

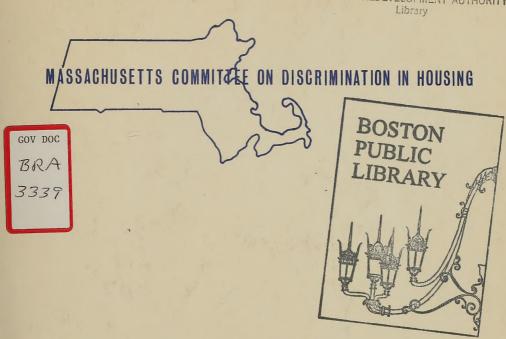
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Public Programs and the Housing Shortage in Boston



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PUBLIC PROGRAMS AND THE HOUSING SHORTAGE IN BOSTON

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The Impact of Public Programs on the Housing Shortage in the Boston Area

by William Nash

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by William Masin

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The Impact of Public Programs on the Housing Shortage in the Boston Metropolitan Area. April, 1963

I.) The Housing Shortage Problem: Opportunities for Sound Housing
Or Increasing Segregation and Blight.

The National Housing Act states the goal of a "decent home and suitable environment for every American family." The President in his Executive Order on Equal Opportunity further declared that decent housing should be available outside racially segregated areas. It is clear that these goals presently are not being met in Boston and its Metropolitan Area. Furthermore, it is questionable whether presently planned government programs to vitalize the Area's cities and towns actually will help raise the people's housing standards. It could turn out that the number of families requiring good quality housing will increase more rapidly than the supply if present trends continue.

There are two separate but related problems involved: decent housing for the area's low-income families, most of whom presently live in substandard units located in declining neighborhoods: and the even more severe and restricted housing conditions of the Boston Area's Negroes and other minority group members.

Will the net additions to the housing stock by both public and private programs in the coming years keep pace with the increasing population of these less favored groups, let alone improve their overall housing conditions? Will the families displaced by planned redevelopment and highway construction, most of whom are low-income families, find substitute dwellings of at least equal quality, let alone "safe,

THE MEDICAL PROPERTY LAND BELLEVILLE WILL SERVICE THE CONTRACT made to make a light and a light of the section of the last of and developed unland to be the land of the land of the the real of Assability and the state of the said of the first the Level His hear capitally september of the section of a presentation of registered representations of the suppression of the property of the following state of the second increased and the second and the second seco suitable and sound" dwellings legally required for them? These are vital concerns of the Massachusetts Committee on Discrimination in Housing.

II.) Metropolitan Solutions are Needed.

This paper has been prepared in order to gather and interrelate the available factual data needed to clarify the exact nature of these problems. It concentrates on public programs in the City of Boston and its Metropolitan Area because almost 60 per cent of the Commonwealth's Negro population is concentrated in Central Boston, the area to be renewed by major public programs presently being executed, and because Boston's problems are typical enough to be applied to other areas in the Commonwealth. We have taken a metropolitan approach because solutions cannot be found in Boston alone. The area within which people seek housing is centered around their place of work and extends to the distance they are willing to travel to and from their jobs each day. Clearly, this area extends far beyond the limits of Boston and will expand even further as additional improvements in transportation are made. It is our belief that understanding leads to responsible action. Only if all the agencies and individuals concerned with the Boston Area's housing deficiencies contribute to an ongoing debate with current facts, helpful proposals, and intelligent programs, can these problems be alleviated or possibly solved over the coming years.

III.) There is a Shortage of Sound Housing in the Boston Area*

The best indicator of the shortage of sound housing in the Boston

^{*} Additional statistics and their sources can be found on appended Tables 1 and 2.

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Area is its below normal vacancy rate, which should be 4 - 6 per cent in a healthy real estate market. In 1960 less than 2 per cent of all housing units were both standard and vacant. The figure in Boston itself was only 3 per cent. Not only that, but one-fifth of Boston's vacant units were only single rooms, less than half were for four or more rooms, and there were only 485 vacant standard houses for sale. A sign of the severity of this shortage is the fact that almost 70 per cent of the vacant units were reoccupied in less than four months.

