

LeadBoston

2021

August 11th

Housing & Transportation



WELCOME

@LeadBoston

#LeadBoston

A program of YW Boston

Objectives

- Objective #1: Discuss impact of housing and transportation on socio-economic wellbeing of region
- Objective #2: Identify historical and current factors which lead to metro Boston's current housing and transportation challenges
- Objective #3: Explore current work and advocacy being done in Boston to improve housing and transportation equity

LB 2021 Announcements

- Upcoming Sessions
 - Continuing the Conversation: Wednesday, 8/18
 - August Prep Group: Tracy Burns, Harry Harding, Alice Monteiro, Sarah Rosenberg-Scott, Dionne Singletary, Penny Weeks
 - 5:05: Thursday, 8/26 Hosted by Christina!
- Next program day: September 8: Criminal Justice 1 – Arrest & Prosecution
 - Reach out if you have expertise and want to be included in planning
 - September Leadership Commitment Prep Group: "LCM Change: Refreeze/Sustaining Change" Tom Burrow, Megan Huang, Elizabeth Saltonstall, Anne Tiffin, Liza Tran, Marcel Daniel

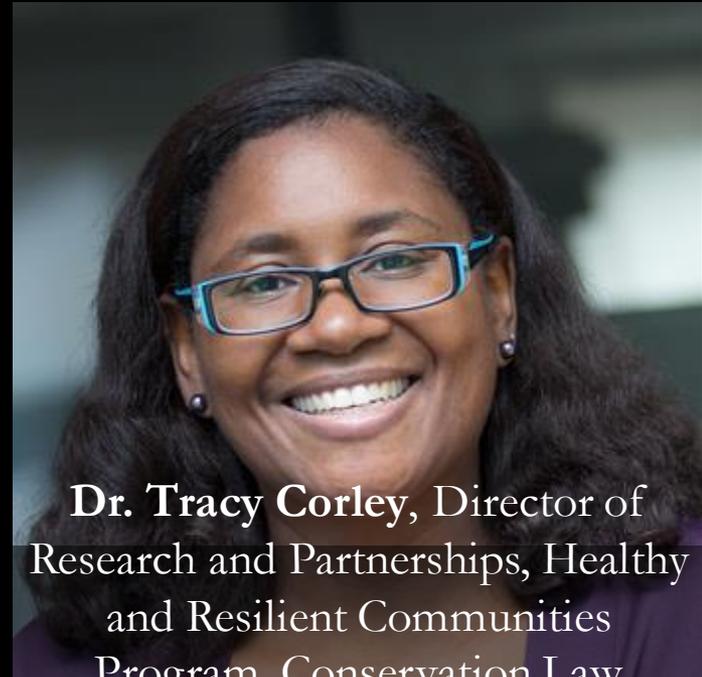
LB 2021 Announcements

- **LeadBoston 2022**
 - **Requesting Nominations & Referrals**
 - **One from within org, one from outside of org, different identities**
 - **Keep in mind recruitment foci**
 - **Sample language to share (Twitter, LinkedIn, email) provided**
 - **Early Applications due 9/10**
- **Mid-point check-ins with Rachael**
- **Engagement in modules & surveys**
- **In person event!**

Expert Speakers



Trevor Samios, Vice President, Connected Communities, WinnCompanies



Dr. Tracy Corley, Director of Research and Partnerships, Healthy and Resilient Communities Program, Conservation Law Foundation



Boston's Housing Inequities

Housing Equity & Redlining

- The term "redlining" comes from the development during the New Deal, by the federal government, of maps of every metropolitan area in the country. Those maps were color-coded first by the Home Owners Loan Corp and then the Federal Housing Administration and then adopted by the Veterans Administration, and these color codes were designed to indicate where it was safe to insure mortgages. Anywhere African-Americans lived, or where African-Americans lived nearby, were colored red to indicate to appraisers that these neighborhoods were too risky to insure mortgages. Data was not presented to back this effort.
- The Federal Housing Administration's justification was that if African-Americans bought homes in these suburbs, or even if they bought homes near these suburbs, the property values of the homes they were insuring, the white homes they were insuring, would decline. And therefore their loans would be at risk. There was no basis for this claim on the part of the Federal Housing Administration. In fact, when African-Americans tried to buy homes in all-white neighborhoods or in mostly white neighborhoods, property values rose because African-Americans were more willing to pay more for properties than whites were.



