

# PLAN: Mattapan Housing Deep Dive





# Tonight's Agenda

**6:00 - 6:30**

Presentation

**6:30 - 7:20**

Table Activity

**7:20 - 7:30**

Group discussion and questions



1

Where are we now?



## WHAT WE HAVE DONE

## FUTURE PROCESS





PLAN: Mattapan will...

**Strengthen the existing culture and stability of the community by supporting affordable housing, creating opportunities for businesses to thrive, and enhancing connections to improve the neighborhood's experience accessing jobs and spaces where people gather.**

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# Who is here today:



## **Boston Planning & Development Agency**

**Housing** – Department of Neighborhood Development (Office of Housing Stability, Boston Home Center, Neighborhood Housing Development, Housing Innovation Lab), Fair Housing & Equity

**Economic Development** – Mayor’s Office of Economic Development (Small Business / Main Streets), Office of Workforce Development, Office of Financial Empowerment

**Open Space & Parks** - Boston Parks and Recreation Department, Department of Conservation Resources (DCR)

**Transportation** – Boston Transportation Department, Boston Public Works Department, MBTA, MassDOT

**Environment/Sustainability/Climate Change** City of Boston Environment Department

**Mayor’s Office of Arts & Culture**

**Boston Centers for Youth & Families**

**Age Strong Commission**

**Community Preservation Act (CPA)**

**Office of Immigrant Advancement**

**Office of Neighborhood Services (ONS)**

**Mayor’s Youth Council / Dept of Youth Engagement**

**Commission for Persons with Disabilities**

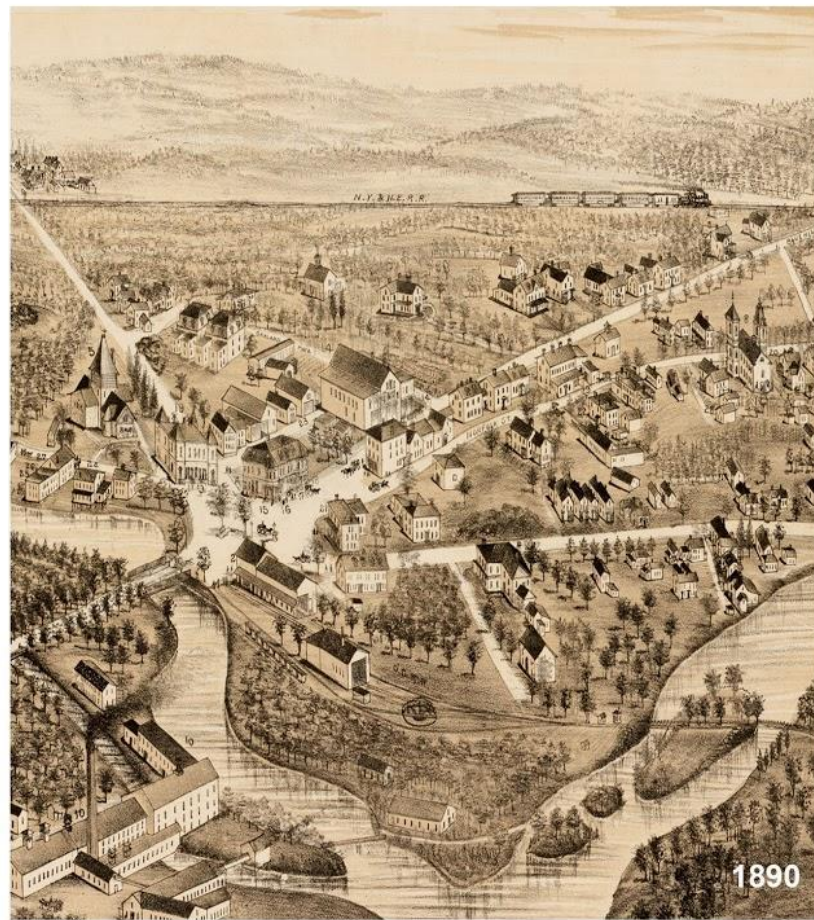
**Boston Police Department**

We hope that you leave this meeting with:

1. An understanding of the City's Housing Goals
2. How we will address housing throughout PLAN: Mattapan
3. An understanding of the current housing context and the types of households that make up Mattapan
4. Feeling prepared to continue to conversation around housing development in Mattapan



