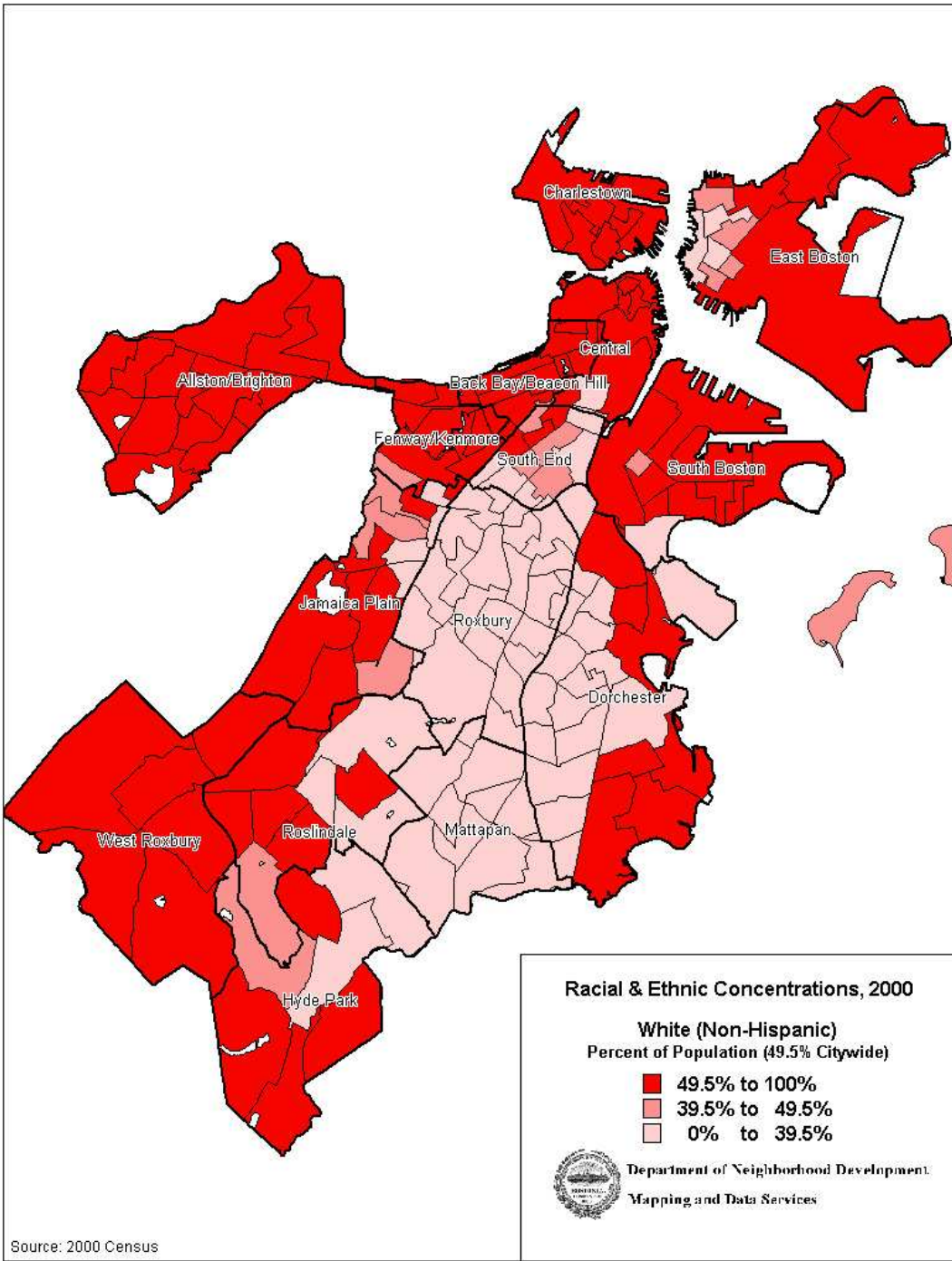
As of the 2000 Census, fewer than 50% of Bostonians categorize themselves as white (non-Hispanic). From 1990 to 2000, non-white racial and ethnic groups increased in population by 29%. At the same time, Boston's white population fell by 19%. While Boston's black population remained steady at 23.8%, there was a large increase in the percentage of Hispanic and Asian residents, which increased 37% and 48% respectively. This is in due in large part to an increase in the number of recent immigrants moving into the city, a pattern seen in cities across America.

<b>Boston's Population by Race and Ethnicity</b>						
<b>Racial or Ethnic Group</b>	<b>Boston Population (2000)</b>	<b>Boston Percent (2000)</b>	<b>Boston Percent (1990)</b>	<b>U.S. Percent (2000)</b>	<b>U.S. Percent (1990)</b>	<b>Concentration Threshold (2000)</b>
White*	291,561	49.5%	59.0%	69.1%	75.6%	N/A
Black *	140,305	23.8%	23.8%	12.1%	11.7%	33.8%
Hispanic	85,089	14.4%	10.8%	12.5%	9.0%	24.4%
Asian or Pacific Islander*	44,280	7.5%	5.2%	3.7%	2.8%	17.5%
American Indian *	1,517	0.3%	0.3%	0.7%	0.7%	10.3%
Other *	8,215	1.4%	1.0%	0.2%	0.1%	11.4%
Two or more races *	18,174	3.1%	--	1.6%	--	13.1%
<b>Total Population</b>	<b>589,141</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	

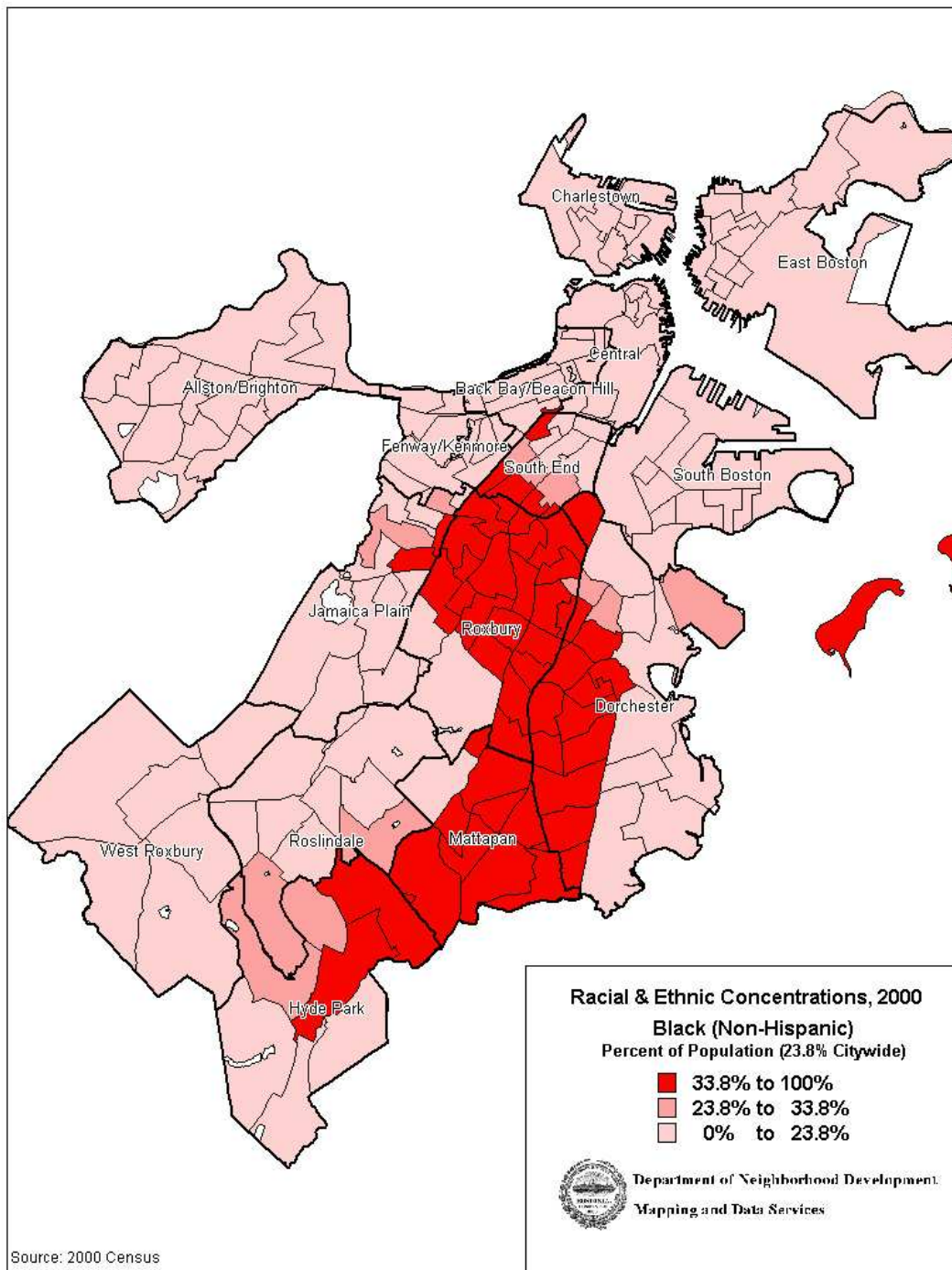
\* Non-Hispanic

For purposes of the Consolidated Plan, the City has defined areas of racial/ethnic concentration as those census tracts with a percentage that is disproportionately greater (10% or more) than the citywide average for that particular racial or ethnic group. The maps on the following pages show those areas of concentrations of Boston's largest racial and ethnic groups.

