Codman Square Affordable Housing & Public Libraries Workshop

11/17/2021

Michelle Wu, Mayor
Sheila Dillon, Director of Department of Neighborhood Development
Dion Irish, Chief of Operations
David Leonard, Director of Boston Public Library
Kerrie Griffin, Director of Public Facilities Department
Aisha Miller, Chief of Civic Engagement Office of Neighborhood Services
Interpretation

If you have a laptop/desktop: look for the globe and select English, Spanish, Vietnamese, Haitian Creole, Cape Verdean Creole.
Please remain muted through the presentation. We will reserve ample time (at least 1 hour) for questions, comments, and ideas at the end of the presentation.

During the feedback portion of the workshop we will call on people to unmute themselves to share. The chat function will also be available for questions or comments during the feedback session.
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Our Community Agreements

- I am committed to active listening and engaging with the community present
- I will listen and respond to others with care & compassion,
- I acknowledge and embrace that I might meet people of different backgrounds and perspectives than my own
- I understand that my perspective might be challenged
- I will share from my own personal experience and step back to open space for the voice of others
Who is here today...

- Community members including residents, representatives from neighborhood based groups/organizations, elected officials, and more!
- Housing iLab (in partnership with Department of Neighborhood Development & Mayor’s Office of New Urban Mechanics)
- Boston Public Library
- Public Facilities Department
- Mayor’s Office of Neighborhood Services
We hope we leave this space with the following:

1. Deepened understanding of community priorities & needs around neighborhood development
2. Deepened understanding of current housing landscape in Codman Square
3. Enhanced sense of connection between affordable housing + public libraries program with other existing/ongoing initiatives
4. Increased knowledge about affordable housing + public libraries history, concept, and future opportunities
5. Better understanding of the challenges & opportunities that exist for potential affordable housing + public library projects
Our Discussion Topics

Housing & Codman Square (Taylor)
- What does Codman Square’s housing landscape look like?
- Where does Housing + Public Libraries fit in?

Affordable Housing in Boston (Joe)
- How do we define housing affordability?

Co-Locating Housing & Public Buildings (Taylor)
- What is co-location? (Breaking down “mixed-use”)
- What are the tradeoffs in affordable housing + public library projects?
Meeting Format

This meeting will include an oral and visual presentation and several ways to express your perspective

- Raise your hand
- Type your question/comment
- Participate in live polling!
Housing & Codman Square
What does Codman Square’s neighborhood & housing landscape look like?
Codman Square is home to a number of different communities including residents, small businesses, and neighborhood based organizations. There are 6,308 households in Codman, **3,601 are renter households** and **2,707 are owner households**.
Renters in Codman Square

In Codman Square, 57% of all renter households are housing cost burdened.*

This burden is not evenly distributed by income:

<table>
<thead>
<tr>
<th>Renter households with incomes...</th>
<th>... below $20,000</th>
<th>... between $20,000 and $50,000</th>
<th>... between $50,000 and $75,000</th>
<th>... between $75,000 and $100,000</th>
<th>... above $100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>73% are housing cost burdened</td>
<td>82% are housing cost burdened</td>
<td>60% are housing cost burdened</td>
<td>12% are housing cost burdened</td>
<td>4% are housing cost burdened</td>
<td></td>
</tr>
</tbody>
</table>

Renter households in lower income brackets are disproportionately rent burdened

*Housing cost burdened means a household is spending more than 30% of their income on housing.
Homeowners in Codman Square

In Codman Square, **39%** of all homeowner households are housing cost burdened.

Again, this burden is not evenly distributed by income:

<table>
<thead>
<tr>
<th>Homeowner households with incomes...</th>
<th>... below $20,000</th>
<th>... between $20,000 and $50,000</th>
<th>... between $50,000 and $75,000</th>
<th>... between $75,000 and $100,000</th>
<th>... above $100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% are housing cost burdened</td>
<td></td>
<td>72% are housing cost burdened</td>
<td>50% are housing cost burdened</td>
<td>72% are housing cost burdened</td>
<td>10% are housing cost burdened</td>
</tr>
</tbody>
</table>