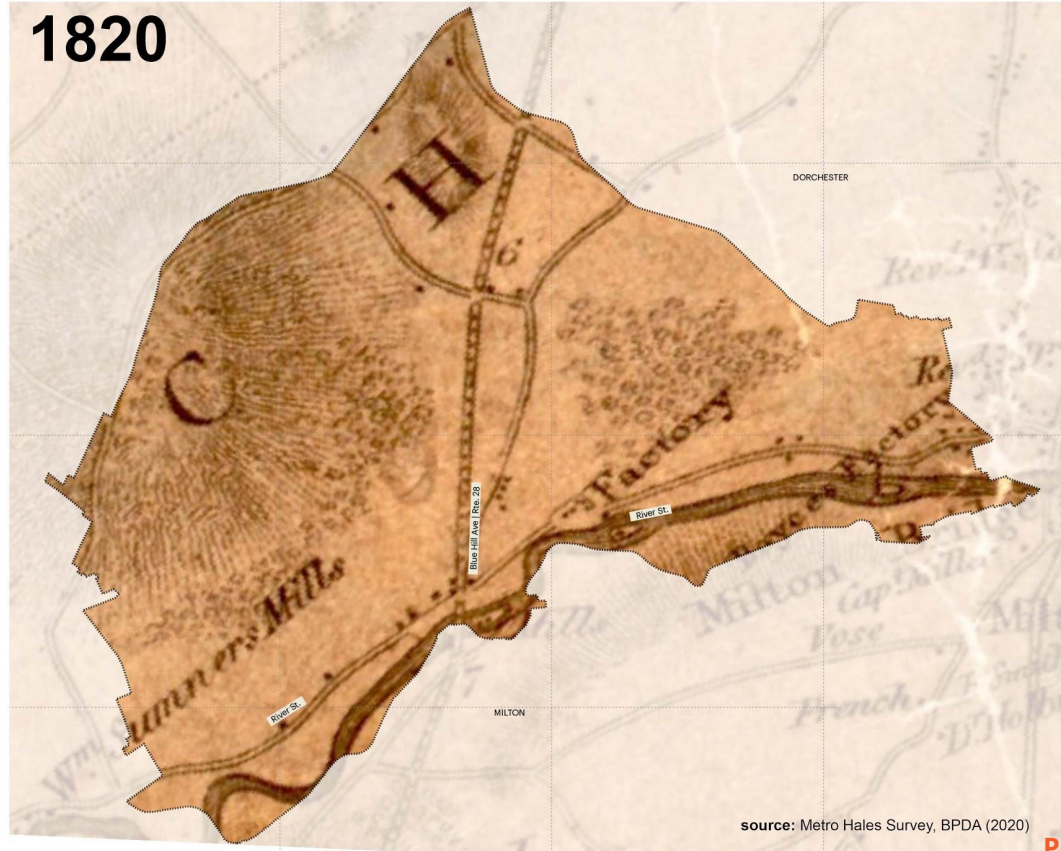
# 2 Mattapan's Housing Development





Early Roads

## 1820



source: Metro Hales Survey, BPDA (2020)