The general housing shortage causes a number of related problems weighing heavily on the area's low-income families. Paramount among these is the necessary continued occupance of many units which should have been torn down or extensively repaired long ago. Approximately ll per cent of the occupied dwelling units in the Metropolitan Area and 20 per cent in Boston proper are unsound, dilapidated, or in need of major repairing. If all the units without essential plumbing or central heating, located in neighborhoods lacking decent amenities and public facilities are included, the number of unfit housing units still being used would be considerably greater. And as mentioned earlier, probably less than half of all vacant units are suitable for occupancy with respect to condition, cost, size and location.

Before examining the special problems of low-income and minority groups, we might first ask whether the general housing shortage will grow more acute over time. We think it will. One need only contrast new construction trends in the Boston Area with the probable dislocation from Federally aided highway construction and urban renewal, perhaps 12,000 to 17,000 families and an unknown number of individuals, to see the severity of future shortages. And consider further that these

rough estimates do not include the possible dislocation of families due to housing rehabilitation at standards acceptable to the FHA in urban renewal areas. The total displacement could be considerably greater unless rehabilitation standards bear some relationship to the resident's capacity to pay the added costs. Needless to say, the effects of this shortage will be felt most harshly in Boston proper where major public programs are underway and there has been relatively little new construction of either publicly subsidized or private units.* In fact, since 1956 demolitions in Boston have exceeded new construction by 3,000 units.

No definite answer has ever been attempted for the exact dimensions of the shortage question because so many of the statistics necessary for a responsible estimate either have never been collected or are not available if they have. If the figures were available, a more accurate appraisal could be made by comparing the present and future total demand for additional standard units with the present and future available housing supply. Future demand will be composed of the Area's population growth of about 1 per cent per year, the upgrading of demand with rising incomes, and families displaced by any cause. The future housing supply can be obtained by taking the existing units and adding newly constructed or converted units. An accurate estimate of the exact dimensions of the future shortage is impossible without this information and beyond the scope of the present paper.

^{*} See the article by Alice Burke entitled The Amazing B.R.A. Story in the Boston Traveller, April 2, 1963 for a dramatic account of Boston's renewal program.

IV.) Low-Cost Housing is the Special Need for Displaced Families.*

The housing shortage in Eoston could be offset partially by net additions to the housing supply in the larger Metropolitan Area if the incomes of the vast majority of the people displaced would allow them to find adequate substitute housing outside of Boston.

The average annual income of occupants of "substandard" housing, however, was \$4,235 for white and \$3,410 for nonwhite families in non-white 1960. Two-fifths of the families living in such unsafe housing had total money incomes of less than \$3,000. Even if such families were to pay one-fifth of this income for rent (the maximum for low-income families according to the Public Housing Administration and most experts), they could afford only \$50 per month or less for shelter costs, and could not buy a house unless it cost \$7,500 or less. These figures are representative of the families most likely to be displaced since they presently occupy the most rundown housing slated for clearance.

Boston's Negroes are especially vulnerable to public programs involving displacement. They occupied a disproportionate share of unsound housing, paid higher rents and a larger part of their incomes for it, than white families. About 47 per cent of all Boston's nonwhites lived in unsound dwellings compared to 18 per cent for white households. They owned 20 per cent and rented 30 per cent of the City's dilapidated units even though they numbered less than 10 per cent of the population. Rents** for both these dilapidated and

^{*} Figures in the following section are based upon the 1960 Housing Census, the latest source of available data.

^{**}These figures are gross rent, which is equal to contract monthly rent plus an average monthly figure for utilities and fuel if these are not included already.

other unsound units averaged \$65 and \$57 per month for nonwhite and white households respectively. This rent equalled more than 30 per cent of income for over one-fourth of the nonwhite families.

Obviously many of the occupants of substandard units cannot afford more rent regardless of color. Furthermore their family characteristics are unsuited to the currently vacant units. Many of these families are large: over 27 per cent of nonwhite and 11 per cent of the white households had five or more members. Therefore, the many vacant standard units which are single rooms or small apartments are useless to them. They need more commodious housing like that in Boston's suburbs. But they cannot afford suburban housing, aside from the question of racial restrictions faced by Negro and other minority groups.

Publicly subsidized houses in the City now available and in construction are insufficient to cope with the demands placed upon them by eligible low-income households including displacees who receive preference for units as they become available. The waiting list already is double the average turnover in the City, and the number of new publicly subsidized units planned obviously is insufficient to absorb both present waiting list and the households to be displaced. Furthermore, the City's program is emphasizing housing for the elderly which would answer only part of the needs engendered by dislocation.

