



Roxbury Strategic Master Plan Oversight Committee Meeting

April 4th, 2022

1. RSMPOC

Welcome and Orientation

Meeting Recording

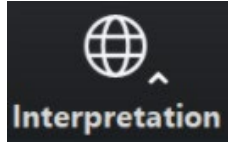
At the request of community members, this event will be recorded and posted on the Roxbury Strategic Master Plan webpage at

bit.ly/theRSMPOC for those who are unable to attend the Zoom event live.

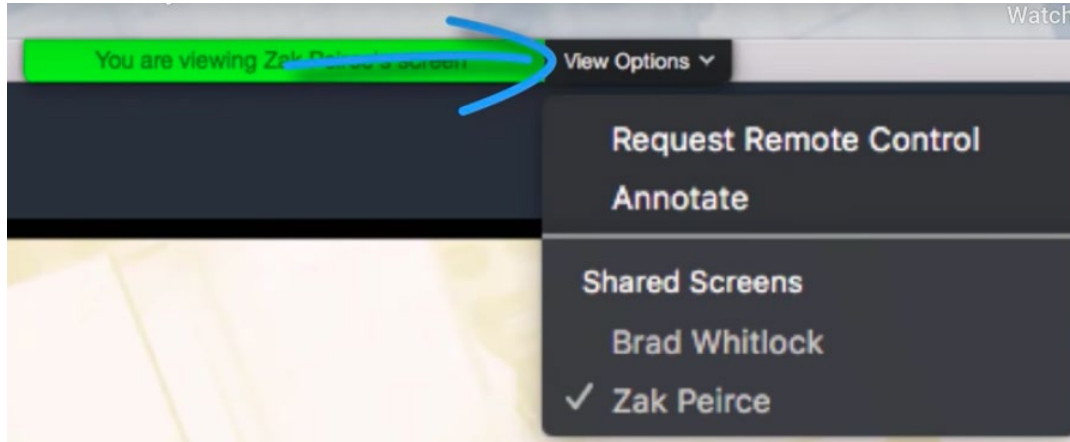
Also, it is possible that participants may be recording the meeting with their phone cameras or other devices. If you do not wish to be recorded during the meeting, please turn off your microphone and camera.

If your camera and microphone are off, you can still participate through the text chat feature.

Interpretation and Translation



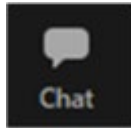
"Spanish" -for Spanish
"Haitian Creole" -for Haitian Creole
"English" -for English



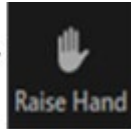
Zoom Tips

Welcome! Here are some tips on using Zoom for first-time users.

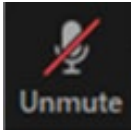
Your controls are at the bottom of the screen



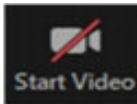
Use the chat to type a comment or ask a question at any time – Members of the RSMPOC/ BPDA will moderate the chat



To raise your hand, click on “Participants” at the bottom of your screen, and then choose the “Raise Hand” option in the participant box, or press *9 on your phone



Mute/unmute – Participants will be muted during the presentation – the host will unmute you during discussion if you raise your hand and it is your turn to talk. To mute/unmute on your phone press *6.



Turns your video on/off

Zoom Etiquette

We want to ensure that this conversation is a pleasant experience for all attendees.

- Please remain muted until called on. If you'd like to speak during this time please use the "Raise Hand" function in Zoom so a BPDA moderator can unmute attendees.
- Please be respectful of each other's time.
- We ask that participants limit their questions so that others may participate in the discussion. If you have more questions, please wait until all others attending have an opportunity to ask questions.
- If we are unable to get to your question at this meeting please put them in the Chat at the end or email Kelly.sherman@boston.gov

Agenda

- 1. RSMPOC Welcome**
- 2. Planning Update**
- 3. Homes For Equity**

RSMPOC Overview and Updates

First Monday of the month

January 10, 2022

February 7, 2022

March 7, 2022

April 4, 2022

May 2, 2022

June 6, 2022

December**

July 11, 2022

****No Meeting in August****

September 12, 2022

October 3, 2022

November 7, 2022

****No Meeting in**

RSMPOC Responsibilities

- The Roxbury Strategic Master Plan Oversight Committee (RSMPOC) was created in 2004 as a result of the Roxbury Strategic Master Plan (RSMP).
- The RSMPOC is broadly representative of the Roxbury neighborhood and is made up of Mayoral Appointees, nominated by elected officials, neighborhood associations, and community organizations.
- The RSMPOC oversees the implementation of the Roxbury Strategic Master Plan and PLAN: Nubian Square.