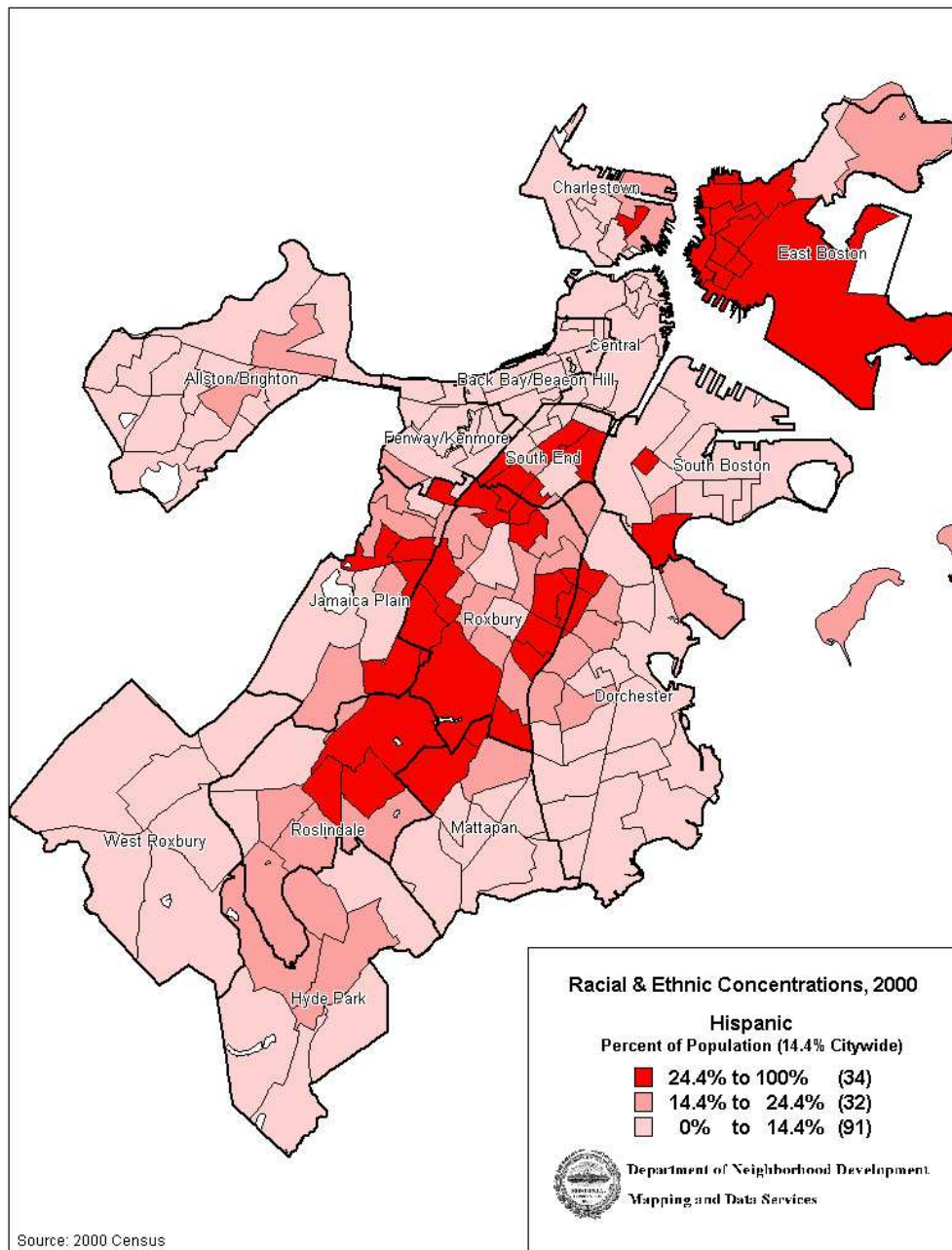
Map 1 on the following page shows those areas where the white, non-Hispanic population is greater than or less than what is expected. The lighter colored areas reflect the areas with the highest concentration of non-white residents.



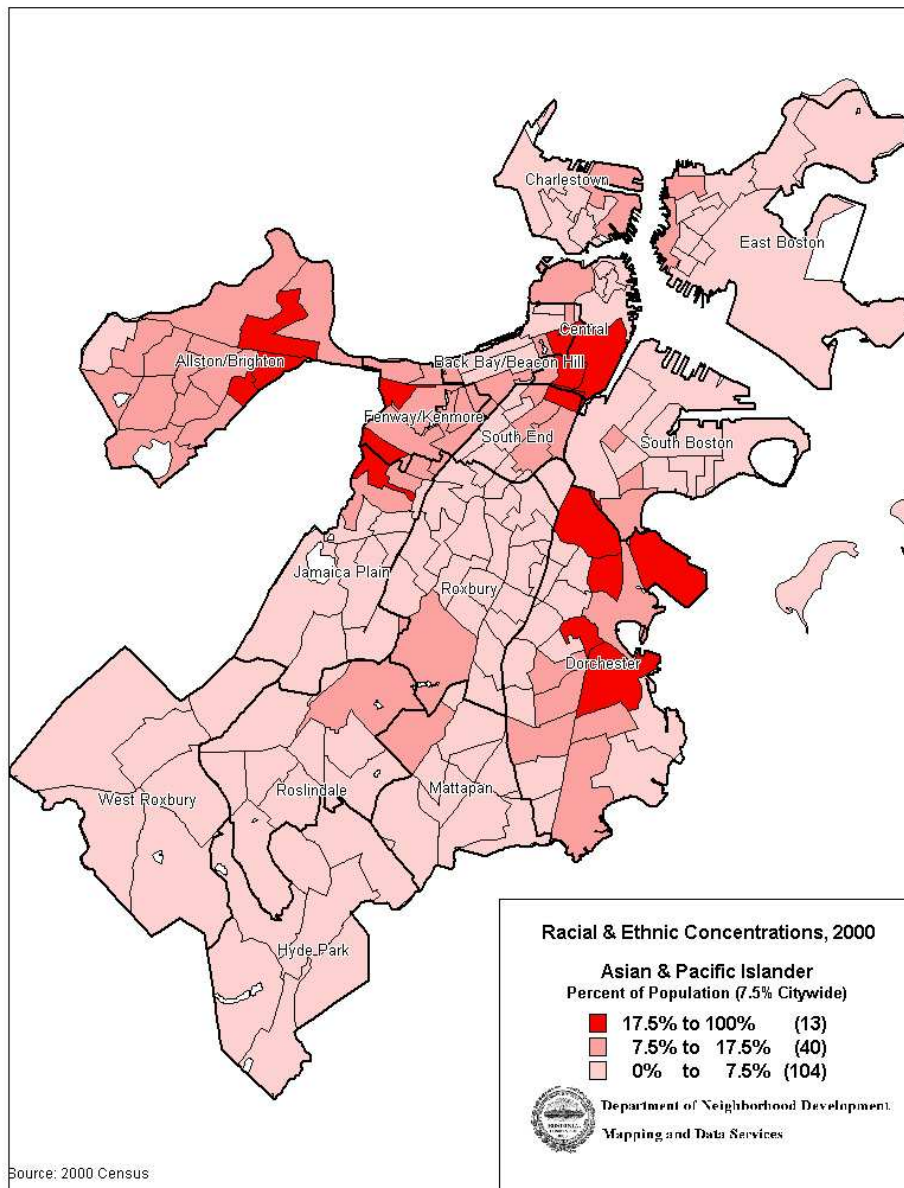
Map 2 (below) reveals that black residents of Boston continue to be concentrated in Roxbury, Mattapan and parts of Dorchester. There have been some changes in the pattern, in that there is a higher concentration of black residents in Hyde Park, and black residents are less concentrated in the South End (with the exception of Tent City), Mission Hill and Harbor Point.