Homeowner households in lower income brackets are disproportionately severely housing cost burdened.
Codman Square is home to residents with many different racial and ethnic identities as well as familial arrangements. **BIPOC households represent almost 85%** of Codman’s resident population. **Households with children represent 37%** of the neighborhood’s resident population. **Additionally 22% of households include a member over 65+years of age.**
What type of residential buildings exist in Codman Square?
There are 6,913 housing units in Codman Square

Illustrations by Wandy Pascoal (Housing Innovation Design Fellow)
Housing Units by Building Type, Codman Square

- 1 Family: 34%
- 2 Family: 26%
- 3 Family: 15%
- 4-6 Units: 5%
- Condos: 7%
- Mixed Use: 2%
- Subsidized: 2%
- 7-30 Units: 1%
New Residential Buildings in Codman Square

Between 2011-2020 there have been 432 new homes developed in Codman Square. 49% of new housing permitted in Codman Square has been income restricted.

Only 11% of housing in Codman Square is income restricted (compared to citywide average of 19%), indicating a need that exceeds the available housing stock. As an example, a lottery in 2018 for a 100% affordable development saw 3,000 applications for 49 units.

### Snapshot of Affordable Housing Developments in Codman

<table>
<thead>
<tr>
<th>Development Name</th>
<th>Complete Date</th>
<th>Total New Units</th>
<th>New Owner Units</th>
<th>New Rental Units</th>
<th>Afford New Units</th>
<th>Afford New Owner Units</th>
<th>Afford New Rental Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whittier Place</td>
<td>3/6/2017</td>
<td>44</td>
<td>0</td>
<td>44</td>
<td>44</td>
<td>0</td>
<td>44</td>
</tr>
<tr>
<td>246 Norwell St</td>
<td>10/1/2018</td>
<td>6</td>
<td>0</td>
<td>6</td>
<td>6</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>8 Banton St</td>
<td>1/11/2019</td>
<td>18</td>
<td>0</td>
<td>18</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>1943 Dorchester Ave</td>
<td>2/4/2019</td>
<td>64</td>
<td>0</td>
<td>64</td>
<td>8</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>The Harmon Apartments</td>
<td>3/7/2019</td>
<td>36</td>
<td>0</td>
<td>36</td>
<td>30</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Talbot Commons Phase 1</td>
<td>3/6/2021</td>
<td>19</td>
<td>0</td>
<td>19</td>
<td>19</td>
<td>0</td>
<td>19</td>
</tr>
<tr>
<td>New England Heritage Homes</td>
<td>4/20/2021</td>
<td>16</td>
<td>16</td>
<td>187</td>
<td>125</td>
<td>16</td>
<td>109</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td></td>
<td><strong>203</strong></td>
<td><strong>16</strong></td>
<td><strong>187</strong></td>
<td><strong>125</strong></td>
<td><strong>16</strong></td>
<td><strong>109</strong></td>
</tr>
</tbody>
</table>
So in summary, Codman Square is...

... incredibly diverse in the racial and ethnic identities of its residents

... home to a wide array of building sizes and types

... a place where residents both rent and own their homes

... a neighborhood with less affordable housing than typical in Boston

... but also a neighborhood where many residents are cost-burdened and where there is high demand for more affordable homes
How can city departments and agencies promote and preserve housing affordability & opportunity in Codman Square?
Programs, Policies, & Initiatives to Increase Housing Affordability in Boston

- Acquisition Opportunity Program
- First Generation Loan Program
- City of Boston voucher program
- One+ Boston
- Affordable Housing Funding Round
- Boston Housing Authority
- Inclusionary Development Policy
- Emergency rental assistance
- Affirmatively Furthering Fair Housing Zoning

Housing with Public Buildings

But how did we get here?
Explore: How can we improve core community assets & increase city's affordable housing stock?

1. Release "Housing with Public Assets" RFI
2. Review and categorize ideas
3. Identify key considerations and priority buildings
4. BPDA begins to focus on new library sites
5. DND narrows focus to municipal lots & libraries
6. DND joins ongoing BPL process in Fields Corner
7. DND/PFD/BPL test out blended process for library studies
8. 2021: BPDA releases RFPs for housing and a new library for Chinatown and Uphams
9. 2022: Experiment: Creating framework for developing public library + housing

Housing with Public Buildings: A Journey Map

ONGOING
Income Restricted Housing in Boston
What is affordable housing?