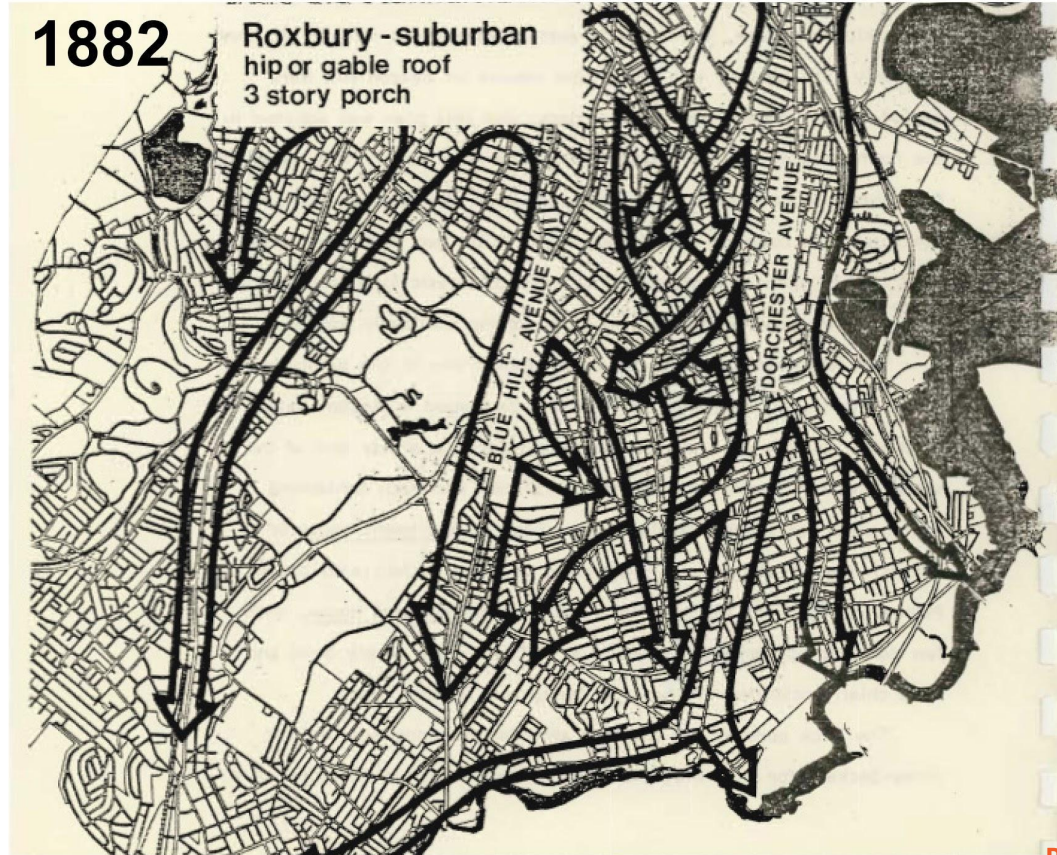


# Housing Development - The Triple Decker



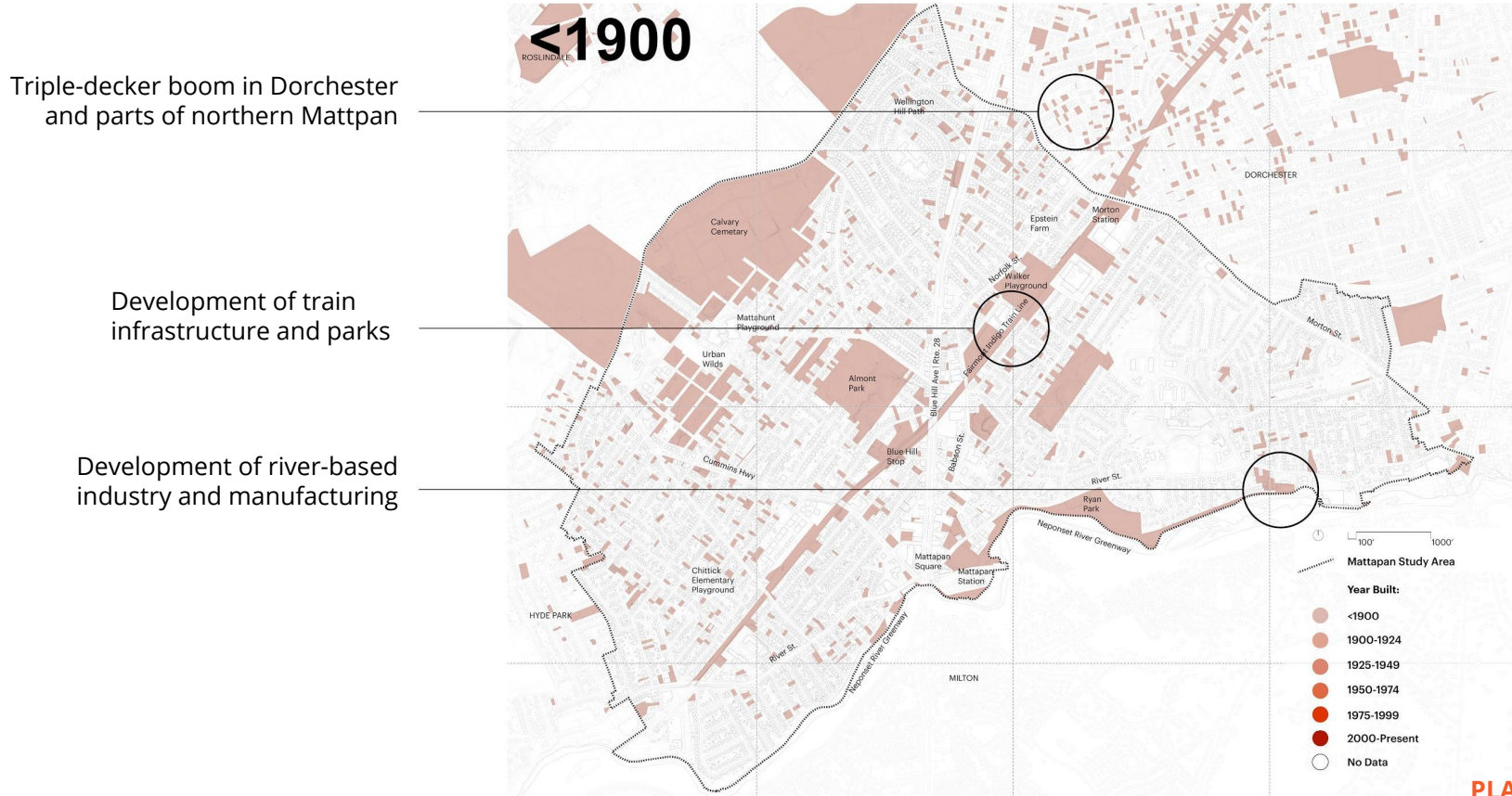
1880s

Triple-Deckers / Three-Deckers