Map 3 (below) depicts Boston's Hispanic population, which is concentrated in several sub-neighborhoods around the city. These concentrations include East Boston, the Villa Victoria section of the South End, the Madison Park, Dudley triangle and Egleston Square areas of Roxbury, the back of Mission Hill, and in Roslindale. This pattern can be attributed in part to the fact that immigrants from particular portions of Latin America settle in different parts of the City.



Map 4 (below) shows the distribution of Boston's Asian and Pacific Islander population. In 1990, Chinatown was the only area in which Asians were concentrated. In 2000, Asian concentrations can be found in Allston, Chinatown, Dorchester, The Fenway and Mission Hill. While Chinese make up the largest proportion of the Asian population in Boston, the concentration in Dorchester is largely Vietnamese.

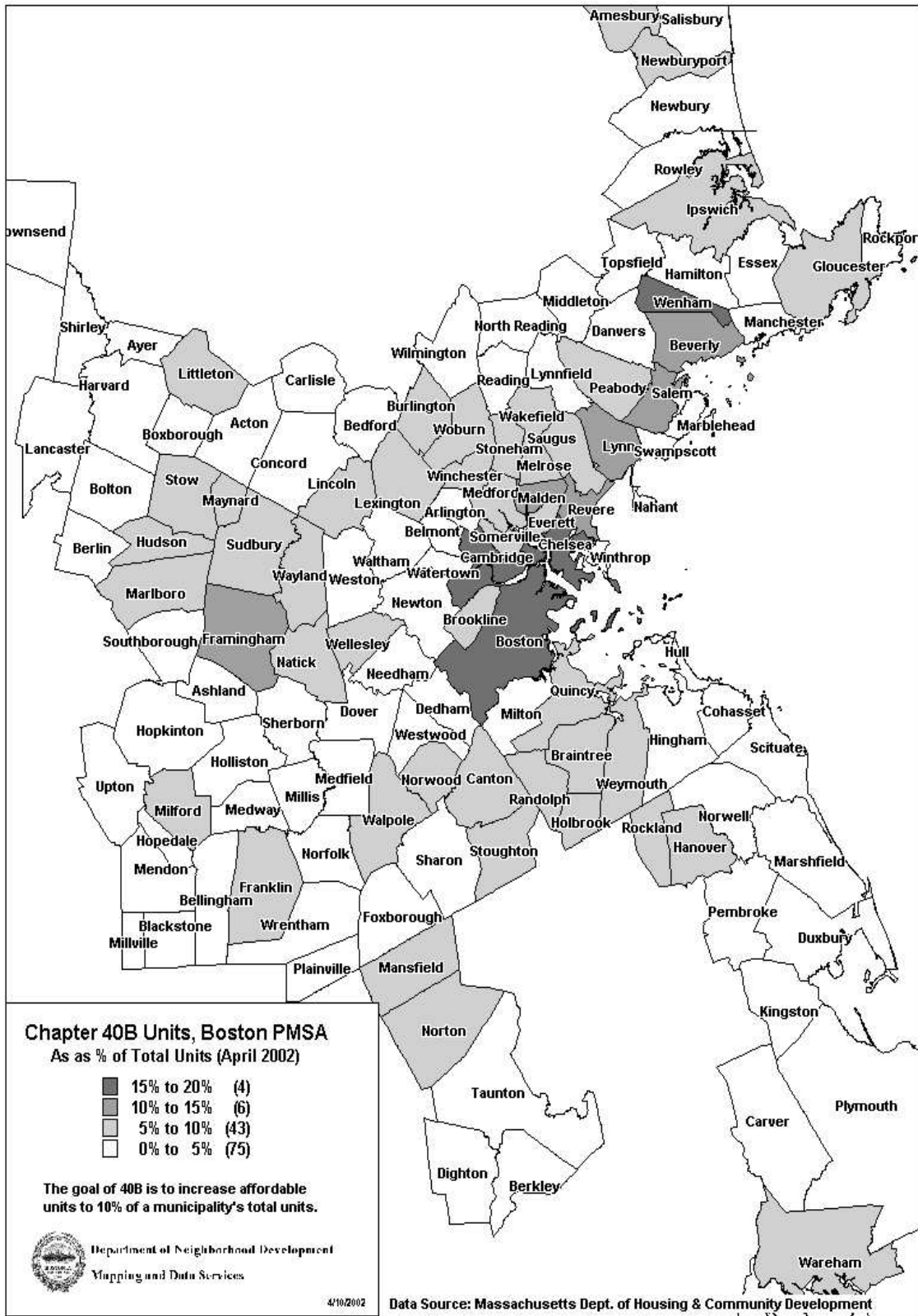


There were no concentrations of American Indian residents or of those identifying as being a part of two or more racial/ethnic categories. There was a concentration of residents who identified themselves as “other race” in an area near Uphams Corner in Dorchester and along Dudley Street in Roxbury. A large number of Cape Verdeans live in these areas, and there is no clear-cut category in the census that accommodates this ethnic group.

## **J) Public and Assisted Housing Inventory**

The Policy Development and Research Division of the City of Boston's Department of Neighborhood Development is in the process of updating the inventory and creating a comprehensive database of affordable housing within the City of Boston. We are also compiling data on the geographic distribution of affordable housing units within the Boston Metropolitan Area and across neighborhoods within the City of Boston.

According to the Commonwealth of Massachusetts' (Chapter 40-B) subsidized housing inventory, 49,149 or 19.63% of Boston's 250,367 year round housing units qualify as subsidized housing compared with a state-wide average of just 8.39%. Boston accounts for 9.9% of the state's total housing stock, but it accounts for 23.2% of the state's stock of subsidized housing units. Boston is one of only 9 municipalities in the Boston Metropolitan Area which have met or exceeded the state-wide Chapter 40-B goal of 10% subsidized housing. Only 27 of the state's 351 municipalities have met or exceeded this goal. The map on the next page shows the distribution of Chapter 40-B subsidized housing units within the Boston metropolitan area.



## Geographic Distribution of Affordable Housing by Neighborhood

Roxbury and the South End have the highest number of affordable housing units in the city, with a combined total equaling 32% of the City's affordable housing stock. This is reflected in the fact 41.6% of the total housing units in each neighborhood is affordable. The concentration in both neighborhoods is due to a mixture of large public housing, Section 8 Project-Based, and non-profit sponsored developments. Neighborhoods such as Back Bay/Beacon Hill, Hyde Park and West Roxbury contain few public housing units and there has been limited non-profit housing activity.

Though much of the concentration of affordable housing is linked to older projects, many new projects are in Roxbury and Dorchester because of the availability of city owned and/or affordable land and buildings. A number of affordable units are being added in more central locations through Mayor Thomas Menino's Inclusionary Zoning program. In this program, large developments must include at least 10% affordable units, or payment is made to create affordable units at another location. As Chapter 40B requires that at least 25% of a units be affordable in a project, these units do not appear in the 40B affordable housing inventory.

Planning District	Number of Projects	Number of Units	Year Round Housing Units	Percent of Units
Allston/Brighton	36	3,854	30,897	12.5%
Back Bay/Beacon Hill	12	948	17,018	5.6%
Central	23	2,469	14,180	17.4%
Charlestown	12	2,180	7,709	28.3%
Dorchester	92	4,374	32,977	13.3%
East Boston	24	2,394	15,060	15.9%
Fenway/Kenmore	26	2,055	13,481	15.2%
Hyde Park	10	832	11,902	7.0%
Jamaica Plain	48	4,118	16,045	25.7%
Mattapan	44	2,098	13,079	16.0%
Roslindale	16	1,854	13,213	14.0%
Roxbury	202	9,260	22,247	41.6%
South Boston	19	3,135	14,992	20.9%
South End	86	6,324	15,204	41.6%
West Roxbury	8	1,349	12,364	10.9%

Source: 2000 Census count of year-round occupied housing units & 2001 State Chapter 40B affordable housing data.

Note: There are a large number of projects that consist of scattered sites that can be located in as many as three Planning Districts. For this reason, all numbers are approximations but assessing information was used to assist in allotting the units to a particular Planning District.

