

# **From Urban Renewal to Affordable Housing Production System: *Boston Mayors and the Evolution of Community Development Corporations in Boston***

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## 1. Introduction

The purpose of this paper is to demonstrate how a uniquely robust ecosystem of support for Community Development Corporations (CDCs) in Boston has grown over time to make Boston a preeminent city for CDC housing production in the country. A CDC is defined as “a nonprofit, community-based development organization that engages in community development activities such as housing production, commercial property development, business development, social services and/or job creation for the benefit of community residents.”<sup>1</sup> Boston has been a leader, first in utilizing the federal programs and later in designing and implementing creative local initiatives for affordable housing production.<sup>2</sup> Boston’s urban renewal program resulted in significant community displacement but there was also land for mayors to allocate to CDCs for the development of permanent affordable housing.

CDCs have been involved in the affordable housing arena since the 1960s and in some cities, like Boston, they have become a very mature system for housing production. These local stakeholders typically acted in response to deteriorated neighborhood conditions or the availability of land. CDCs, as nonprofits, operate in challenging, risky markets that other developers typically avoid. CDCs are unique in that they undertake real estate development in a similar fashion as for-profit developers yet simultaneously address local needs similar to traditional non-profits. CDCs act as intermediaries between the community and the market bringing external resources to the task of neighborhood revitalization. This intermediary role is challenging. According to Bratt, “the community-based essence of CDCs constrains access to capital and technical assistance, as demanded by comprehensive community development work.”<sup>3</sup> Although it is not within the scope of this paper, it is important to note that some CDCs engage in many other activities, including commercial development, small business development, robust social services ranging from day care to job training, and community organizing.

Keyes and Mayer, in their analysis of the role of city governments in the community development system find that four factors are essential for a city role in the community development system.

- City government and residential neighborhoods had evolved a positive relationship
- City government forged a special relationship with CDCs as a key vehicle in dealing with affordable housing issues
- City government responded to appeals of an effective affordable housing lobby.
- City government was a learning organization capable of assessing its own experience and improving internal practice and external relationships as a result.<sup>4</sup>

Peter Drier, Mayor Flynn’s housing policy adviser, builds on Keyes and Mayer’s four factors by illustrating the importance of political will on the part of the mayor in supporting CDCs. In his own words, “Coming into City Hall, we had a view that we wanted to change city policy and

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<sup>1</sup> Melendez and Servon 2007 P. 752

<sup>2</sup> Bratt 1997. P. 30

<sup>3</sup> Bratt 1997 P. 24

<sup>4</sup> Keyes and Mayer 2005. P. 15

encourage and nurture these CDCs. A lot of my role in trying to promote these progressive policies was as much political as technical.<sup>5</sup> Boston’s mayors, to varying degrees, have demonstrated these factors. Boston has a strong mayor system. The mayor directs both the Department of Neighborhood Development (DND) and the Boston Redevelopment Authority (BRA) through appointments. The BRA in particular has substantial power as the planning agency, the urban renewal and redevelopment agency and the agency that makes recommendations to the Zoning Board of Appeals (ZBA).

Given their influence in the growth and development of the CDCs, this paper is organized according to mayoral terms from 1950 (Mayor Hynes) to 2013 (Mayor Menino). To build a framework for understanding the political landscape at the time, each chapter begins with a review of the policies and programs at work in various levels of government (federal, state and local), the private sector (including nonprofit organizations) and grassroots advocacy at the neighborhood level. The origin stories of each CDC are an outgrowth of these political landscapes. Each chapter concludes with a brief review and analysis of the total number of housing units and projects produced under each mayoral term to indicate how the nature and role of CDCs in affordable housing production and its nexus with urban renewal has evolved. In total, from 1972-2013, Boston CDCs have produced 343 projects, 12,135 units of housing.

Chapters

Building a “New Boston” and Urban Renewal	Mayor Hynes	(1950 -1959)
From Mass Clearance to “Planning with People”	Mayor Collins	(1960 -1967)
The Emergence of Boston’s Early CDCs	Mayor White I	(1968 -1975)
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With rising land costs, low housing supply and the pressures of gentrification there is tremendous need for affordable housing in Boston. It is our goal that this look-back on the origin of CDCs, their evolution and their housing production can serve as a launch pad for a discussion on their future work.