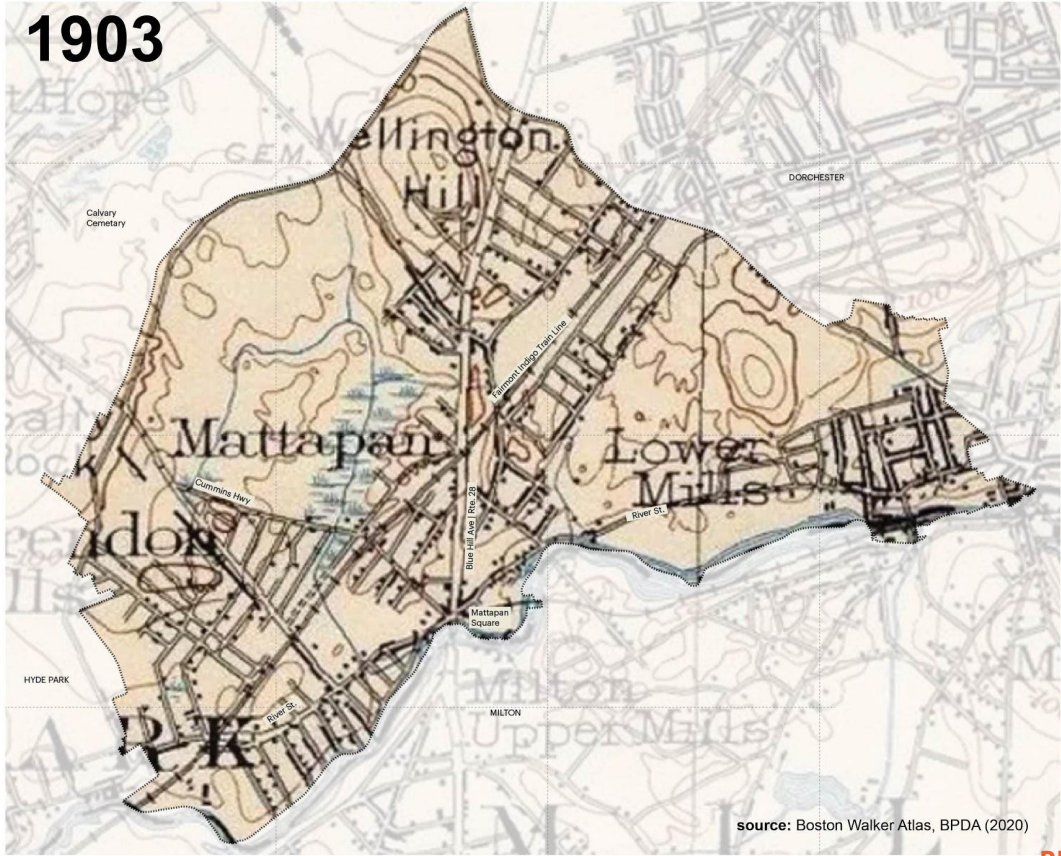
# Housing Development before 1900



# Streetcar Suburb



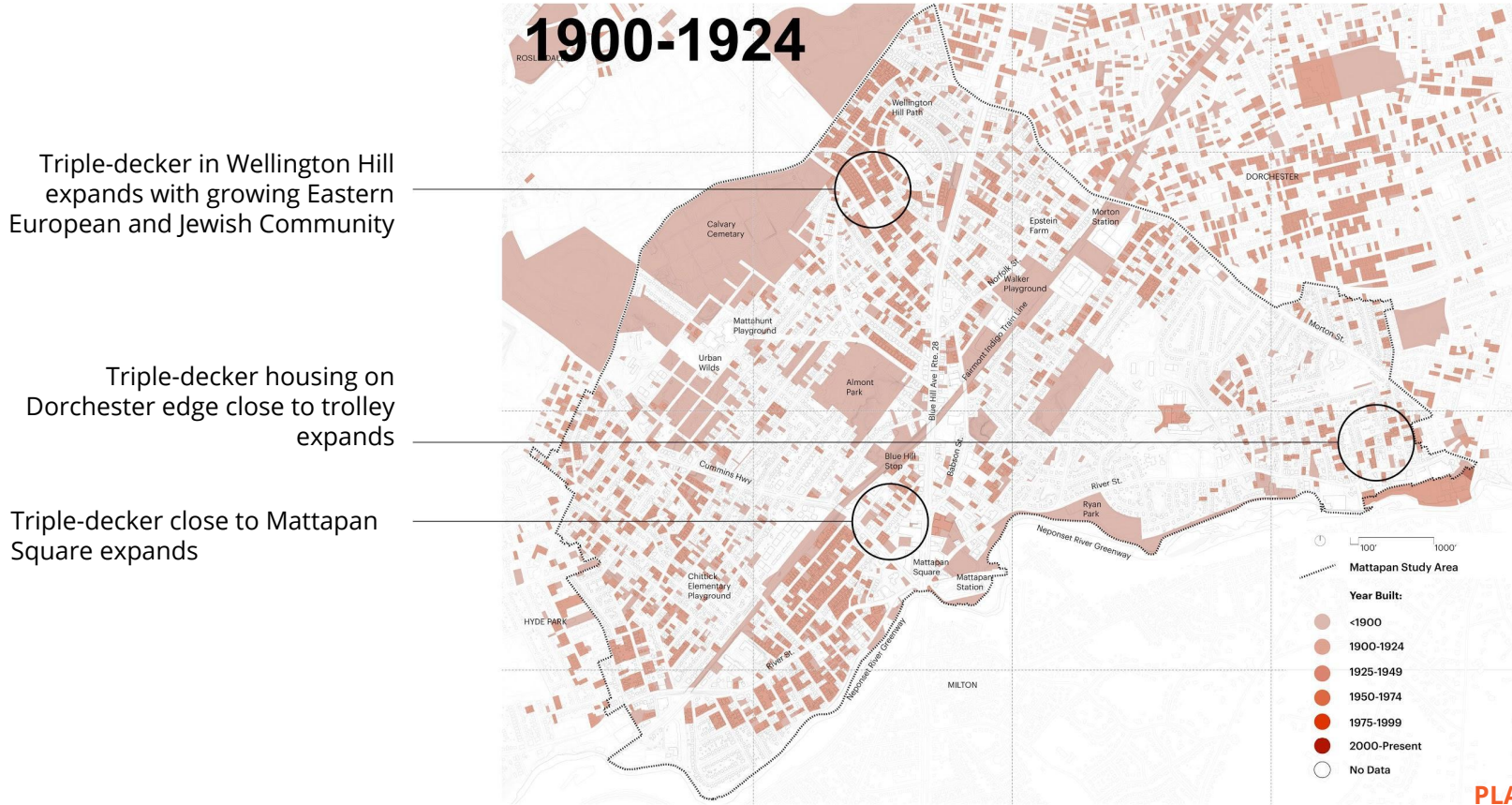
Streetcar Suburb



source: Boston Walker Atlas, BPDA (2020)