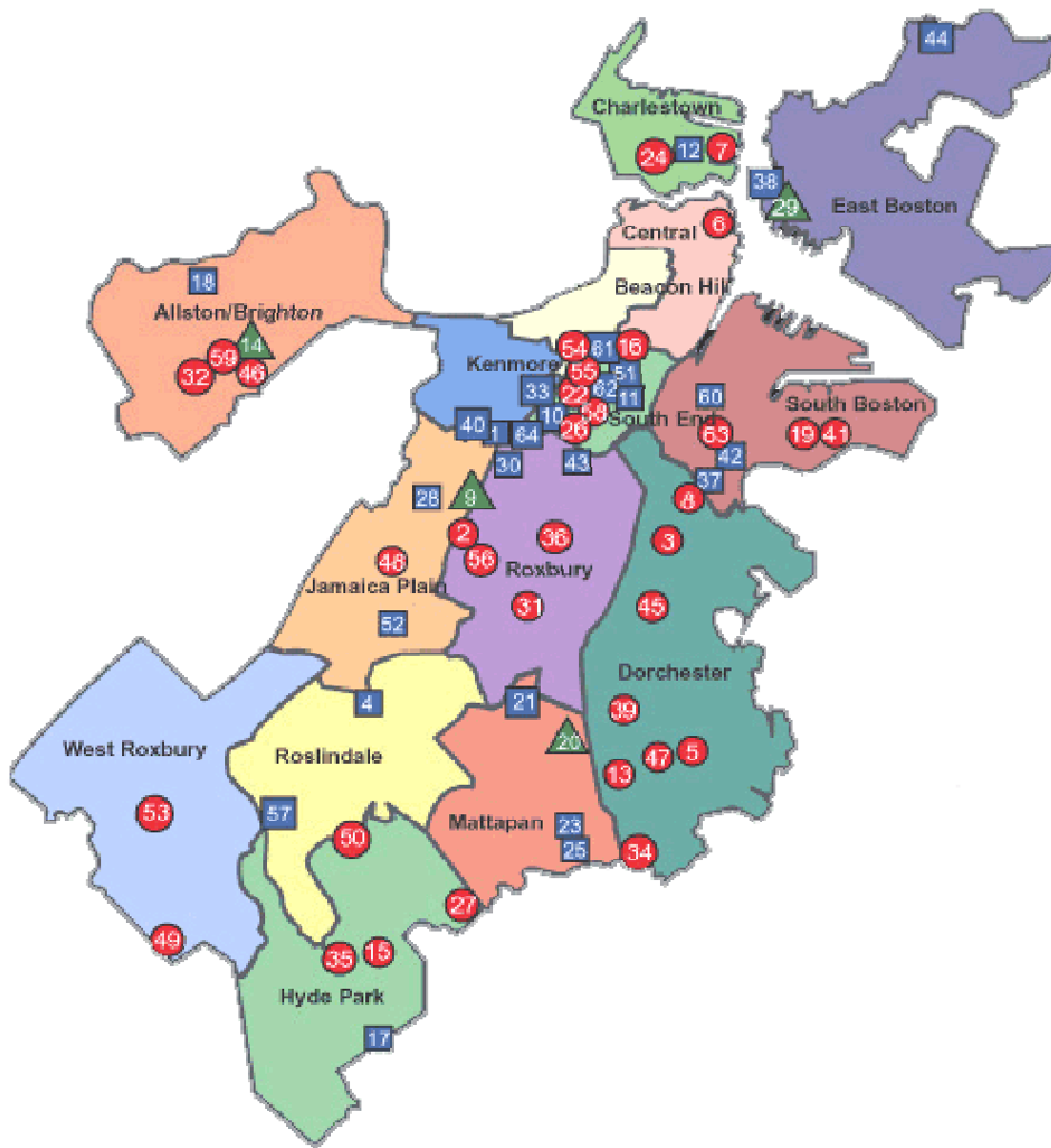
## Public Housing

The Boston Housing Authority is a public agency that provides subsidized housing to low and moderate income individuals and families. Public housing serves households with incomes at or below 80% of area median while Section 8 Housing Choice Voucher Program serves households with up to 50% of area median for initial eligibility. At least 75% of Section 8 vouchers go to households that have incomes less than 30% of area median. The Authority receives federal and state assistance in order to operate its programs and, as such, is governed by any applicable housing regulations issued by the U.S. Department of Housing and Urban Development and the Massachusetts Department of Housing and Community Development. The Boston Housing Authority's programs and policies are consistent with the City of Boston's Consolidated Plan. For more information regarding the BHA's current programs and policies consult the BHA Annual and Five Year Plans available at [www.bostonhousing.org](http://www.bostonhousing.org) or contact the BHA Planning Department, 52 Chauncy Street, Boston, MA 02111.

The Boston Housing Authority has 64 developments: 37 are designated as elderly/disabled developments and 27 are designated as family developments. The BHA currently owns approximately 14,000 units of housing in Boston and houses about 27,000 people under the public housing program. Public housing accounts for about 5.5% of Boston's 250,367 year round housing units and about 28% of Boston's affordable housing units. The implementation of the 1998 Quality Housing and Work Responsibility Act of 1998 requires the BHA to design an admissions policy to provide for deconcentration of poverty and income mixing by bringing higher income tenants into lower income developments and lower income tenants into higher income developments. The City supports the BHA's efforts to diversify the mix of lower income households in public housing and increase the number of working poor families as part of a broader strategy to reduce the concentration of poverty in the City. The BHA's has recently adopted a new policy document (see Tab U) outlining their plans to rehabilitate and redevelop some of their older developments into less dense and more desirable mixed-income communities. In some cases, the proposed redevelopment will result in the reduction in the number of units. For example, the Franklin Hill redevelopment will transform the 366-unit "superblock" of severely distressed housing into an attractive 276-unit community of new townhouses and mid-rise apartment buildings. More details are available from the BHA.

In addition to public housing units, the BHA administers approximately 11,000 rental assistance vouchers that allow families to rent in the private market and apply a subsidy to their rent. With this assistance, residents are able to pay approximately 30-40 percent of their income toward rent and the BHA pays the remainder. The BHA helps provide housing to approximately 25,000 people under this program.

On the following page is a map showing the locations of the BHA's family and elderly/disabled public housing developments. Tables on the two pages following the map list the BHA's elderly/disabled and family public housing developments with the number of available units and indicates whether or not development is covered by the BHA's capital funding program.



**Legend:** Red circle = Elderly/Disabled Development; Green triangle = Family and Elderly/Disabled Development; Blue square = Family Development

1	Alice Taylor	17	Fairmount	33	Lenox	49	Rockland
2	Amory Street	18	Faneuil	34	Lower Mills	50	Roslyn
3	Annapolis	19	Foley	35	Malone	51	Rutland
4	Archdale	20	Franklin Field	36	MLK Apts.	52	South St.
5	Ashmont	21	Franklin Hill	37	M.E. McCormack	53	Spring St.
6	Ausonia	22	Frederick Douglass	38	Maverick	54	St. Botolph
7	Basilica	23	Gallivan Blvd.	39	Meade	55	Torre Unidad
8	Bellflower	24	General Warren	40	Mission Main	56	Walnut Park
9	Bromley Park	25	Groveland	41	Mnsgr. Powers	57	Washington Beech
10	Camden	26	Hampton House	42	Old Colony	58	Washington Manor
11	Cathedral	27	Hassan	43	Orchard Gardens	59	Washington Street
12	Charlestown	28	Heath	44	Orient Hts.	60	West Broadway
13	Codman	29	Heritage	45	Pasciucco	61	West Concord
14	Commonwealth	30	Highland Park	46	Patricia White	62	West Newton St.
15	Davison	31	Holgate	47	Peabody	63	West Ninth St.
16	Eva White	32	J.J. Carroll	48	Pond St.	64	Whittier St.

## Boston Housing Authority Elderly and Disabled Housing Developments

Project Name	Available Units March 2003	CFP Covered
Amory Street	185	Y
Annapolis Street	55	Y
Ashmont Street	53	Y
Ausonia Homes	99	Y
Basilica	5	N
Bellflower Street	113	Y
Codman Apartments	104	Y
Davison	46	Y
Eva White	101	Y
Foley Apartments	95	Y
Franklin Field Elderly	61	N
Frederick Douglass	76	Y
General Warren	94	Y
Groveland	60	Y
Hampton House	76	Y
Hassan Apartments	99	Y
Heritage Apartments	298	Y
Holgate Apartments	80	Y
John J. Carroll	63	Y
Lower Mills	179	Y
Malone Apartments	104	Y
Meade Apartments	39	Y
MLK Towers	102	Y
Monsignor Powers (L Street)	67	N
Pasciucco	85	Y
Patricia White	223	Y
Peabody Square	101	Y
Pond Street (M. Collins)	43	Y
Rockland Towers	69	Y
Roslyn Apartments	118	Y
Spring Street	103	Y
St. Botolph Street	132	Y
Torre Unidad	192	Y
Walnut Park	159	Y
Washington Manor	65	Y
Washington Street	81	N
West Ninth Street	83	Y
<b>Total Elderly Public Housing</b>	<b>3708</b>	