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<sup>5</sup> Krumholz and Clavel 1994. p. 135 and p. 141

## 2. Mayor Hynes (1950-1959)

### Ripening Conditions for Urban Renewal and the First Urban Renewal Projects

*The Federal government and for-profit developers, using urban renewal as a tool were the principal actors and power brokers in affordable housing production in this period. Neighborhoods protested urban renewal. The churches and settlement houses were also active in building new housing.*

#### *Ripening Conditions*

The roots of Boston's changing housing policies began in the early 20<sup>th</sup> century, before urban renewal. In Boston, the era of the 1920s to the 1950s was characterized by stagnation in the urban social fabric and in real estate development. The Immigration Act of 1924 slowed population growth and industries closed down. Ethnic enclaves characterized Boston's neighborhoods with the Italians in the North End and East Boston, the Irish in South Boston, Dorchester and Charlestown, the Jewish people in Chelsea, Roxbury and Mattapan, the Portuguese in East Cambridge, the African-Americans (arriving as part of the Great Migration) in Lower Roxbury and Sugar Hill and the Chinese in South Cove.<sup>6</sup> During this time, minimal new housing was built in Boston due to more rigid building regulations and the demands of a nation at war. In particular, new zoning setback requirements prohibited the construction of classic "Triple Deckers" in 1926. The City of Boston responded to the growing need for affordable housing with the creation of the Boston Housing Authority in 1935.

According to Alexander Ganz, a research director for the Boston Redevelopment Authority, "The depression that lasted from ten to twenty years elsewhere lasted thirty years here."<sup>7</sup> This period of stagnation came to a close at the end of World War II with the emergence of high-tech companies. Many returning soldiers, attracted by the allure of spacious single-family homes and subsidized mortgages, moved to the street care suburbs rather than returning to their homes in Boston. Transportation projects, including the construction of Route 128 and later the Central Artery, facilitated this migration. The high-tech companies located in the suburbs to take advantage of the educated veteran workforce and cheaper land.<sup>8</sup> With technology industries cropping up along the new Route 128, manufacturing declined in the city.

The City of Boston's population peaked at 801,444 in 1950 before an extended three-decade decline to 562,994 in 1980.<sup>9</sup> Hundreds of thousands left the central city for the suburbs. "Boston's geographic divisions are heightened by the ethnic parochialism which characterizes Boston's social system."<sup>10</sup> The Italians mainly moved north, the Jewish people primarily migrated west and south and the Irish tended to move south. For example, a typical migration pattern for an Irish citizen started in South Boston, moving on to Dorchester and finally settling in suburban Randolph.<sup>11</sup> As these ethnic groups moved to the suburbs, other ethnic groups moved in. African Americans came north through the Great Migration and Puerto Ricans came

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<sup>6</sup> Thernstrom 1973.

<sup>7</sup> Vrabel 2014 P. 5

<sup>8</sup> Vrabel 2014 P. 5

<sup>9</sup> Lee, Tunney et al. [planningboston.mit.edu](http://planningboston.mit.edu). Accessed February 2015.

<sup>10</sup> Keyes 1969 P. 25.

<sup>11</sup> Lee, Tunney. Interview. February 2015

thanks to the opening of a migration office in Boston. The population of blacks in Boston quadrupled from roughly 25,000 in 1940 to over 100,000 in 1970.<sup>12</sup> Some conditions pushed city residents to the suburbs by making suburban home ownership easier to accomplish. The Federal Housing Administration (FHA)'s racialized practice of redlining prevented families from getting financing to purchase or rehabilitate homes in Boston neighborhoods. Keyes documents that "in 1958 parts of Roxbury became "red line" insurance areas. Residents around Washington Park could not get fire insurance, and banks became increasingly reluctant to grant mortgage insurance."<sup>13</sup>

Despite the rapid out-migration, several local organizations worked to build new housing and improve city neighborhoods. Settlement Houses and church parishes anchored the changing neighborhoods. The South End House, created in 1891 was the first settlement house in Boston and the fourth in the United States. It grew substantially and in 1960, five organizations merged to form the United South End Settlements (USES).<sup>14</sup> Parish churches also provided support services for Boston neighborhoods and in some cases constructed housing. These parishes were particularly present in Irish-Catholic neighborhoods like South Boston and Charlestown.<sup>15</sup> Gamm, in *Urban Exodus*, attributes the presence of local parish-based congregations as an important reason why Boston's Catholic residents were more likely to stay in Boston than the city's Jewish population<sup>16</sup>.