V.) Conclusions

Boston must take a metropolitan view of its housing problems because highway construction, urban renewal, and the housing market are not restricted to the central city. It should develop an overall

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plan to meet the nation's housing goals of a decent home and suitable environment for every family, and to make such housing available outside segregated areas. In doing so it needs to give special attention to the housing needs of low-income and minority group families who are threatened by the very public programs intended to improve the living conditions of the area's people. Possibly these public programs will be stalled for years unless relocation plans are made to work. More decent, low-cost housing is essential: the exact amount, location, and means of supplying these units in the face of the long overdue renewal of the Boston Area's urban fabric can only be ascertained by continuing study and public discussions based on every relevant fact in the hands of the many public agencies and private groups concerned with housing throughout the Metropolitan Area.

Table I.

Selected Characteristics of Housing Units,

The City of Boston and the Boston Standard Metropolitan Area,

By the Total and Nonwhite Population - 1960

Subject	Boston Metro. Area Total Population		Boston Metropolitan Area Nonwhite Pop.		City of Boston Total Pop.		City of Boston Nonwhite Pop.	
	Number	d's	Number	%	Number	%	Number	%
All Occupied Units	770,468	100	26,386	100	224,687	100	21,616	100
Tenure Owner-occupied	402,745	52	5,465	22	61,291	27	3,397	1.6
Renter-occupied	367,723	48	20,921	78	163,396	73	18,219	84
Condition Sound	683,958	89	14,841	57	183,872	82	11,325	52
Deteriorating	73,320	9	8,852	34	33,968	15	8,036	37
Dilapidated	14,190	2	2,450	9	6,847	3	2,100	10
Units with 1.01 Persons per room or more	50,316	7	3,382	13	18,158	8	2,847	13
Median Value of Owner occupied Unit	\$15,900	-	\$10,100	-	\$13,500	-	\$8,300	-
Median Gross Rent	\$82		\$71	-	\$78		\$71	-

Source: U.S. Bureau of the Census. U.S. Census of Housing: 1960. Vol. 1, States and small Areas, Massachusetts. Final Report H.C. (1) - 23. U.S.G.P.O., Washington D.C., 1962. (Table 12, p.16; Table 17, p.61; Table 38, p.109; Table 39, p.110.)

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Table II.

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Vacancy Data, City of Boston and the Boston Metropolitan Area - 1960

	City of	Boston	Boston Standard Metro. Area		
Subject	Number	%	Number	%	
All Vacant Housing Units	.14,115	IOO	43,622	100	
Year round vacant available units	11,584	82	23,040	53	
Year Round Vacant Available Units	11,584	100	23,040	100	
Standard	6,263	54	15,300	66	
Substandard*	5,321	46	7,740	34	
Standard Vacant Available Units	6;263	100		100	
For sale	485	8	3,690	-, .24	
For rent	5,778	92	11,610	76	
Duration of Vacancy for all units	0			300	
For rent	8,979	100	15,638	100	
Less than 4 months	6,139	68	10,908	70	
4 months or longer	2,840	32	4,730	30	
For sale	533	100	3,667	100	
Iess than 4 months	307	58	2,067	56	
4 months or longer	226	42	1,600	44	
Median Gross Rent or Value of vacant units** For rent	\$42	_	\$47	_	
For sale	\$13,700	_	\$17,600	_	
Median number of rooms in vacant and available	φ±3,100		4-0		
units For rent	3.8	-	3.8	-	
For sale	5.6	-	6.0	-	
Standard vacancy rates Rental	-	3.4	-	3.0	
Sales	-	0.8	-	09	
Total		2.9	-	1.9	
Total Source: See following page.	96	2.9	-		

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Source: U.S. Bureau of the Census. U.S. Census of Housing: 1960.

Vol. 1, States and Small Areas. Massachusetts. Final
Report, H.C. (1) - 23, U.S.G.P.O., Washington D.C., 1962.

(Table 12, p.16; Table 13, p.25; Table 17, p.61.)

- * Substandard as defined by Public Housing Administration (dilapi-dated, or sound or deteriorating without plumbing facilities.)
- *** Gross rent equals monthly contract rent plus average monthly cost . of fuel and utilities if otherwise not included.





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