Housing Equity & Redlining

- Today African-American incomes on average are about 60 percent of average white incomes. But African-American wealth is about 5 percent of white wealth. Most middle-class families in this country gain their wealth from the equity they have in their homes. So this enormous difference between a 60 percent income ratio and a 5 percent wealth ratio is almost entirely attributable to federal housing policy implemented through the 20th century.
- In 2015, 70% of first time homeowners were white, 9% black, 14% Latino, 7% Asian. *Toxic Inequality*, T. Shapiro
- Redlining was supposed to be ended by the Community Reinvestment Act, which required banks to lend to qualified borrowers in blighted neighborhoods. But it is full of loopholes: it allows banks to claim credit for loaning almost exclusively to white applicants moving into historically black neighborhoods – supposedly lifting up low-income areas, but also enabling gentrification.



Housing At a Glance

- Boston recently ranked as the top choice of global foreign real estate investors after Los Angeles & Paris according to a survey by the Association of Foreign Investors in Real Estate.
- The 2020 median rent per month for 1 bedroom apartments in downtown Boston was \$3,330, \$2590 overall.
- Median home sale was \$677,500 in 2020, now it is \$825,000 in 2021
- Currently, Boston is the now the most expensive rental market in the US, ahead of San Francisco and New York City. (Reis Inc, real estate data firm)

Housing At a Glance

- February 2017 - Boston Mayor Marty Walsh announced nearly \$22 million in funding for ten affordable housing developments in neighborhoods across Boston. This funding will help preserve or produce 602 housing units, 77 units of which are reserved for homeless or extremely low-income households in Boston. The announcement contributes to the goal of creating 6,500 new units of affordable housing by 2030.
- Housing is considered affordable when it accounts for 30% or less of a household's income. Half of Greater Boston renters pay more than 30% of their income on housing. (*2016 Greater Boston Housing Report Card*, The Boston Foundation)
- Evictions in Boston are happening at rates "many orders of magnitude" higher in low-income, majority nonwhite neighborhoods than in more affluent neighborhoods

Housing At a Glance

- The gap in homeownership between African Americans and whites is now wider than it was during the Jim Crow era.
- Lengthy queues for affordable housing continue in Boston, with one organization that owns 500 residential units in Allston and Brighton seeing its waitlist top an eye-popping 17,000.
- Less than 40 percent of three-bedroom homes in the core of Greater Boston house families with children. Residents of the rest are mostly older empty-nesters or younger groups of roommates who share a large apartment to save money.
- Despite marginal improvements in integration over time, the Greater Boston region remains one of the most segregated metropolitan areas in the nation.

Housing At a Glance

- The 2019 Greater Boston Housing Report Card focused a great deal of attention on the challenges of affordability and supply in the region. The report concluded that insufficient housing supply, lack of housing affordability, and inequity in access to housing are the overriding challenges facing the region's residential real estate market—and have been for decades.
- Analyzing more than a decade (2005–2016) of sales and tax assessment data for 118 million homes in 75,000 local taxing entities, two economists, Carlos Avenancio-León and Troup Howard, found that Black households pay 13 percent more in property taxes each year than would a white family in a comparable situation. [For brown households](#), the “assessment gap” is closer to 10 percent.
- National Home Ownership rates show that Black Americans are the least likely group to own homes

Gentrification in Boston

- Boston is the third most “intensely gentrified” city in the United States
- In Boston, gentrification occurred in [huge swaths of the city](#) from 2013 to 2017, including in Mission Hill, Jamaica Plain, Fenway-Kenmore, Roxbury, East Boston, Hyde Park, and pockets of South Boston and Dorchester, most notably along the Interstate 93 corridor.
- According to the analysis, more than 21 percent of the census tracts in Greater Boston that were at risk of gentrifying did so over that four-year period.
- The report notes that Black and Latino residents disproportionately bear the brunt of gentrification. Gentrifying neighborhoods were “overwhelmingly populated by people of color,” the report states, who made up, on average, 77 percent of the population in these census tracts.