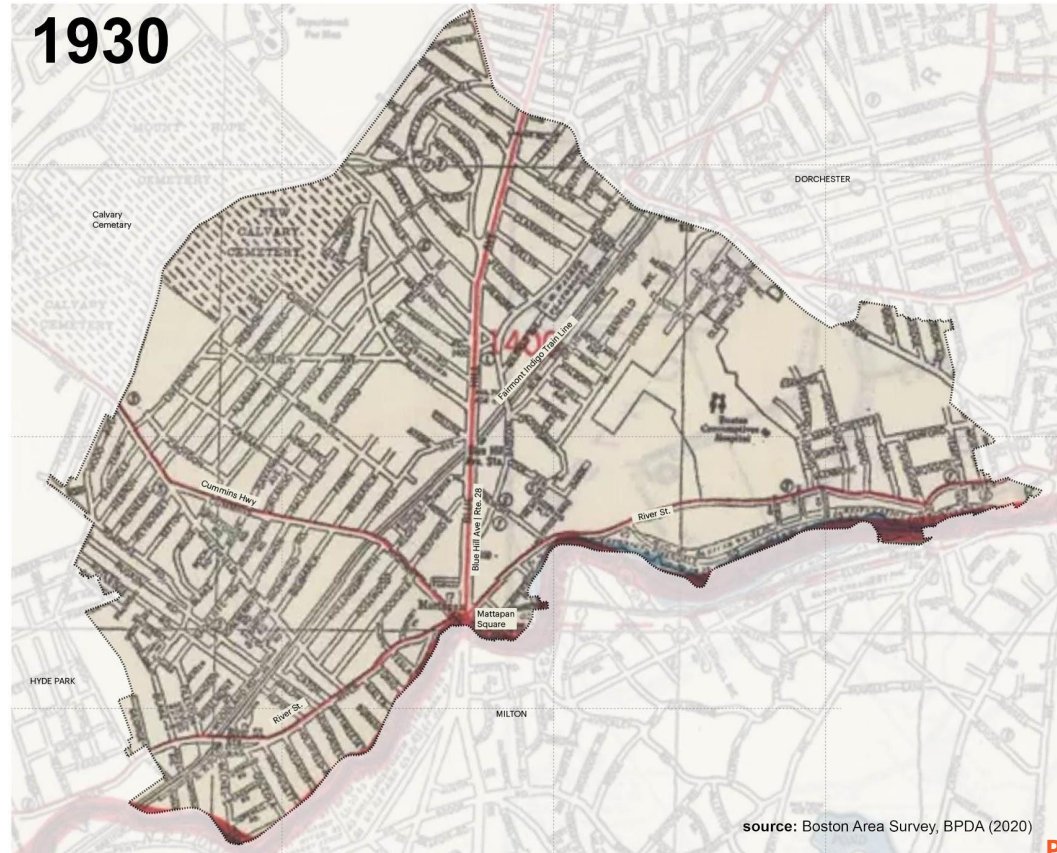


# Housing Development between 1900-1924





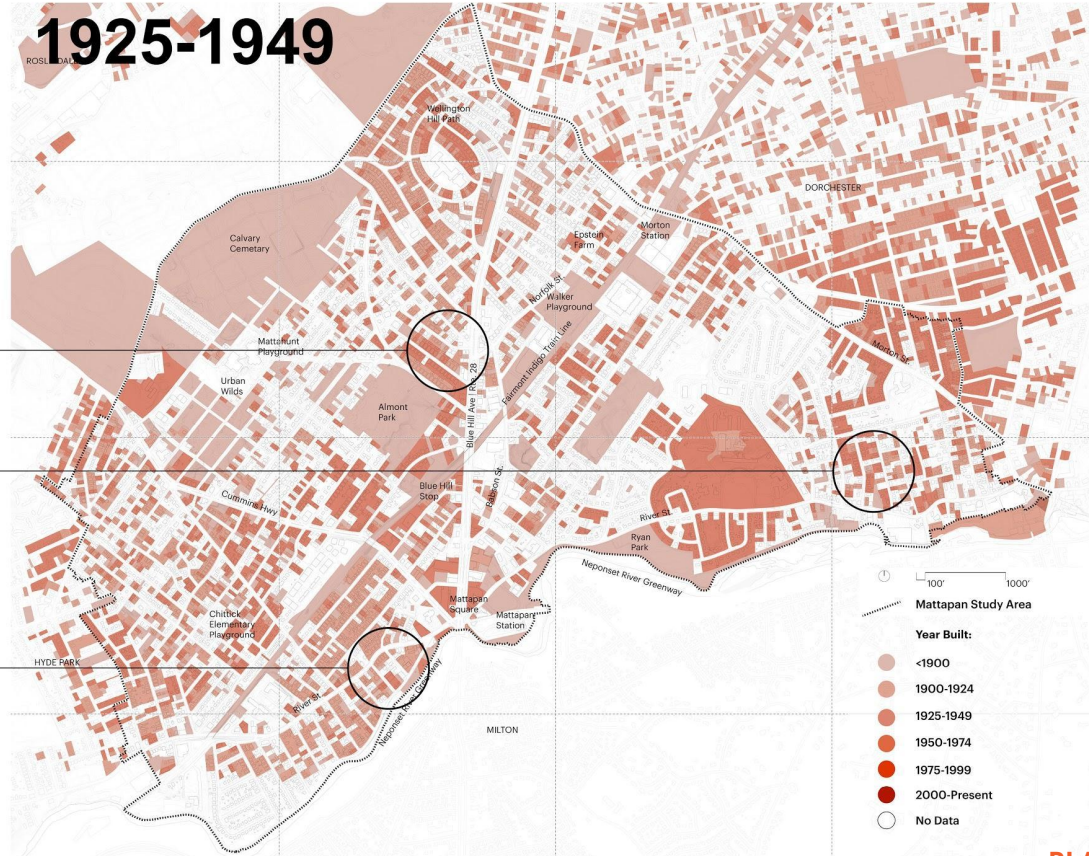
Jewish Community



source: Boston Area Survey, BPDA (2020)