Housing is considered “affordable” when a household spends no more than \( \frac{1}{3} \) of its income on rent and utilities.

<table>
<thead>
<tr>
<th>If your gross income is:</th>
<th>30% of your gross income would be:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>$900</td>
</tr>
<tr>
<td>$60,000</td>
<td>$1,800</td>
</tr>
<tr>
<td>$80,000</td>
<td>$2,400</td>
</tr>
</tbody>
</table>
What is affordable housing? (Key Terms)

- **Area Median Income** determined each year by federal government for different regions.

- **Income restricted housing** refers to any properties where rents or sales prices are limited through public ownership and/or legal agreements with City, State, or Federal authorities.
"What type of housing do you hope to see more of in Codman Square?"
How can we further define affordability?
The income limits for a 2-person household are currently defined as:

- **30% AMI** - $32,200
- **60% AMI** - $64,440
- **80% AMI** - $77,350
- **100% AMI** - $96,650
Housing Scenario (2-person household)

An older adult couple has lived in Codman Square for over 20 years and is interested in moving to a smaller, more age-friendly home in the neighborhood. They are open to renting but would also be interested in purchasing a smaller home, such as a condo.

What housing options exist for this household?
<table>
<thead>
<tr>
<th></th>
<th>To rent a 1-bedroom apartment in Codman Square:</th>
<th>To buy a 1-bedroom condo in Codman Square:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market-rate rent:</td>
<td>$1,900/mo</td>
<td>Market-rate sales price: $375,000</td>
</tr>
<tr>
<td>Income-restricted @ 30% of AMI:</td>
<td>$754/mo</td>
<td>Income-restricted @ 80% of AMI: $202,900</td>
</tr>
<tr>
<td>Income-restricted @ 60% of AMI:</td>
<td>$1,510/mo</td>
<td>Income-restricted @ 100% of AMI: $269,200</td>
</tr>
</tbody>
</table>
The income limits for a 3-person household are as follows:

- **30% AMI** - $36,250
- **60% AMI** - $72,480
- **80% AMI** - $87,000
- **100% AMI** - $108,750
Housing Scenario (3-person household)

A single parent recently learned that their child was accepted to a BPS school in Codman Square. The pair currently lives in a market rate apartment in Brighton with an extended family member, but they are rent burdened and hoping to move closer to the neighborhood to have the flexibility for the child to walk or bike to and from school. This family is open to renting and would also be interested in purchasing a condo, 1, or 2 family home.
<table>
<thead>
<tr>
<th>To rent a 2-bedroom apartment in Codman Square:</th>
<th>To buy a 2-bedroom condo in Codman Square:</th>
<th>To buy a 1-family home in Codman Square:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income-restricted @ 30% of AMI: $906/mo</td>
<td>Income-restricted @ 80% of AMI: $240,800</td>
<td>Income-restricted @ 80% of AMI: $300,000</td>
</tr>
<tr>
<td>Income-restricted @ 60% of AMI: $1,812/mo</td>
<td>Income-restricted @ 100% of AMI: $314,000</td>
<td>Income-restricted @ 100% of AMI: $385,000</td>
</tr>
</tbody>
</table>
The income limits for a 4-person household are as follows:

- **30% AMI** - $40,250
- **60% AMI** - $80,520
- **80% AMI** - $96,650
- **100% AMI** - $120,800
Housing Scenario (4-person household)

A intergenerational household that includes two parents, an adult child, and grandparent is hoping to stay in the neighborhood where all family members currently receive medical care, attend religious services, and participate in neighborhood civic activities. They are looking for more space for their family that also allows for some separation. They are open to renting and would also be interested in purchasing a 2 family home.
<table>
<thead>
<tr>
<th>To rent a 3-bedroom apartment in Codman Square:</th>
<th>To buy a 3-bedroom condo in Codman Square:</th>
<th>To buy a 2-family home in Codman Square:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market-rate rent:</td>
<td>Market-rate sales price:</td>
<td>Market-rate sales price:</td>
</tr>
<tr>
<td>$2,650/mo</td>
<td>$562,500</td>
<td>$695,000</td>
</tr>
<tr>
<td>Income-restricted @ 30% of AMI:</td>
<td>Income-restricted @ 80% of AMI:</td>
<td>Income-restricted @ 80% of AMI:</td>
</tr>
<tr>
<td>$1,047/mo</td>
<td>$278,700</td>
<td>$400,000</td>
</tr>
<tr>
<td>Income-restricted @ 60% of AMI:</td>
<td>Income-restricted @ 100% of AMI:</td>
<td>Income-restricted @ 100% of AMI:</td>
</tr>
<tr>
<td>$2,094/mo</td>
<td>$355,600</td>
<td>$475,000</td>
</tr>
</tbody>
</table>
What does affordability look like in Boston’s neighborhoods?
Neighborhood Homes Initiative
2 family homeownership + rental unit