Rental Discrimination Study

- In subtle and overt ways, Black renters experienced discrimination by real estate brokers and landlords in 71 percent of the cases tested in the study by Suffolk University Law School, titled “Qualified Renters Need Not Apply: Race and Voucher Discrimination in the Metro Boston Housing Market.” Research by Suffolk University Law School Housing Discrimination Testing Program, W. Berman
 - People looking for apartments with [Section 8 housing vouchers](#) also experienced extreme discrimination. Regardless of race, they were routinely blocked, ignored, or turned away by an agent, the study found. For voucher holders, unfair treatment was standard. Ninety percent faced discriminatory behavior from a rental agent. It is unlawful in Massachusetts to deny someone housing on the basis of race or voucher status, among other protected classes.
 - The results indicate that whites paying market rent were able to arrange to view apartments 80 percent of the time. Similarly situated Black market-rate testers seeking to view the same apartments were able to visit the property only 48 percent of the time

Rental Discrimination Study

- Whites were frequently informed about other apartments available, offered more incentives such as free parking and rent discounts, and were given more positive feedback about a unit or property they were seeking
- Meanwhile, Black people were less likely to get appointments for site visits, an application, or financial incentives. Unlike whites, they were often told negative things about the units they were seeking.
- When agents dealt with Black testers, the incidence of “ghosting” — or no follow-up calls from the agent — was much higher. White testers continued to hear back from agents 92 percent of the time. Black testers heard back only 62 percent of the time

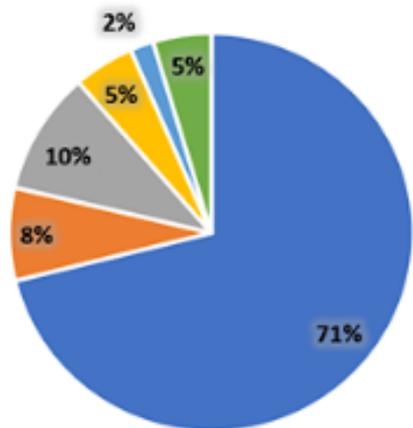
Other Considerations

- Disparate impacts of COVID-19
- Rent/eviction moratorium
- Soaring home prices, and competing with cash and corporate buyers offering well above asking price

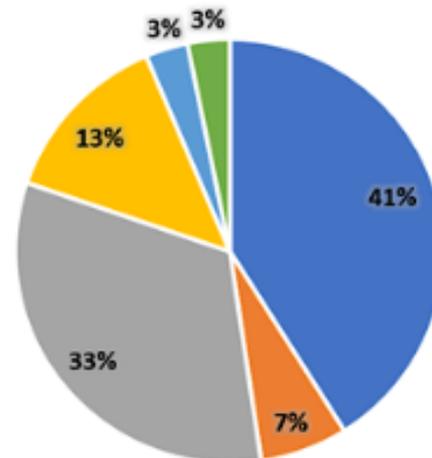


Boston's Transportation Inequities

Means of Transportation to Work, Massachusetts (left) and Suffolk County (right): 2016



- Car, truck, or van - drove alone
- Car, truck, or van - carpooled
- Public transportation (excluding taxicab)
- Walked
- Taxicab, motorcycle, bicycle, or other means
- Worked at home



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Source: see Transit, Active Transportation, and Mobility Services Background Book in Volume II