# Housing Development between 1925-1949



# Urban Renewal and Redlining



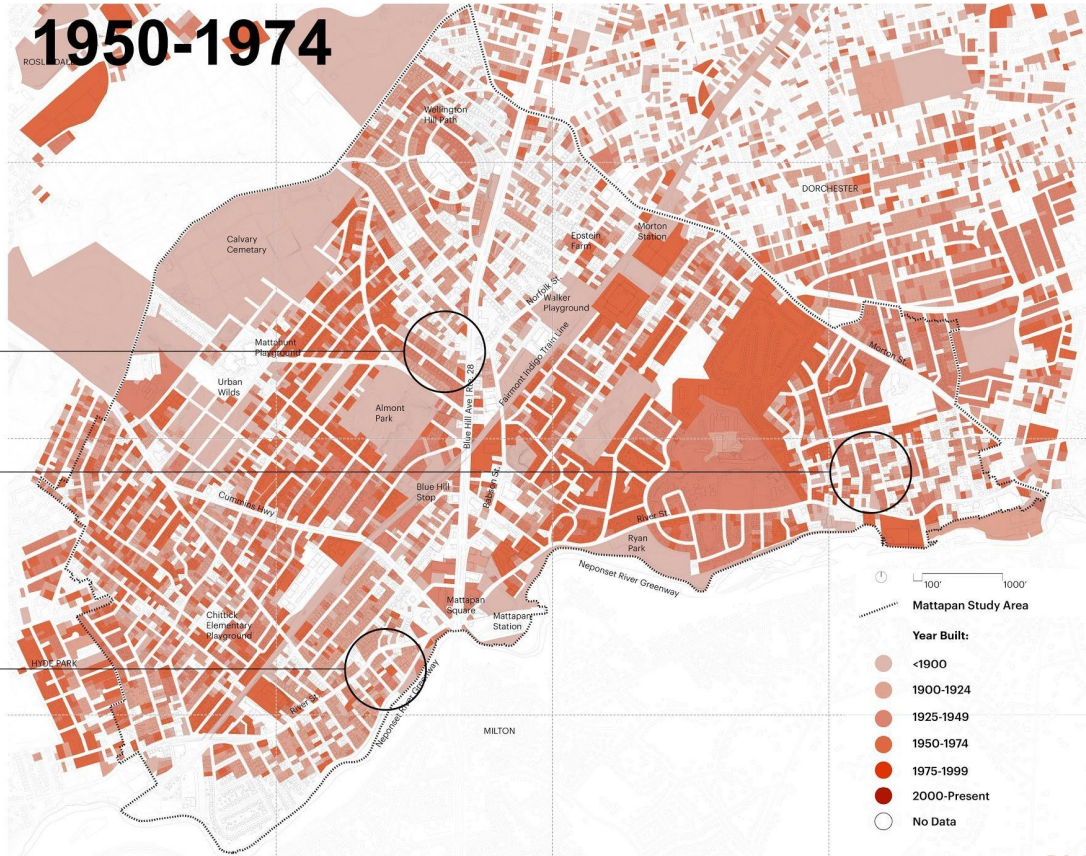
1955

Urban Renewal



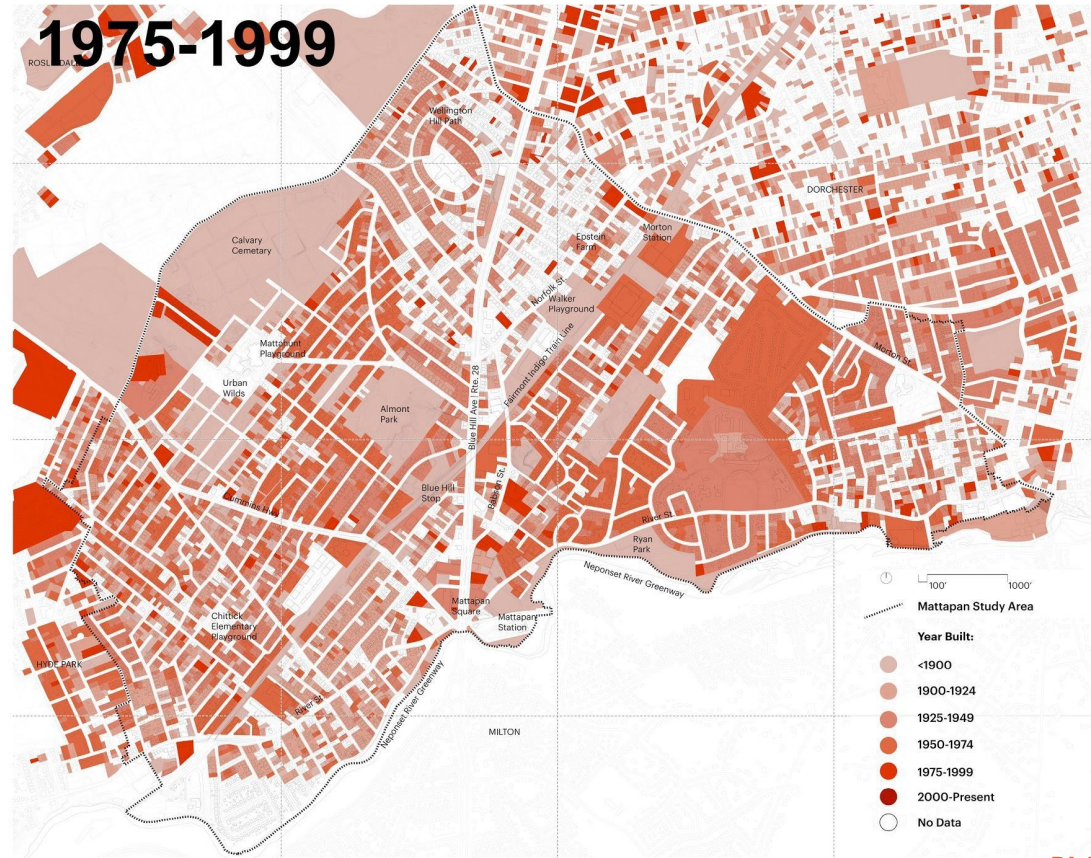


# Housing Development between 1950-1974



# Housing Development between 1975-1999

Development in the neighborhood declines due to a number of political, social, and economic forces, including limited land near transit, disinvestment, and blockbusting.





# Housing Development over the last 20 years



# 3 Housing Goals; The City and Mattapan



**PRODUCE** new housing, **PRESERVE** existing affordable housing, and **PROTECT** households that are at risk.

1. Produce 69,000 new housing units, with 15,920 units being income restricted
2. Retain Boston's existing income restricted/affordable housing
3. Re-develop and renovate up to 4,500 BHA units
4. Combat displacement by supporting the purchase of 1,000 rental housing units from the market and make them income restricted
5. Prevent evictions and promote housing stability



# What we heard: Open House, SWOT, and more

Rising rents  
are affecting  
housing  
stability

More Micro  
UNIT Housing  
For Single  
Adults to  
save and get  
back on their  
feet

Need  
Senior  
Housing

Live/Work  
Space for  
Mattapan  
artists

More low  
income  
single family  
houses

People living on  
fixed incomes have  
greater risk of  
displacement

Help for  
Would like to  
see more Black  
Hispanic others  
own homes

The word "market  
rate" does not  
reflect the prices  
available to real  
working people - market  
is above real people's markets

POTENTIAL FOR  
SIGNIFICANT  
DENSITY INCREASES  
@  
TRAIN STATIONS  
(MATTAPAN SQ.  
+  
MORTON ST)

Increasing  
homeownership.