#### *Building a "New Boston" & Urban Renewal*

Mayor Hynes's vision for the city in his first term was to bring the city back to life through the creation of a "New Boston" predicated on urban renewal. Hynes had greater power than previous administrations because voters approved a new city charter that increased the position of the already powerful mayor. Hynes declared that "the most efficacious, the most logical and the quickest way [out of the] morass in which we find ourselves was to broaden the present tax base of the city...*by tearing down old structures and the building of new ones*" (*emphasis added*).<sup>17</sup>

Mass suburbanization had diminished city resources and challenged the city's ability to provide services. In response to this rapid downward spiral, government officials and planners used the Title I of the Housing Act of 1949 to create the General Plan for Boston in 1950, a blueprint for urban renewal. The financing of urban renewal projects was shared among many stakeholders. In Massachusetts, the federal government paid for 2/3rds of the cost while the remaining 1/3 was split equally between the state and the City of Boston. Private developers received loans of up to 90% of the cost of the housing projects. The city's share did not need to be cash but could be paid through streets improvements, the construction of educational or medical facilities or other investments.<sup>18</sup>

Mayor Hynes' plan had two main goals: to attract middle class jobs and middle-class

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<sup>12</sup> Lee, Tunney et al. planningboston.mit.edu. Accessed February 2015.

<sup>13</sup> Keyes 1969. P. 161

<sup>14</sup> www.uses.org/about-us

<sup>15</sup> Interview Tunney Lee February 2015

<sup>16</sup> Gamm *Urban Exodus: Why the Jews Left Boston and the Catholics Stayed*. 2001.

<sup>17</sup> Vrabel 2014 P. 9

<sup>18</sup> Lee, Tunney. Interview. February 2015 & Vrabel 2014 P. 10

residents back to Boston. In order to achieve these objectives, planners identified New York Streets (1953), the West End (1957) and Castle Square (1957) as sites for urban renewal, also known as slum clearance. While some neighborhoods were in poor condition, planners used clever tactics to target other neighborhoods, which were not in need of such drastic measures. For example, “city officials used standards developed by American Public Health Association to determine that over 80% of structures in the West End were substandard.”<sup>19</sup>

The Boston Housing Authority initiated the New York Streets project but transferred responsibility for the project to the newly created Boston Redevelopment Authority (BRA) in 1957. New York Streets, once a thriving Jewish community, had become a principally African-American community in the South End by the 1950s. New York Streets was razed to make way for the Boston Herald plant, an economic development initiative. The West End and Castle Square were razed to build middle-class housing while Castle Square also received affordable housing as a result of the urban renewal project.

Herbert Gans’ *The Urban Villager* describes the demolition of the working-class West End neighborhood using urban renewal funds in order to construct high-rise luxury towers. One result of the large and well-organized protests against the West End urban renewal was the first thoughts of residents creating alternative plans. According to Vrabel, one of the neighborhood’s two state representatives asked the BRA to “give residents more time so they could come up with a plan of their own that would allow them to stay in their homes.”<sup>20</sup> However, this proposal was not accepted and urban renewal plans moved forward as scheduled with the BRA seizing the property in the project areas. Due to urban renewal, there was a net loss of housing units and many parcels of land were claimed by the City of Boston and the State of Massachusetts.<sup>21</sup> Later, CDCs would depend on accessing this land to build affordable housing anew.

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<sup>19</sup> Lee, Tunney et al. [planningboston.mit.edu](http://planningboston.mit.edu). Accessed February 2015.