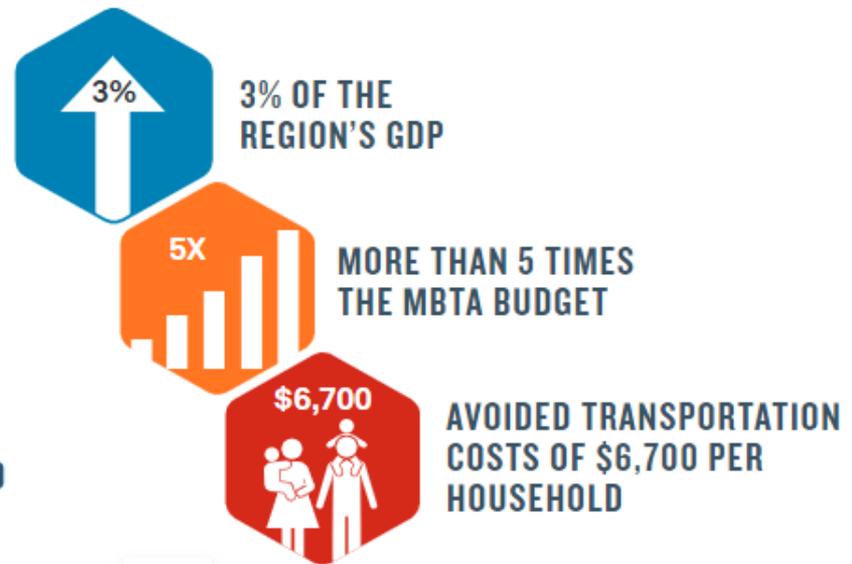
OUR INVESTMENT IN TRANSIT HAS PAID OFF.

The MBTA generates \$11.4 billion/year in benefits—a 5x return on our investment. These benefits include travel-time savings (more than \$7 billion/year) and travel cost savings (\$3.6 billion/year). Everyone benefits (even non-transit users) as these savings translate to \$6,700 per household in Metro Boston each year. Furthermore, our investment in transit has allowed us to avoid \$15 billion in infrastructure investments in added highway lanes and parking spaces.

\$15 Billion Infrastructure Needs Avoided



\$11.4 Billion Annual Regional Benefit



Source: AECOM. Note: Analysis based on a hypothetical "No MBTA" scenario.

Zoom

Note: METRO BOSTON'S GROWTH OVER THE NEXT TWO DECADES IS EXPECTED TO OCCUR DISPROPORTIONATELY NEAR TRANSIT AND IN THE 20 INNER CORE COMMUNITIES SERVED BY THE MBTA.

Transportation At-a-Glance

- The MBTA is the nation's oldest and 4th largest public transportation system. 1.18 million rides on an average weekday. Monthly pass prices range from \$90.00 for bus/subway to \$426.00 for outermost commuter rail stops.
- MBTA is the nation's worst major transit system for derailments. Trains derailed 50 times over the last five years.
 - In that time, 20% of maintenance workers were laid off
- **Boston** had the worst **traffic** congestion in the United States in 2019 and the second worst in North America. For [the second consecutive year](#), the annual study ranked Boston as the most congested city in the United States, estimating that the average commuter lost over 149 hours — or more than six days — due to traffic in 2019.
- According to US Army Corps of Engineers, driving on roads in need of repair in Massachusetts costs each driver \$627 per year, and 9.3% of bridges are rated structurally deficient.
- More people walk or bike to work in Boston than in any other major US city.

At a Glance

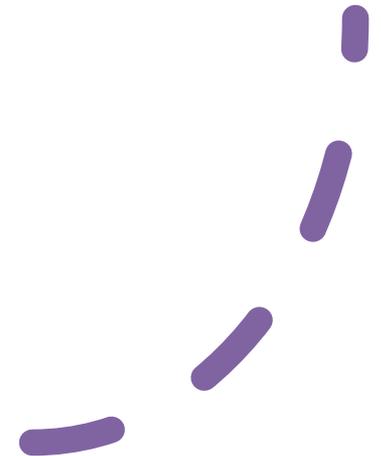
- 92% of MBTA bus stops don't provide shelters
- Many people with disabilities expressed concerns and complaints about accessibility
- According to the [Metropolitan Area Planning Council](#), black bus riders spend 64 hours and Latinx riders spend 10 hours more per year onboard MBTA buses compared to their fellow white passengers.
- [Commuters from Mattapan](#) are more likely to have longer, more expensive commutes than their neighbors in distant, wealthier suburbs.
- Bus routes that serve mostly black and brown people are less reliable and the bus comes less frequently
- The MBTA's on-time performance goal for the commuter rail is 92%, for the bus it is 75%. Actual bus reliability is typically in the 60% range.