The Clarion
39 units, rental

DND funded projects
DND funded projects

Bartlett D, upcoming Passive House certified senior rental housing
DND funded projects

**Barton Rogers School**, LGBTQ senior housing/adaptive reuse, rental

**Highland Marcella**, energy positive, homeownership
Co-Locating Housing & Public Buildings
What does co-location look like and where do we see it?
Co-Location: Naturally occurring housing & commercial use
Brookside Artist Studios: (Jamaica Plain): 22 live/work spaces

Walter Baker Lofts (Dorchester): 13 live/work spaces

The Artist Building (Fort Point): Live/work cooperative; 47 live-work primary residences

Co-Location: Artist Live/Work Edition
Huntington House & YMCA (Boston, MA): 67 single room occupancy apartments operated by Boston Housing Authority

Teachers Village (Newark NJ): 3 charter schools; daycare facility; 203 apartments (1, 2, and 3 bedrooms)
Sequoya Branch Library (Madison WI): This mixed use library branch and housing complex is LEED certified and includes a courtyard, patios/balconies, and 1-3 bedroom apartments.

Children’s area of Independence Branch Library (Chicago, IL): Includes residential development with 44 units for seniors: 30 residences reserved for Chicago Housing Authority, and 14 apartments for low-income individuals.
Reflections & Observations on co-location in other cities

Photos by James Florio
As an independent living facility, the Northtown Library and Apartments development does not have a full-time service provider onsite. However, **residents can access the full range of services that the library offers at their doorstep**, including a **book club for seniors**, **cultural programming**, an **Artist in Residence**, and **intergenerational educational programming**.

(HUD PD&R Edge Home “[A True Home Library: Combining Housing With a Public Library on Chicago’s North Side](http://www.courthousedirec.tips/edgetip)”) 

“I love the place,” said one Taylor Street resident, 62-year-old Ricarda Coleman, who formerly lived in the economically struggling Austin neighborhood. **She goes downstairs to the library, she said, to get DVDs.** Although some residents of Little Italy vociferously opposed the project, calling it a monstrosity, people in the neighborhood are “friendly,” she said. (Chicago Tribune August 2019 “[Chicago shows how public housing and libraries can coexist and be visually stunning. Now we need more of them](http://www.courthousedirec.tips/edgetip)”) 

The firm said the design “**speaks to individuality amidst the collective**, enabling residents to identify their house from the street in a conscious attempt to transcend the brutal pragmatism which has characterized Chicago’s past efforts.” (Curbed October 2019 “[Looking at John Ronan’s colorful library and housing project in Irving Park](http://www.courthousedirec.tips/edgetip)”)
Co-Location: Key Considerations Identifying Public Buildings

When assessing the potential for bringing together multiple uses we focus on the following factors:

- Location
- Type of existing building
- Coordination between building uses
Co-Location: Understanding the Challenges & Opportunities

- Lengthening the development timeline
- Available financing/funding options
- Concerns about parking and implications for traffic
- Preserving the *public* nature of public buildings
What is the potential of affordable housing + public library projects?
Outlining the potential of co-locating housing & libraries

- Promoting more creativity in use and redevelopment of public buildings
- Meeting citywide and neighborhood housing needs
- Fostering climate, social, and economic resilience

Maximizing public good on public land
Questions? Comments? Ideas?
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Please keep comments to three minutes or less to allow space for all community members to participate.
What’s next?

- Upcoming community meeting for library programming study (visit the library project page at https://www.bpl.org/codman-square-project/)

Let’s keep in touch! Please feel free to reach out to joseph.backer@boston.gov with additional questions, comments, or ideas about Housing with Public Buildings!