<sup>20</sup> Vrabel 2014 P. 14

<sup>21</sup> Bratt 1997 P. 29

### **3. Mayor Collins (1960-1967) From Mass Clearance to “Planning With People”**

*The private sector, including for-profit developers and banks, as well as the federal government strongly influenced housing production in this era. There were widespread neighborhood protests against urban renewal and the first CDCs emerged largely in reaction to these urban renewal projects. Charismatic local leaders and innovative federal, state and local policies and funding brought community needs to the forefront.*

The election of Mayor John Collins in 1960 created a shift in the urban renewal agenda. Mayor Collins hired Edward Logue, a planner from New Haven to oversee the Boston urban renewal projects. Together, Collins and Logue shifted the focus from mass clearance to “Planning with People.” Ed Logue was known for his high ambitions for physical and social transformation up and down the Northeast.

Renewal [Logue’s 90 Million Dollar Development Program for Boston] was to be the mechanism to reverse Boston’s physical and economic slide into despair, to end the alienation of the Yankee business elite from the city’s Irish political culture, and to give [Mayor] John Collins a foundation upon which to build a political reputation. During his six-year stint as Development Administrator, Logue built the BRA into the city’s largest and most influential public agency through his political acumen, capacity to draw on federal resources, and support from Mayor Collins and Boston’s Downtown interests- the financial, real estate and newspaper communities.<sup>22</sup>

Logue made use of the new financial tools and government agencies that emerged in response to the national need for increased affordable housing production. Until 1961, the public housing program and Section 202 were the only vehicles for providing federal assistance to elderly and nonelderly households in need of affordable housing.<sup>23</sup> Over the next fifteen years, several new programs, administered by the new Department of Housing and Urban Development (HUD), were created including the Model Cities/ Title VII program (1966-1974), Section 221(d)(3) (1961-1968) and Rent Supplements (1965-1974).

In 1965, HUD became a cabinet-level agency and Congress passed the Civil Rights Act and the Economic Opportunity Act. The Economic Opportunity Act created Community Action Agencies. According to Bratt, “The 1966 Special Impact Amendment to the Economic Opportunity Act laid the groundwork for the first CDCs. Funding for CDCs was expanded through additional pieces of legislation, including Title VII of the Community Services Act and the Neighborhood Self-Help Development program.”<sup>24</sup> John Baker (1978), in his legal analysis of the amendment adds, “The purpose of the amendment... was to create a federally funded program which concentrated on the problems of poverty *areas* rather than poor *people* [emphasis added].” Keyes’ analysis of the Model Cities program aptly captures Logue’s efforts:

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<sup>22</sup> Keyes 1969 P. 28.

<sup>23</sup> Bratt 1997 P. 29

<sup>24</sup> Bratt 2007. P. 3

The key feature of the Model Cities Program is that it formally recognizes that revitalization of the physical contours of a residential district is not a sufficient mechanism for bettering the lives of all groups living in that area. Model Cities provides in formal comprehensive legislation a federal version of the program that Logue strove for but ultimately failed to create for the Boston neighborhoods.<sup>25</sup>

Another new federal housing program, Section 221d(3) of the Housing Act of 1961 was a below-market interest rate lending program to facilitate new construction or rehabilitation of multi-family rental, cooperative housing or SROs.<sup>26</sup> The Boston Urban Rehabilitation Program (BURP) used \$24.5 million from Section 221(d)(3) funds to rehabilitate 2,074 units of multifamily housing in Roxbury. The BURP program demonstrates the evolution of local community involvement from this program in the 1960s to today's progressive and participatory CDC network. According to Bratt, "The program gave no consideration to local developers, nonprofit developers, cooperative ownership or local management. It has been marred by racial discrimination in employment and inadequate relocation procedures." Mel King recommended that steps be taken to "involve members of the community in meaningful ways... including training programs for potential black developers, contractors, and rehabilitation workers..." The overriding lesson of BURP was that the process is at least as important as the product.<sup>27</sup>

The Rent Supplement Program, authorized by Congress in the HUD Act of 1965 provided rental subsidies to low-income tenants living in privately-owned housing. The program was created to provide affordability to low-income households in federal Section 221d(3) projects. The program would later be replaced by the Section 8 New Construction and Substantial Rehabilitation program.<sup>28</sup> Later, CDCs would depend on tenant-based and project-based vouchers for their developments.