COVID-19 & Housing

- If Boston neighborhoods were included separately in our COVID-19 infection rankings, East Boston would rank 6th, Hyde Park 8th, Dorchester 11th and Mattapan 14th. Each of these four neighborhoods are majority people of color. Conversely, South Boston, Charlestown and Back Bay/Downtown (all majority white) would rank 63th, 73th and 86th, respectively.^[8]
- Chelsea and Lawrence have the highest percentage of people of color (Chelsea: 79% and Lawrence: 86%) and respectively the highest COVID-19 case rates in the state (736 per 10,000 in Chelsea, 452 in Lawrence). Brockton, Randolph, Revere, Everett, Lowell, Worcester, Holyoke^[7] and Lynn, which comprise the rest of the top ten municipalities by COVID-19 infection rate, are all municipalities with large populations of color, and all but Randolph are Gateway Cities.
- The most indicative measure of COVID-19 spread that UMDI observed is the rate of crowded housing. Crowded housing is defined by HUD as households with more than one occupant per room, (i.e., where people outnumber rooms). Cities with the highest crowded housing rates, including Chelsea, Lynn, Lawrence, Everett and Revere, also have the highest rates of COVID-19 infection. Crowding is a direct outcome of the cost of housing in Massachusetts, and more specifically Greater Boston, and the constraints facing families in finding household situations that they can afford.
- Chelsea: Though just 2.5 square miles and one of the densest municipalities in the state, the community is cut in two by Route 1 and the Tobin Bridge. It hosts one of the largest fruit and vegetable distribution centers in the country — bringing hundreds of diesel-fueled trucks onto its streets day after day. Oil tanks dotting the shores of the brackish Chelsea Creek store all of the jet fuel used by Logan Airport and a staggering three-quarters of the region's home heating fuel supply.
- As a result, Chelsea is home to some of the worst air quality in the state. The people of Chelsea suffer from the highest rates of asthma hospitalizations of any community in Massachusetts. The airborne particulate matter spewed by vehicle tailpipes leads to higher rates of heart disease for elderly residents, greater risk of complications for pregnant mothers, and lower test scores for students
- In particular, data on COVID-19 case rates show significant concentrations in urban areas around the state, particularly Gateway Cities.

COVID-19 & Housing

- More than 654,000 Massachusetts residents either missed their July rent or mortgage payment or feared they wouldn't pay August, according to the U.S. Census Bureau.
- In the commonwealth alone, without continued federal help, homeowners and renters could fall short in their housing payments by \$135 million a month, based on data from Boston's Metropolitan Area Planning Council.
- In the commonwealth, [about one in five people report](#) feeling insecure about their housing — either having missed their latest payment or unsure if they can pay the next, according to the Census Bureau's Household Pulse Survey (July 16-21)



COVID-19 & Transportation

- The MBTA lags behind several peer agencies in its preparedness to minimize COVID-19 risks as public activity resumes, falling short in both long-term planning and mandating safe rider practices - they ranked the MBTA second-last
- MBTA Ridership cratered on the T during the pandemic, dropping as low as 10 percent of standard crowds on subways and 20 percent on buses.
- According to the report, as of June 23, the T only pressed riders to stay a minimum of three feet apart and encouraged greater distance. All other agencies except SEPTA implemented six-foot requirements, while the MBTA lost points for not embracing policies to mark distances in stations and on vehicles.
- rated the MBTA as above average in cleaning and disinfecting and as achieving best practices for its workforce management by requiring rear-door boarding on surface vehicles, providing personal protective equipment to staff, and conducting regular health screenings.

Sources

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- <https://www.wbur.org/news/2019/11/13/boston-eviction-rental-housing-disparity>
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