Join. Engage. Take Action.

- **Join:** Join the Roxbury Strategic Master Plan Oversight Committee, and/or a Project Review Committee (PRC).
- **Engage:** Attend public meetings. Ask questions. Invite neighbors, Roxbury civic groups and organizations, businesses, abutters or other community affiliates to public meetings.
- **Take Action:** Review and comment on projects, developments, and the planning initiative.

For more information about upcoming meetings, development projects and how to get involved, visit bit.ly/theRSMPOC

Original 2004 Master Plan Goals

- Enhance **civic & cultural life** in the neighborhood
- Promote **diverse & sustainable growth** with jobs for local residents
- Ensure **safe & convenient public** and **private transportation**
- Expand & improve **housing for a variety** of socioeconomic and age groups
- Create a **comfortable, lively, and safe public realm** that reflects the diversity of local residents
- Enhance **community participation** and **empowerment** through increased accountability of government, and institutions and businesses

2. Planning Update

PLAN: Nubian Square Updates

- P-3 Responses are in! You can find it on our P-3 Website or down below:
- *P-3 Proposals*
[HYM & Our City at Peace Development Submission](#)| [HYM & Our City at Peace Design Submission](#)| [Tishman Speyer & Ruggles Progressive Partners Development Submission](#)| [Tishman Speyer & Ruggles Progressive Partners Design Submission](#)
- To stay engaged with the P-3 Process please join our email list! (email Jennifer.kaplan@boston.gov to join)
- Applications to be on the Bartlett and P10 PRC/ IAG are open! Please apply by April 8th
- Welcome Jenn Kaplan, Rebecca Hansen and Jonathan Short

The BPDA is Hiring!

**Interested in working for the
Boston Planning Development Agency?**

<http://www.bostonplans.org/about-us/careers-at-the-bpda>

3. Homes For Equity

Homes For Equity

A Pilot to Build Wealth through Homeownership for People of Color who have Experienced Housing Discrimination

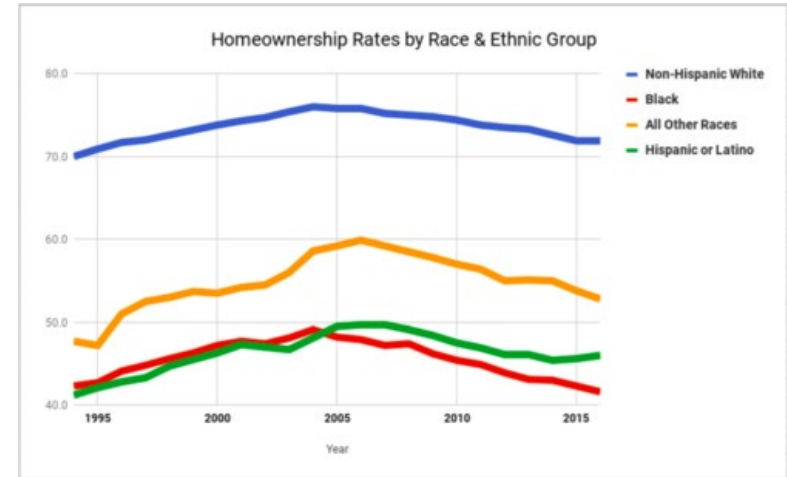


An Historic Moment for Change

Homeownership is the way many families build economic security. Yet for decades, white households bought homes and generated wealth supported by public policies and private actions that excluded Black households from buying homes.

A 2016 study estimated that without direct intervention, it will take the average Black family 228 years and the average Latinx family 84 years to accumulate the wealth that the average white family currently holds.