## Boston Housing Authority Family Housing Developments

Project Name	Available Units March 2003	CFP Covered
Alice Taylor	366	Y
Archdale	280	N
Broadway	483	N
Bromley Park	554	Y
Camden Street	70	N
Cathedral	413	Y
Charlestown	1108	Y
Commonwealth	391	Y
Fairmount	199	N
Faneuil	254	N
Franklin Field	346	Y
Franklin Field Family	40	N
Franklin Hill	365	Y
Gallivan Boulevard	248	N
Heath Street	228	Y
Highland Park	26	Y
Lenox Street	305	Y
Mary E. McCormack	1016	Y
Maverick	411	Y
Mission Main	535	Y
Old Colony	841	Y
Orchard Commons	76	Y
Orchard Gardens	331	Y
Orient Heights	328	N
Rutland	13	Y
South Street	130	N
Washington Beech	265	Y
West Newton Street	134	Y
Whittier Street	199	Y
705-6 Condominiums	135	N
<b>Total Family Public Housing</b>	<b>10,090</b>	

## **Privately-Owned Assisted Housing**

Most (77%) of Boston's affordable housing stock consists of publicly-subsidized but privately-owned (non-profit or for-profit) properties, with non-profits taking the lead in creating the newest affordable housing developments. 74% of the privately-owned affordable housing units are in family housing and are generally unrestricted in terms of family type. Elderly family housing makes up a larger proportion of public housing stock (34%) than in privately owned developments (21%). Although there are relatively few units in developments dedicated only to persons with disabilities, units in many elderly developments are also open to persons with disabilities.

Resident Type	# of Units	% of Total
Family	27,924	74%
Elderly	8,056	21%
Mixed Family & Elderly	553	1.5%
Persons with Disabilities	1,371	3.6%
Other/Missing Data	130	< 1%
Totals	37,904	100%

## **Expiring Use Restrictions**

Many of the privately-owned affordable housing developments in Boston were developed and subsidized under Federal or state programs with affordability restrictions that expire or can be terminated by the owner after a certain period of time. Based on data provided to the City by the Community Economic Development Assistance Corporation (CEDAC), up to 5,424 units of subsidized housing are at risk of having their affordability restrictions terminated by 2010. The City has a contract with CEDAC to provide technical assistance to the City, residents, owners and non-profits to ensure the long-term affordability of as many of these at risk units as possible. The City has also sought Federal, State and local legislation and funding to preserve these much needed affordable housing units.

A list of the subsidized developments and an estimate of the number of units at risk in each development is provided in the Appendix (see Tab T).

## **K) Homeless Facilities**

### Inventory of Homeless Facilities and Permanent Housing for Individuals Families

The City of Boston's inventory of emergency shelters, transitional housing and permanent housing for homeless individuals and families is revised and updated annually as part of the City's process of developing its application to HUD under the Continuum of Care Homeless Assistance Programs. Although the FY08 Continuum of Care funding notice has not yet been issued, the City and the participants in Boston's Continuum of Care process have begun updating Boston's inventory of homeless facilities. When the updating of the inventory is completed, the FY08 Continuum of Care Housing Inventory Charts (HUD Form 40090-1) will be posted on the Consolidated Plan website as an appendix to the Consolidated Plan. IN the meantime, the inventory from the City's FY07 Continuum of Care application is provided in the Appendix (See Tab R) of this Consolidated Plan.

A list of Boston's homeless facilities is also included in the City's annual Homeless Census. Here is a link to the Winter 2006-2007 report

[http://www.cityofboston.gov/shelter/pdfs/report\\_06.pdf](http://www.cityofboston.gov/shelter/pdfs/report_06.pdf)

## **L) Special Needs Facilities & Services**

### **Facilities for Non-Homeless Persons with Special Needs**

As discussed elsewhere in this Consolidated Plan (see Tab E), most of the facilities for homeless and non-homeless persons with disabilities are funded and/or administered by one or more offices of the Commonwealth of Massachusetts. The locations and addresses of many of the Commonwealth's group homes and other facilities for persons with developmental disabilities, mental illness, and victims of domestic violence are confidential in order to protect the physical safety, privacy and/or Fair Housing rights of the individuals being served. Anyone interested in more information on the available facilities and services is encouraged to contact the appropriate state agency (Dept. of Mental Retardation, Dept. of Mental Health, etc).

Public housing for the elderly and persons with disabilities are listed in the section above on Public and Assisted Housing (see Tab J).

For its Consolidated Plan, the Department of Housing and Community Development compiled a list of facilities by community that serve the homeless and non-homeless persons with special needs. A copy of that list is provided in the Appendix (see Tab V).

### **Facilities for Persons With AIDS/HIV**

As the administrator of the HUD Housing Opportunities for Persons With AIDS (HOPWA) funding allocation for the three-county (Suffolk, Norfolk, Plymouth) HOPWA service area, the City of Boston has placed particular emphasis on addressing the housing and service needs of persons with HIV/AIDS. With over 5000 persons living with HIV/AIDS in Boston, there is a major need for facilities addressing the wide range of housing and service needs of this population.

The AIDS Housing Corporation maintains on-line directory of facilities for persons with AIDS/HIV. The directory can be searched by agency name or geographically. The following is a list of facilities and programs serving persons with AIDS in Boston. For facilities in other communities in Boston or throughout New England please consult the on-line list.

<b><u>Program Name</u></b>	<b><u>Neighborhood</u></b>	<b><u>Facility Type</u></b>	
<u>123 Crawford Street</u>	Boston - Roxbury	Permanent	Congregate
<u>Amory Street Community</u>	Boston - Jamaica Plain	Permanent	Congregate
<u>Assisted Living Program</u>	MA - Statewide	Permanent	Scattered Site
<u>Bowdoin Manor</u>	Boston - Beacon Hill	Permanent	Congregate
<u>Cathedral Housing Program</u>	Boston - South End	Permanent	Congregate
<u>Cedar House</u>	Boston - Mattapan	Permanent	Congregate
<u>Comunidad de Walnut Park</u>	Boston - Roxbury	Permanent	Congregate
<u>Coventry Street</u>	Boston - Roxbury	Permanent	Congregate

<u>Huntington at Symphony</u>	Boston - Fenway	Permanent	Congregate
<u>Joseph McAllaster House</u>	Boston - South End	Permanent	Congregate
<u>Joy Street</u>	Boston - Beacon Hill	Permanent	Congregate
<u>LAKAY Project</u>	Boston - Dorchester	Permanent	Scattered Site
<u>Living and Recovering Community (LARC)</u>	Boston - Jamaica Plain	Transitional	Congregate
<u>Nazareth Residence</u>	Boston - Roxbury	Transitional	Congregate
<u>Proyecto Opciones</u>	Boston - South End	Transitional	Scattered Site
<u>Rental Start Up Program</u>	MA - Statewide		
<u>River Street Community</u>	Boston - Mattapan	Permanent	Congregate
<u>Robert McBride House</u>	Boston - Fenway	Permanent	Congregate
<u>Rockwell House</u>	Boston - Dorchester	Permanent	Congregate
<u>Roof Over Our Families (ROOF)</u>	Boston	Transitional	Scattered Site
<u>Rosie's Place</u>	Boston - Dorchester	Permanent	Congregate
<u>Safe Harbor Program</u>	Boston		
<u>School Street Program</u>	Boston - Jamaica Plain	Permanent	Congregate
<u>Seton Manor</u>	Boston - Brighton	Permanent	Congregate
<u>Sheila Daniels House/Edgewood</u>	Boston - Roxbury	Permanent	Congregate
<u>Sheila Daniels House/Walnut Ave</u>	Boston - Roxbury	Permanent	Congregate
<u>SPAN Inc.</u>	Boston - Downtown	Transitional	Congregate/Scattered Site
<u>SRO Collaborative</u>	Boston - South End	Permanent	Congregate
<u>Talbot Bernard Housing</u>	Boston - Dorchester	Permanent	Congregate
<u>Ummi's</u>	Boston - Roxbury	Transitional	Congregate
<u>Victory Transitional House</u>	Boston - Dorchester	Transitional	Congregate
<u>Women's Hope Transitional</u>	Boston - Dorchester	Transitional	Congregate

## PART IV - Strategic plan

### **M) Affordable Housing Strategy**

In October of 2000, Mayor Menino issued **Leading the Way: A Report on Boston's Housing Strategy, FY2001-FY2003**. This three-year campaign (7/1/00-6/30/03) unified and focused all of the City's housing agencies around a common strategy to advance the following key objectives: to produce new housing at all income levels and preserve as much of the City's affordable housing as possible. In order to support this strategy, Mayor Menino committed \$33 million in City revenues from the sale of surplus properties.