Beyond new federal programs, a surge in state activity occurred during this period with the creation of State Housing Finance Agencies (HFAs). The Massachusetts Housing Finance Agency was created in 1966 as the state's housing finance agency. MHFA, as with other state HFAs, over time become a foundation for expanded state housing initiatives. According to Nenno, "the activities of these state agencies were expanded through the use of tax-exempt mortgage bonds designed to lower the cost of housing for lower-income families. Additionally [they] created new state housing programs, housing rehabilitation programs, and tax incentives for housing, state housing trust funds, and state housing partnerships."<sup>29</sup> Massachusetts also pioneered the tenant-based and project-based rental subsidy concept with its own Chapter 707 program created in 1966. The Metropolitan Area Planning Council (MAPC), was established as a state agency to respond to the need for a regional planning perspective in 1964.<sup>30</sup>

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<sup>25</sup> Keyes 1969 P. 229

<sup>26</sup> NYU Furman Center. "Section 221d(3) and Section 221d(4). Directory of New York City Affordable Housing Programs. <http://furmancenter.org/institute/directory/entry/section-221d3>. Accessed February 2015.

<sup>27</sup> Bratt 1997 P. 31

<sup>28</sup> NYU Furman Center. "Rent Supplement Program." Directory of New York City Affordable Housing Programs. <http://furmancenter.org/institute/directory/entry/rent-supplement-program> Accessed February 2015.

<sup>29</sup> Nenno 1997 P. 9. Several of the programs noted by Nenno were created by these state authorities and state policy in subsequent decades well after the Collins administration.

<sup>30</sup> Metropolitan Area Planning Council. "MAPC 50<sup>th</sup> Anniversary website. November 14, 2013.



Locally, urban renewal planning and expanded federal and state housing funding was accompanied by an increased focus on human services and community activism. Collins and Logue introduced ABCD (Action for Boston Community Development in 1962, developed as part of the federal Community Action Program ABCD was a prototype for urban “human renewal” agencies. “ABCD’s capacity to match in the social area the vast changes BRA was capable of in the physical realm could not be measured until well after the final public hearing for physical renewal.”<sup>31</sup> Today, ABCD is the largest independent private non-profit human services agency in New England. The attitude embedded in Logue’s “Planning with People” contributed to a shift in the mindset that recognized the importance of engaging with local residents. A growth in local activism occurred as residents felt empowered to play a more active role, as stakeholders in their community and very soon thereafter, as owners of community-developed housing. According to Keyes, “in 1967, Roxbury, like every other black community in America, was becoming more politically self-aware.”<sup>32</sup> In 1965, the Ford Foundation, at the time the largest foundation in the world, contributed to the work of the Community Action Agencies in Boston through a Gray Areas program grant. Boston was one of five cities to participate in the program, which was a national attempt to stem the tide of urban decay.<sup>33</sup> Domhoff points out that changes at the Ford Foundation created the shift in focus from the Gray Areas program to the creation of CDCs. According to a former Ford foundation official, the Gray Areas program was an “adjunct to government that concentrated on social service programs whereas the CDC is a proxy for local government, concentrating much more on economic development and on residential and commercial building and renewal, a distinction of considerable significance.”<sup>34</sup>

Grass roots activism emerged to address growing disinvestment and decline in Boston neighborhoods and the associated racial disparities and injustice. One outcome from this disinvestment was increased housing abandonment and the loss of housing units. Boston residents were also actively opposing the Inner Belt highway project, specifically the Southwest Corridor, which was planned to run through Hyde Park, Jamaica Plain and the South End. One of the first protests, “Beat the Belt”, took place in the fall of 1967 in Jamaica Plain. The rallying cry of the movement was “People Before Highways”.<sup>35</sup> Activism against displacement by highway construction soon expanded to address urban renewal. In April 1968, future state representative Mel King organized the Tent City protest. King led the protest in the South End to raise awareness of the displacement of residents during urban renewal. Protestors erected a tent city on a recently razed site in the South End. The protest lasted three days and gained the attention of the national media. The protestors formed the Tent City Task Force, later Tent City Corp. Affordable housing was finally built on the site in 1988.<sup>36</sup> Rachel Bratt, using CHAPA data found that not only were affordable housing units lost to urban renewal, but between 1960 and 1970, there was a net loss of housing units. By 1970, deterioration and abandonment progressed unchecked, with some 1,300 abandoned residential buildings awaiting demotion, primarily in the South End, Roxbury and North Dorchester.” The next chapter describes the origin stories of the

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<sup>31</sup> Keyes 1969 P. 182

<sup>32</sup> Bratt 1997 P. 31

<sup>33</sup> Domhoff 2005.