Housing <sup>↑</sup> risk  
Single young  
Professionals

Lack of  
Ownership  
Opportunities  
for Mattapan  
residents

# What we heard: Mixed-Use Squares and Corridors



The population of Mattapan has grown 14% between 2010 and 2017.

## Population Trends 1970-2017

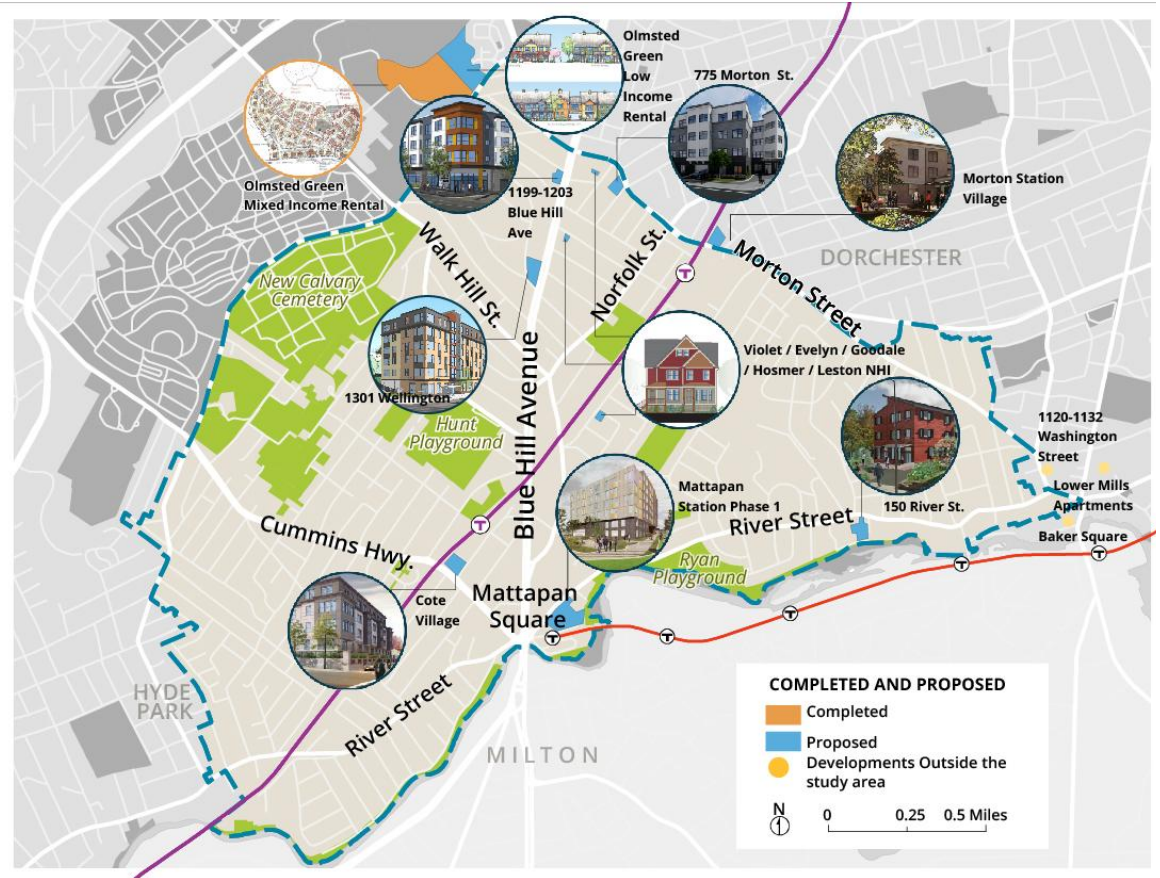


Sources: U.S. Census Bureau, 1950-2010 Decennial Census, 2017 5-year American Community Survey, US Census Bureau, 2010 Census, 2013-2017 American Community Survey, BPDA Research Division Analysis



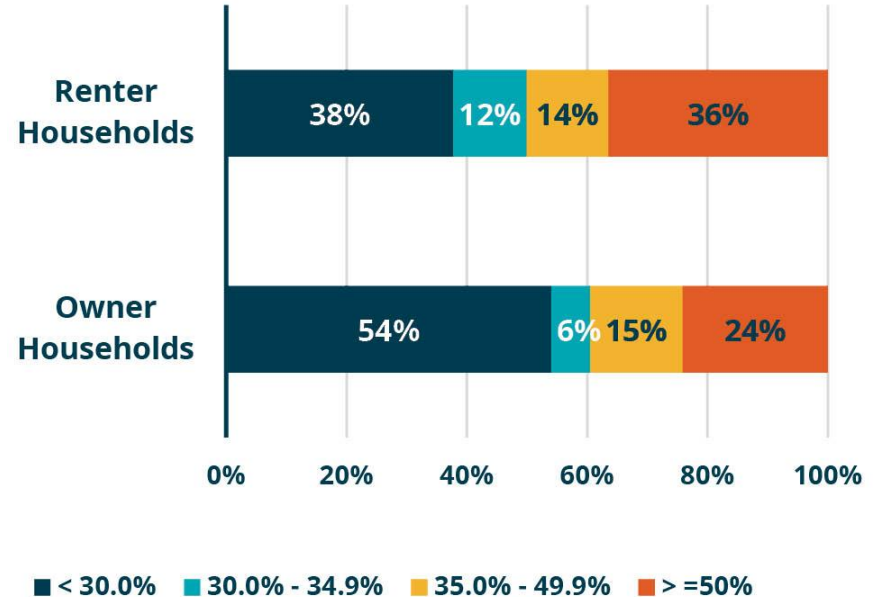
# Mattapan in Context - Housing Development Now

While the population in Mattapan has increased, the amount of available housing for rent or purchase has not increased.