There is a renewed sense of urgency for racial justice in this country, and the time to aggressively pursue housing equity is now. Homes For Equity allows households of color harmed by housing discrimination to buy homes and generate wealth, just as whites have done for decades.



Nearly 90% of white households in the Boston MSA are homeowners, while only 33% of African American families and roughly 20% to 30% of Latino households own homes.

We'll Pilot the Initiative in Roxbury, MA

Roxbury , where almost 90% of the population is Black, Latinx, or Asian, was selected as the geographic location for the pilot as its residents experienced persistent and chronic patterns of public and private housing discrimination that continues to the present day.

In the 1970s, federally funded “slum clearance” displaced Roxbury residents. Less than five years after clearance , rent increases in Roxbury’s so -called urban renewal area were twice that of the metropolitan area as a whole despite continued substandard housing conditions .

Black and Latinx families were shut out of the suburbs, where housing they could afford existed, and were forced to pay higher rents for substandard housing

OPPORTUNITY COMMUNITIES

Race and Ethnicity in Roxbury

2010 Numbers and Percentages

White (alone)	3,913	(6.5%)
Black or African American (alone)	33,266	(55.6%)
Hispanic or Latino (all races)	17,842	(29.8%)
American Indian and Alaska Native (alone)	259	(0.4%)
Asian (alone)	719	(1.2%)
Native Hawaiian and Other Pacific Islander (alone)	21	(0.0%)
Some other Race	1,874	(3.1%)
Two or More Races	1,896	(3.2%)

https://www.cityofboston.gov/Images_Documents/Roxbury_Planning_District_Profile_tcm3 - 12996.pdf

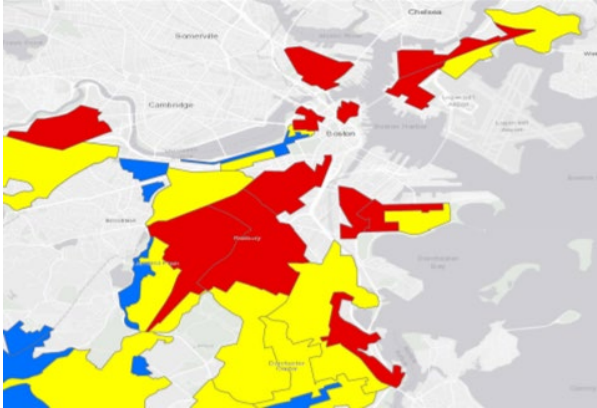
In Roxbury, only 23% of households own their homes compared to 34% in Boston.

Current Phase: Research and Planning

Our research team is bolstering the legal case for Homes for Equity under the Fair Housing Act. Concurrently, we are building public support for the initiative.

1. To substantiate our legal case and to build the public case, the team is **documenting the history of harm** - a compelling pattern of actions **by City, State, and Federal governments and private interests** resulting in housing discrimination in Roxbury.
2. We are applying a **racial equity lens** to the research **and enlisting those most affected by housing discrimination** as partners to design the research process.
3. With our local advisory council, we are using the data we collect **to identify the qualifying characteristics of the families the program will serve**.

Original Map Showing Boston Redlining



The Legal Basis is in The Fair Housing Act

- The Fair Housing act Prohibits housing discrimination based on race
- It also establishes an *obligation* to redress or reverse conditions of housing discrimination



Copyright National Fair Housing Alliance, <https://nationalfairhousing.org/fhact50/>

“It is clear that one of the major flaws in planning and implementing the Federal fair housing policy was in underestimating the vast persistence of discrimination.”

Current practice assumes the prohibition against housing discrimination *precludes explicit consideration of race*. We believe redress principles allow for *more explicit consideration of race* in marketing, buyer selection and program design.

The Equal Credit Opportunity Act

The long - term effect of lack of enforcement of fair housing laws and the persistence of artificially depressed home values continued and compounded disparities in intergenerational wealth transfers.