Major goals of the **Leading The Way** plan included:

- Create 7,500 new units over three years – build 4,300 units in private market rate developments, reclaim all of the remaining 1,100 units of vacant public housing, and create 2,100 new units in City-sponsored affordable housing developments
- Preserve 5,342 affordable rental units in at-risk State- and Federally-financed developments
- Preserve 3,000 units of housing in owner-occupied buildings
- Assist 2,000 renters become first-time homeowners
- Raise \$33 million in new revenues for affordable housing through the sale of surplus municipal assets
- Make 1,000 City-owned lots available for housing development
- Reduce the number of abandoned houses by half
- Challenge the State and Federal governments to renew their commitment to the housing issue after years of decline.

A complete version of the **Leading The Way Strategy Report** and/or the **Leading the Way Completion Report** can be downloaded at the following Web address: [http://www.ci.boston.ma.us/dnd/D\\_Neighborhood\\_Housing\\_Reports.asp](http://www.ci.boston.ma.us/dnd/D_Neighborhood_Housing_Reports.asp).

This was followed by **Leading the Way II**, a successful four year campaign to create 10,000 new units of housing, including 2100 additional affordable housing units. Leading the Way II was completed in June of 2007. The final Report on the initiative is available on the City's website at:

[http://www.cityofboston.gov/dnd/PDFs/LTW\\_Completion\\_report\\_Jan\\_08.pdf](http://www.cityofboston.gov/dnd/PDFs/LTW_Completion_report_Jan_08.pdf)

**Complete the Build-out of the Leading the Way Project Pipeline:** The City plans to utilize the remaining Leading the Way funds, most of its Federal FY08 HOME funds and substantial amounts of the FY08 CDBG funds to complete the construction of the Leading the Way projects which are permitted by 6/30/07.

**Leading the Way III:** While the City is still in the process of developing **Leading the Way III**. However, we have identified two major priorities: **Homelessness** and **Foreclosures**. In his City FY2009 City operating budget request, the Mayor has proposed \$5 million in new City funding to support Leading the Way III for our HUD Program Year 2008 (7/1/2008 – 6/30/2009). Much of the transition from LTWII to LTWIII has focused on neighborhood stabilization. Boston has not escaped the national increase in mortgage foreclosures. LTWIII resources will be used for foreclosure prevention counseling, facilitating opportunities for loan modifications and redevelopment of foreclosed properties. LTWIII also target homelessness, focusing on identifying permanent housing for families and individuals now living in shelters. Leading the Way III will also highlight housing opportunities for Boston's workforce. Attracting and retaining a diverse and competitive workforce is critical to the City's economic development. In Program Year 2008 (City Fy09), the City will complete its demographic projections for the next decade, and with its development partners, initiate new projects at meeting its workforce housing requirements.

## **New Initiatives**

**Foreclosure Intervention and Prevention:** The number of mortgage foreclosures has risen sharply over the past three years, from an all-time low of just 25 foreclosures in 2004, to 60 in 2005, 261 in 2006, and 703 in 2007. In response, the City's Department of Neighborhood Development has significantly expanded its foreclosure intervention and prevention activities. DND has budgeted over \$1,000,000 to provide foreclosure counseling and assistance to over 2000 households through DND's staff and through a network of five non-profit foreclosure counseling agencies, including the Ecumenical Social Action Committee (ESAC), Mattapan Family Services, Nuestra Comunidad, Urban Edge and ACORN. The City's outreach and counseling efforts are targeted to homeowners who have either already received a foreclosure petition or who have a risky mortgage with one of the lenders with a track record of making high cost loans or a large number of foreclosures. In addition, the City is also committing \$140,000 in CDBG funds to the Rental Housing Resource Center for expanded outreach, counseling and assistance to tenants in foreclosed properties. Finally, the City has also initiated a Foreclosure Intervention Emergency Loan Fund to provide financial assistance to homeowners who need help in paying off arrearages or refinancing a troubled mortgage. Components of the Foreclosure Intervention and Prevention Initiative are included in the City's **Homebuyer Technical Assistance Program** and the **Rental Housing Resource Center Housing Counseling Program** described in the programs section of this Action Plan.

**Energy Star Housing:** As part of the City's strategy to address high home heating and energy costs and to reduce the housing cost burden for lower-income homeowners and renters, the Department of Neighborhood Development has adopted the use of Energy Star standards in its housing construction and rehabilitation programs. For projects involving new construction and substantial rehabilitation we are requiring the use of Energy Star materials and appliances. For projects involving limited rehabilitation, any systems which are rehabilitated or replaced must be Energy Star compliant. We are also expanding education regarding energy efficiency and Energy Star homes in our retail homebuyer and homeowner rehabilitation programs.

**Continue Current Homebuyer, Homeowner Rehabilitation and Lead Safe Programs:** The City plans to continue the existing homebuyer counseling and homebuyer financial assistance programs with slightly reduced funding and output levels over the next five years. The City also plans to continue to provide assistance to lower-income homeowners to rehabilitate and control lead hazards in their existing homeowner-occupied properties.

**Priority Housing Needs and Investment Goals:** The chart below summarizes Boston’s Housing Goals for the next five years and the one-year goals for the first year of this five-year Consolidated Plan. The Five year and one year goals may need to be amended once the City completes the **Leading the Way III** Housing Plan. The specific goals for years two through five will be set in conjunction with the development of each year’s Action Plan after the funding allocations for that year are known and the previous year’s performance has been evaluated and any adjustments to individual programs budgets and goals have been made. Also, the goals for the Severely Mentally Ill and Developmentally Disabled are Boston’s pro-rata share of the Commonwealth’s goals. The City does not plan to fund or manage the development of those programs.

**Table 2A  
Priority Housing Needs/Investment Plan Goals**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>Renters</b>	700	140				
0 - 30 of MFI	200	40				
31 - 50% of MFI	400	80				
51 - 80% of MFI	100	20				
<b>Owners</b>	500	100				
0 - 30 of MFI	50	10				
31 - 50 of MFI	150	30				
51 - 80% of MFI	300	60				
<b>Homeless*</b>	600	120				
Individuals	250	50				
Families	350	70				
<b>Non-Homeless Special Needs</b>	1096	218				
Elderly	150	30				
Frail Elderly	100	20				
Severe Mental Illness	204	40				
Physical Disability	275	55				
Developmental Disability	204	40				
Alcohol/Drug Abuse	54	11				
HIV/AIDS (EMSA)	109	22				
Victims of Domestic Violence	N/A	N/A				
<b>Total</b>	2896	578				
<b>Total Section 215</b>	550	110				
212 Renter	350	70				
215 Owner	200	40				

\* Homeless individuals and families assisted with transitional and permanent housing

## **Barriers to Affordable Housing**

HUD has recently implemented a new initiative to reduce barriers to affordable housing. As part of that initiative, applicants under HUD's Super NOFA will receive additional points on their application if the jurisdiction in which the project will be located is taking steps to reduce barriers to affordable housing. A copy of the City of Boston's response to that questionnaire, outlining the steps the City has taken to date and will be taking in the future to address barriers to affordable housing is provided here. The document is updated periodically as needed. The most recent version is posted on the City's web site at

[http://www.cityofboston.gov/dnd/PDFs/U\\_BarrierRemoval27300.pdf](http://www.cityofboston.gov/dnd/PDFs/U_BarrierRemoval27300.pdf)

## **N) Continuum of Care/Homeless Assistance Programs**

### **Continue Homeless Initiatives:**

The City plans to continue its current homeless assistance programs.

Emergency Shelter Commission. The City's Emergency Shelter Commission (ESC) oversees and helps coordinate the provision of homeless services within the City of Boston. Homeless Shelters. The ESC conducts an annual homeless census and monitors homeless shelter capacity to ensure that all homeless persons in Boston have access to shelter. The Commission also works with other City departments and the Mayor's Homeless Planning Committee to obtain financial assistance and coordinate the efforts of various shelter and service providers in Boston.

Emergency Shelter. Through its Public Health Commission, the City of Boston directly administers two large emergency shelters for homeless individuals. The Long Island Shelter and the Long Shelter Annex together provide 484 beds. The Woods-Mullen shelter provides another 200 beds for homeless individuals.

Funding. In addition to the direct provision of emergency shelter, the City also provides extensive financial support for many additional shelter and supportive service programs throughout the City. The City provides funding for these programs through its annual Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) allocations and through the annual competitively-funded Continuum of Care, Shelter Plus Care, Supportive Housing Program and Section 8 Moderate Rehabilitation for SRO competitions.