All of this impacts housing costs and affordability. 36% of rental households in Mattapan are severely cost burdened, meaning they pay more than 30% of their income towards rent.

Percent of Income Going Towards Housing Costs  
2017



Source: US Census Bureau, 2013-2017 American Community Survey, BPDA Research Division Analysis  
Some households categorized as "Not Computed" and are not included in this chart.



## Married couple households

**Married couples** are any two persons that are married and members of the same household. The married couple **may or may not have children** living with them.



## Senior households

citizens **65 years or older that live alone**



## Multi-generational households

**Multigenerational families** are those consisting of more than two adult generations living under the same roof. Many researchers also include **households** with a grandparent and at least one other generation.



## Single-person households

The **single-person household** is a **household** that contains **one person** who lives alone.



## Single-parent households

A **single parent** is a person who lives with a child or children and who does not have a spouse .



# 4 Tonight's Activity

1. To discuss the different household types that exist in Mattapan
2. To identify their housing needs
3. To discuss their housing challenges
4. To discuss affordability and what determines it

## **The activity will**

1. Prepare us for future discussions about how to grow different types of housing, what that looks, and how we can achieve different levels of affordability for different household types.
2. Help guide how we achieve housing goals alongside other goals set out in PLAN: Mattapan.

# Example - Married Couple Household



## Mattapan's Households

Facts



8,870 total households make up Mattapan



The median household income in Mattapan is \$48,000 per year.



68% of Mattapan households are families, compared to 48% of Boston households.

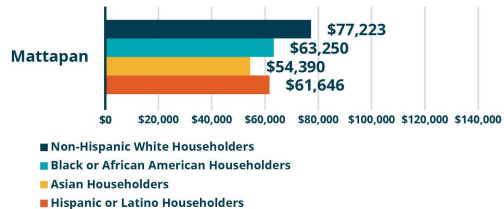


One third of Mattapan households are families headed by a single woman.



The owner occupancy rate in Mattapan is 38%, which is higher than in the city as a whole.

Average Household Income by race in Mattapan:



Source: US Census Bureau, 2013- 2017 American Community Survey, BPDA Research Division Analysis

For information about resources please refer to page 26 of the Boston Housing Toolkit or contact the Boston Home Center (617-635-4663)



## Married Couple Households

Feedback

Married couples are any two persons that are married and members of the same household. The married couple may or may not have children living with them.

What we know:

Married couple households in Mattapan have higher incomes than other household types in the neighborhood, and are less likely to be in poverty.

**What do you think is essential for this household type?**

Consider location, community space, privacy, transit access, etc.

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**What housing challenges do you think this household type faces?**

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# Example - Married Couple Household



## Households types and Affordability

Median household income in Mattapan: **\$48,000** per year.



Senior Households  
Average Household Size: 2



Single Parent Households  
Average Household Size: 3



Multi-Generational Households  
Average Household Size: 5



Married Couple Households  
Average Household Size: 4



Single-Person Households  
Average Household Size: 1

Data source: American Community Survey (ACS) 2017

Which household type do you know the most about?

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What would you consider to be affordable for this household type in terms of monthly rent or housing costs?

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Using the Area Median Income (AMI) chart on the back, identify what is affordable for this household type.

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## Households types and Affordability

1) Using Household Size and Household Income, you can find your example Area Median Income's (AMI) bracket:

HH Size	30% AMI	50% AMI	60% AMI	70% AMI	80% AMI	100% AMI	120% AMI
1	\$23,800	\$39,700	\$47,600	\$55,550	\$63,500	\$79,350	\$95,200
2	\$27,200	\$45,350	\$54,400	\$63,450	\$72,550	\$90,650	\$108,800
3	\$30,600	\$51,000	\$61,200	\$71,400	\$81,600	\$102,000	\$122,400
4	\$34,400	\$56,650	\$68,000	\$79,300	\$90,650	\$113,300	\$135,950
5	\$36,750	\$61,200	\$73,450	\$85,650	\$97,950	\$122,400	\$146,850
6	\$39,450	\$65,750	\$78,900	\$92,000	\$105,200	\$131,450	\$157,750

2) Based on that % AMI, find the Income Restricted Units' rent and sales price:

Maximum Affordable Rent:

Unit Size	30% AMI	50% AMI	60% AMI	70% AMI	80% AMI	100% AMI	120% AMI
SRO	\$334	\$589	\$716	\$844	\$971	\$1,226	\$1,481
Stu.	\$445	\$785	\$955	\$1,125	\$1,295	\$1,635	\$1,975
1 bed	\$525	\$922	\$1,120	\$1,318	\$1,517	\$1,913	\$2,310
2 bed	\$586	\$1,039	\$1,266	\$1,492	\$1,719	\$2,172	\$2,626
3 bed	\$652	\$1,162	\$1,417	\$1,672	\$1,927	\$2,437	\$2,947
4 bed	\$718	\$1,284	\$1,568	\$1,850	\$2,134	\$2,700	\$3,266

Maximum Affordable Sales Price:

Unit Size	30% AMI	50% AMI	60% AMI	70% AMI	80% AMI	100% AMI	120% AMI
Stu.	-	-	-	\$124,000	\$150,700	\$204,100	\$257,500
1 bed	-	-	-	\$155,200	\$186,400	\$248,600	\$304,400
2 bed	-	-	-	\$186,200	\$221,900	\$288,700	\$351,400
3 bed	-	-	-	\$217,400	\$257,500	\$327,900	\$398,300
4 bed	-	-	-	\$248,400	\$288,700	\$366,900	\$445,000