The Equal Credit Opportunity Act allows **Homes for Equity** to act in **partnership with other stakeholders to address systemic conditions of discrimination.**

- **Permits consideration of** race in a “Special Purpose Credit Program” to benefit “economically disadvantaged” groups, including “persons previously foreclosed” from access to credit
- A SPCP may be carried out by a state or local agency, a nonprofit organization or a private lender



Dual Approach to Restorative Homeownership

The Homes for Equity pilot will focus on two areas that are key to restorative homeownership:

1. More explicit **race - conscious marketing and buyer selection** *(more on page 8)*
2. **Changes to affordable housing financing policies** to allow greater wealth - building among today's buyers of color *(more on page 9)*

Race - Conscious Marketing Buyer Selection

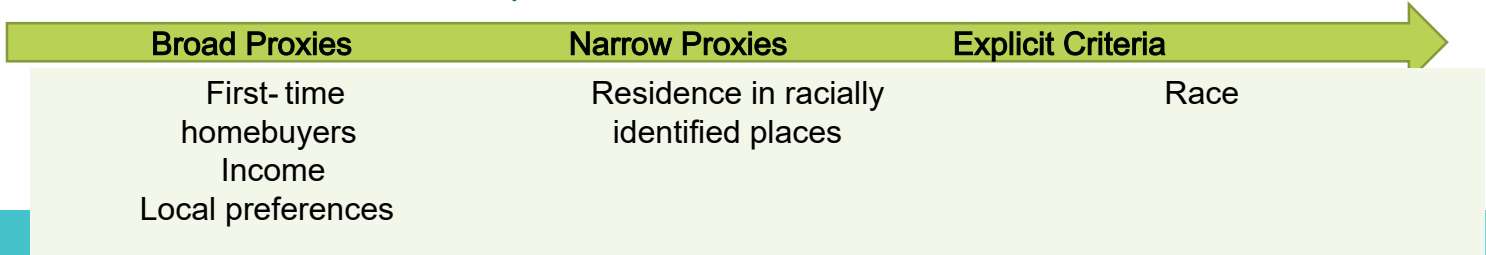
The Problem

Home ownership programs often use proxies, like being a first-time homebuyer or residence in a racially-identified neighborhood, to reach homebuyers of color. However, broad proxies often fall short of reaching the intended audience.

The Solution

Homes for Equity addresses systemic barriers to home ownership through participant selection criteria that prioritizes those harmed by housing discrimination because of their race.

Current use of proxies to target applicants of color has mixed results; HFE will adopt more race-conscious criteria.



Changes to Affordable Housing Financing Policies

The Problem

Current affordable housing subsidy terms limit the ability of homebuyers to realize the market value of their homes. For example, deed restrictions on affordable homes cap resale prices, and recapture provisions prevent affordable homebuyers from earning equity in their homes. Even inheritance of the home can be restricted.

No such policies were applied to the programs historically used by white households, accelerating racial wealth disparities across generations.



The Solution

Homes for Equity will drive policy changes that reduce subsidy recapture requirements to prioritize wealth - building among people harmed by housing discrimination.

These policy changes will maximize affordable homeowners' ability to realize the appreciating value of their homes to build wealth.

Implementation

The Homes for Equity pilot will **leverage homeownership projects under development** in Roxbury for the initial implementation.

Nuestra Comunidad and Windale Developers are among the developers that have agreed to **build and sell 40 “Homes for Equity” to demonstrate our theory of change.**

The Homes for Equity initiative is designed to be **replicable across MA and beyond**, providing a path for households of color to achieve homeownership and build generational wealth.

Project Team



Dr. Neenah
Estrella-
Luna,
*Research
Lead*



Joseph
Feaster,
Consultant



Symone
Crawford,
*Executive
Director,
MAHA*

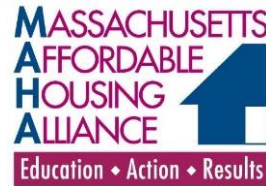


Maria
LaTimore,
*Project
Director*



Henry
Korman,
Attorney

Allies & Supporters



Win d a le
De ve lo pe rs



Contacts

Ann Houston

OppCo CEO

ahouston@oppcommunities.org

Maria Latimore

Project Director

maria@marialatimore.com

Appendix

Tablet/Phone Screenshot