Continuum of Care Plan. The City's annual Continuum of Care application is an integral part of the City's Consolidated Plan and is hereby incorporated by reference. Each year the Mayor's Homeless Planning Committee updates the City's Continuum of Care Plan as part of the process of preparing the annual application to HUD. A key part of that strategy is identifying the unmet needs or gaps in the City's Continuum of Care for both individuals and persons in families with children and, on the basis of that analysis, developing priorities for the current and future Continuum of Care applications. In the past, we have included the current year's Continuum of Care Gaps Analysis and a brief summary of the Continuum of Care strategy in the Consolidated Plan. We are unable to do so this year because the Continuum of Care funding notice was issued very late this year and the application is therefore still under development. We expect the application and updated Continuum of Care to be due to HUD in July. We plan to amend the Consolidated Plan to include the FY08 Gaps Analysis and a summary of the updated Continuum of Care after they are completed and submitted to HUD. Due to the limited funding availability for the past several years, the City's priorities for the annual Continuum of Care applications have been to obtain funding for one new permanent supportive housing project each year and to obtain sufficient Shelter Plus Care and Supportive Housing Program funds to provide renewal funding for all existing Continuum of Care programs.

Permanent Housing Units. In addition to the request for additional permanent supportive housing for the homeless to be included in the City's Continuum of Care applications, the Department of Neighborhood Development will continue its policy of requiring that 10% of the units in projects of 10-units or more and receiving financial assistance from DND be set-aside for homeless persons or persons with incomes below 30% of the area median. As part of the development of the homeless component of **Leading the Way III**, the City is exploring the feasibility of increasing the homeless set-aside percentage and/or lowering the affordability targeting from 30% of AMI to 15% of AMI.

## **O) Non-Housing Community Development Plan**

**1) Economic Development:** The City plans to continue its existing Main Streets, Commercial Real Estate Development, RESTORE and other economic development programs which have helped to revitalize Boston's neighborhood business districts and helped create or retain hundreds of jobs. In conjunction with the Boston Connects, Inc., the City plans to continue to support the implementation of the City's strategy for its federally-designated Empowerment Zone.

### **2) Other Community Development Activities**

#### **a) Public Services**

Every two years, the Office of Jobs and Community Services (JCS), a division of the Boston Redevelopment Authority / Economic Development and Industrial Corporation (BRA/EDIC), conducts a planning process and issues a request for proposals for a wide range of public service programs to address some of the economic barriers faced by Boston's low and moderate income families and individuals and to contribute to their economic self-sufficiency. Community Development Block Grant Program (CDBG) funds are made available to provide partial support for these programs and to help grantees leverage additional funding from other public and private funders such as foundations.

This year is the first year of a new two-year funding cycle for these programs. The priorities for the current funding cycle were developed through a broad-based planning process conducted over several months beginning in November of 2007. In addition to its annual internal planning process, JCS has worked closely with other City departments to achieve better coordination and integration of services for Boston residents. The proposed priorities that emerged from this process were brought to the organizations and residents of the city in a series of public meetings held in late 2007. Funded services include English as a Second Language (ESL), Homeless services, Youth Services, services for Seniors, and a wide range of counseling and other services for adults, including services for persons with disabilities.

#### **b) Abandoned Buildings and Land**

As part of its overall strategy for community development, it is important for the City to monitor and address abandoned and hazardous properties (land and buildings). These properties are a blighting influence on the City's neighborhoods and may pose a threat to the health and safety of community residents. In addition, they may endanger the economic vitality and/or revitalization of the City's commercial and residential districts. The City's goal is to get as many of these properties back in service and back on the City's tax rolls as quickly as possible. The City has developed a variety of strategies for monitoring and addressing these problem properties.

**Tax foreclosure and redevelopment:** Many, but not all, of the abandoned properties are delinquent on their property taxes. In such cases, the City can foreclose on the property for the back taxes and then sell the property to a new owner (non-profit or for-profit) who will rehabilitate or develop the property for housing, a commercial use or public open space. The Department of Neighborhood Development's Real Estate Management and Sales (REMS) Division administers several funded programs to manage and dispose of properties acquired

by the City by tax title foreclosure. REMS will clear and fence vacant lots and make any urgent repairs needed to secure buildings until the property can be either sold or routed to another division for redevelopment. These programs are detailed in the City's Action Plan.

**Mortgage Foreclosure:** In addition to property tax foreclosures, the City has begun to see increasing numbers of lender-owned mortgage foreclosures (REO) properties in some City neighborhoods. While in general the acquisition of property is not a high priority for the City, the acquisition, rehabilitation and disposition of these foreclosed properties is an important component of the City's strategy for preventing blight and economic disinvestment in these neighborhoods.

**Demolition and Environmental Abatement.** In some cases a building may be beyond repair and a threat to the safety of its residents or abutters. The Department of Neighborhood Development's Real Estate Management and Sales Division will continue to administer a demolition program to deal with such properties. Also, many of the properties that the City acquires through tax title foreclosure have significant environmental issues resulting from the hazardous waste contamination. Through the Department of Neighborhood Development's Real Estate Management and Sales Division, the City will continue to administer an environmental abatement program to assess and address the environmental hazards on City-owner property to facilitate the disposition and redevelopment of such properties. The City will continue to seek additional funding to address such environmental hazards on specific sites through the EPA's new Brownfields Assessment and Cleanup Grant programs (in conjunction with the Boston Redevelopment Authority) and HUD's Brownfields Economic Development Initiative (BEDI) program.

### **Non-Housing Community Development Priorities**

The chart on the next page summarizes the City's general non-housing community development priorities. The chart is a HUD-produced laundry list of all non-housing community development activities that are potentially eligible for CDBG funding. It is extremely difficult, if not impossible, to quantify and determine the cost of the unmet need for most of these activities. Also, the City utilizes other resources (City Capital or General Revenue) to fund many of these activities such as sidewalks, tree planting, fire stations, etc. We have assigned a relative priority level to those activities that we would normally solicit proposals for and fund with external funds (CDBG or other funds) rather than with City funds. . We have not attempted to determine the scope of the unmet need or to determine how much it would cost to fund the unmet need. In all cases, the unmet need for these services and activities greatly exceeds the available resources, making such an exercise the futile.

**Table 2B  
Priority Community Development Needs**

<b>Priority Need</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Need</b>	<b>5 Yr Goal Plan/Act</b>	<b>Annual Goal Plan/Act</b>	<b>Percent Goal Completed</b>
Acquisition of Real Property	L					
Disposition	M					
Clearance and Demolition	M					
Clearance of Contaminated Sites	H					
Code Enforcement	N/A					
Public Facility (General)	N/A					
Senior Centers	H					
Handicapped Centers	L					
Homeless Facilities	M					
Youth Centers	H					
Neighborhood Facilities	H					
Child Care Centers	H					
Health Facilities	H					
Mental Health Facilities	H					
Parks and/or Recreation Facilities	M					
Parking Facilities	M					
Tree Planting	N/A					
Fire Stations/Equipment	N/A					
Abused/Neglected Children Facilities	M					
Asbestos Removal	L					
Non-Residential Historic Preservation	L					
Other Public Facility Needs	L					
Infrastructure (General)	M					
Water/Sewer Improvements	N/A					
Street Improvements	N/A					
Sidewalks	N/A					
Solid Waste Disposal Improvements	N/A					
Flood Drainage Improvements	N/A					
Other Infrastructure	N/A					
Public Services (General)						
Senior Services	H					
Handicapped Services	M					
Legal Services	M					
Youth Services	H					
Child Care Services	H					
Transportation Services	L					
Substance Abuse Services	H					
Employment/Training Services	H					
Health Services	M					
Lead Hazard Screening	H					
Crime Awareness	H					
Fair Housing Activities	M					
Tenant Landlord Counseling	H					
Other Services						
Economic Development (General)	M					
C/I Land Acquisition/Disposition	L					
C/I Infrastructure Development	L					
C/I Building Acq/Const/Rehab	M					
Other C/I	L					
ED Assistance to For-Profit	M					
ED Technical Assistance	H					
Micro-enterprise Assistance	M					
Other						

## P) Neighborhood Revitalization Strategy Areas

In order to facilitate the use of federal funding to additional housing development and continue and support ongoing neighborhood revitalization efforts, the City plans to continue designation of the Empowerment Zone as Neighborhood Revitalization Strategy Areas under the Community Development Block Grant Program. This Empowerment Zone's Federal designation is slated to be terminated on December 31, 2009, unless HUD and/or Congress take actions to extend these designations.

### a) Empowerment Zone

In January 1999, Boston was designated an **Empowerment Zone (EZ)** by HUD. The Empowerment Zone designation carries a \$100 million dollar award over a 10-year period (\$10 million per year) and serves the same geographic area as the EEC. The goal of the EZ is to generate economic self-sufficiency for individuals, families, and communities through job creation and human development. The Zone includes 57,640 residents (1990 Census), covers 5.8 square miles and extends over sections of downtown, Chinatown, Dorchester, Jamaica Plain, Mission Hill, Roxbury, the Seaport District, South Boston and the South End.

Boston Connects, Inc. (BCI), was established in November 1999 to oversee and implement the Strategic Plan (click [here](#) to read the Plan). The Strategic Plan details Boston's approach for expanding human development. The Board of Directors includes 24 members-12 zone residents who were elected from throughout the Zone, and 12 representatives appointed by Mayor Thomas M. Menino.

The City of Boston has previously requested and received HUD approval of Boston's federally designated Empowerment Zone as a Neighborhood Revitalization Strategy NRSA area. The designation helps to facilitate housing and community development activities in the Empowerment Zone. The City is hereby requesting HUD approval to continue this designation for FFY08.

## Q) Lead-Based Paint Hazard Control

**Ending Childhood Lead Poisoning in Boston by 2010:** As shown in the **Housing and Homeless Needs** section of this document, Boston has made significant progress in reducing elevated blood lead levels and childhood lead poisoning in Boston. Building on that progress, Mayor Menino set an ambitious goal several years ago of ending childhood lead poisoning in Boston by 2010. The table below shows the progress that has been made to date and the EBL targets for the remaining three years.

Year	Actual # EBL Cases	Target # EBL Cases	Reduction Needed	Actual Reduction	% of Target Achieved?
1995	4,124				
1996	3,221	3,849	-275	-903	328%
1997	2,351	2,991	-230	-870	378%
1998	1,543	2,170	-181	-808	447%
<b>1999</b>	<b>1,725</b>	<b>1,414</b>	<b>-129</b>	<b>182</b>	<b>-142%</b>
2000	1,350	1,568	-157	-375	239%
<b>2001</b>	<b>1,232</b>	<b>1,215</b>	<b>-135</b>	<b>-118</b>	<b>87%</b>
2002	964	1,095	-137	-268	196%
2003	774	844	-121	-190	158%
2004	647	663	-111	-127	115%
2005	497	539	-108	-150	139%
<b>2006</b>	<b>460</b>	<b>398</b>	<b>-99</b>	<b>-37</b>	<b>37%</b>
2007	362	345	-115	-98	85%
2008		241	-121		
2009		120	-121		
2010		0	-120		

In order to craft a strategy to meet these goals, it is important to look carefully at the geographic distribution of EBLs, the recent trends and EBL rates to see if a citywide or more targeted strategy is required. As the table below shows, the number of EBL cases is actually

Neighborhood	#EBL 2006	#EBL 2007	% of total	EBL Rate	2008 goal	2009 goal	2010 goal
Boston (citywide)	460	362	100.0%	1.6%	241	120	0
Allston-Brighton	17	13	3.6%	1.1%	9	<5	<5
Back Bay	12	<5	n/a	0.0%	<5	<5	<5
Charlestown	11	<5	n/a	0.0%	<5	<5	<5
<b>East Boston</b>	<b>34</b>	<b>43</b>	<b>11.9%</b>	<b>1.6%</b>	<b>29</b>	<b>14</b>	<b>&lt;5</b>
Fenway	<5	<5	n/a	0.0%	<5	<5	<5
Hyde Park	42	19	5.2%	1.4%	13	6	<5
Jamaica Plain	16	10	2.8%	0.7%	7	<5	<5
<b>Mattapan</b>	<b>32</b>	<b>25</b>	<b>6.9%</b>	<b>2.0%</b>	<b>17</b>	<b>8</b>	<b>&lt;5</b>
<b>North Dorchester</b>	<b>119</b>	<b>88</b>	<b>24.3%</b>	<b>2.8%</b>	<b>59</b>	<b>29</b>	<b>&lt;5</b>
North End	<5	<5	n/a	0.0%	<5	<5	<5
<b>Roslindale</b>	<b>31</b>	<b>28</b>	<b>7.7%</b>	<b>1.8%</b>	<b>19</b>	<b>9</b>	<b>&lt;5</b>
<b>Roxbury</b>	<b>28</b>	<b>30</b>	<b>8.3%</b>	<b>1.7%</b>	<b>20</b>	<b>10</b>	<b>&lt;5</b>
<b>South Boston</b>	<b>10</b>	<b>18</b>	<b>5.0%</b>	<b>1.7%</b>	<b>12</b>	<b>6</b>	<b>&lt;5</b>
<b>South Dorchester</b>	<b>85</b>	<b>63</b>	<b>17.4%</b>	<b>1.8%</b>	<b>42</b>	<b>21</b>	<b>&lt;5</b>
South End	5	<5	n/a	0.0%	<5	<5	<5
West Roxbury	15	11	3.0%	1.0%	7	<5	<5

increasing in three neighborhoods (East Boston, South Boston and Roxbury) and the EBL rate is above the citywide rate of 1.6% in North Dorchester (2.8%), Mattapan (2.0%), South Dorchester (1.8%), and Roslindale. Extra efforts will need to be made in these neighborhoods if the 2010 goal is to be achieved.

In order to reach the goal by 2010, the City has implemented and will continue a four part strategy to reduce the incidence of children with EBLs through outreach and education, enforcement of lead paint laws, production of new lead-safe housing and reducing the number of housing units containing lead-based paint through lead paint abatement.

**Outreach and Education:** One of the most important elements of the City's strategy for reducing the number of children with elevated blood levels is outreach to and education of property owners, health care providers and parents of children of children under age six regarding the dangers of lead paint. The Boston Childhood Lead Poisoning Prevention Program at the Boston Public Health Commission conducts a wide variety of education and outreach efforts

**Enforcement** - The City's Inspectional Services Department and the Boston Public Health Commission's Childhood Lead Poisoning Prevention Program conduct housing inspections and identify units with lead paint. Owners and residents of these properties are informed of the presence of lead paint and the owner is directed to take such actions as are necessary to abate or control lead hazards in the property. Uncooperative property owners are referred to the housing for further enforcement actions.

**Housing Production** - under Mayor Menino's recently completed three-year Leading the Way I and four-year Leading the Way II initiatives, over 17,500 new units of housing have been permitted. At least 4,200 of these units will be affordable to low and moderate-income households and all of these new units will be lead safe.

**Abatement** - The Department of Neighborhood Development's Homeowner Services Division administers Boston's nationally -recognized Lead Safe Boston program. The program utilizes HUD and state funds to assist the abatement of lead hazards in existing housing. Boston was awarded approximately \$4.5 million under HUD's FY06 Lead Hazard Reduction Demonstration Grant and Lead Hazard Control Grant programs.

Lead Safe Boston resources are available citywide, but assistance is prioritized as follows:

- First priority is given to addressing lead hazards in properties citywide where a child under age 6 has been found to have an actionable blood lead level under Mass. law (EBLL  $\geq$ 15 ug/dL) and the property owner has been ordered by the court to abate the lead hazards.
- Second priority is given to abating lead hazards in properties with a child under age 6 that is located in those neighborhoods identified above for additional attention (North Dorchester, South Dorchester, Mattapan, Hyde Park, East Boston, South Boston and Roslindale.)

Output goals are established by HUD for each Lead Paint Hazard Control (LHC) and Lead Hazard Reduction Demonstration Grant (LHRD). The output goal for the period covered by this Consolidated Plan is simply derived from the aggregation of the quarterly completion benchmarks for each of the two separate active and overlapping grants the City has received under the FY06 competition.

GRANT	Term	Total award	Total Planned Units	Units through 6/30/08 (est)	Units PY2008 7/1/08 - 6/30/09	Units PY2009 7/1/09 - 6/30/10	Units PY2010 7/1/10 - 6/30/11
FY06 LHC	11/06-10/09	\$1,545,966	142	42	79	22	na
FY06 LHRD	10/06-9/09	\$3,000,000	270	86	144	40	na
FY09 LHC	tbd	tbd	tbd	tbd	tbd	tbd	tbd
FY09 LHRD	tbd	tbd	tbd	tbd	tbd	tbd	tbd
TOTAL		\$4,545,966	412	217	223	62	na

At this point in time, we cannot project output goals beyond Program Year 2009 because our current grants expire in calendar year 2009 and we do not know at this time how much (if any) funding will be available in the FY09 competitions, how much we will be able to apply for and how much we will receive.

## **APPENDICES**

**1) FY07 Continuum of Care Housing Inventory Charts (HUD Form 40090-1)**

**2)**

**PART I**

**PART II**

**PART III**

**PART IV**

**APPENDICES**