<sup>34</sup> Ibid.

<sup>35</sup> Grozier 2014.

<sup>36</sup> Roosa 2013.

very first CDCs, which largely rests on the contestation over urban renewal and local control of land.

Policy and advocacy groups were created to support this activism. Paul Davidoff coined the term “advocacy planning” in 1965 in his article “*Advocacy and Pluralism in Planning*.”<sup>37</sup> Hunter College professor Tom Angotti positions well-known Boston activist Mel King’s advocacy within this national context, “Such struggles set the stage for the long career in politics and planning of Boston’s Mel King, who noted how... ‘Somebody else defined my community in a way that allowed them to justify destruction of it.’ King’s advocacy was based on firsthand knowledge of the rich and contradictory human environment and social relations that are the essence of community.”<sup>38</sup> One of King’s earliest efforts was the creation of Community Assembly for a United South End (CAUSE) to give tenants and community residents a voice in the neighborhood. The Citizens Housing and Planning Association (CHAPA), established in 1967, became the primary statewide organization representing diverse interests in the housing field.<sup>39</sup> Among colleges and universities, Urban Planning Aid, began in 1966 when a group of faculty and students from Harvard and MIT organized to provide technical assistance to support residents protesting highway construction and housing problems.<sup>40</sup>

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<sup>37</sup> Angotti 2007

<sup>38</sup> Ibid

<sup>39</sup> Citizens’ Housing and Planning Association. “Mission.” <https://www.chapa.org/about-chapa/mission>. Accessed February 2015.

<sup>40</sup> University Archives and Special Collections at the University of Massachusetts-Boston. “Urban Planning Aid records, 1966-1982.” Collection: 0023. <http://openarchives.umb.edu/cdm/ref/collection/p15774coll8/id/279>

#### **4. Mayor White (Term I and II 1968-1975) The Emergence of Boston's Early CDCs**

*Boston's first cohort of CDCs emerged in Mayor White's first term. Two CDCs completed five projects, 685 units. Mayor White promoted the role of neighborhoods through the creation of Little City Halls. New state agencies were created and federal funding for housing expanded.*

Newly elected Mayor Kevin White (1968-1983), formerly the Massachusetts Secretary of State, took Collins' and Logue's community-based approach one step further. He established "Little City Halls" to bring government services to the people so that they did not have to go downtown with questions and complaints. White hired Fred Salvucci to direct the first Little City Hall, located in East Boston's Maverick Square. Salvucci was a member of MIT's Urban Planning Aid (UPA) group and later became the Secretary of Transportation for the state of Massachusetts under Governor Michael Dukakis. According to Boston Globe reporter Ken Hartnett, "Kevin White wanted to stabilize the neighborhoods. He wanted to avoid conflict. He wanted to make them feel safer. But he wasn't interested in sharing power with them or transforming them. Mel King described what Kevin did best- 'the illusion of inclusion'."<sup>41</sup> During this time, South End native and CAUSE leader Mel King was elected to the Massachusetts State Legislature where he served from 1973 until 1982.

In 1968, HUD introduced two new financing tools, Section 235 homeownership and Section 236. Section 235 was a FHA mortgage insurance program that allowed new homeowners to receive government-insured mortgages with no money down and subsidized a low-income homeowner's interest payments. The program was terminated in 1974 by the Nixon administration due to a high default rate.<sup>42</sup> Boston provides an example of the problems with this federal program. Mayor White relaunched the Boston Banks Urban Renewal Group (BBURG) in 1968 (originally proposed in 1961). BBURG was an agreement by local banks to provide mortgage financing to minority homeowners. However, it did more harm than good leading to real estate speculation, many foreclosures for the new families and accelerated outmigration of the Jewish community to the suburbs.<sup>43</sup> Section 236 was a below-market interest rate program that incorporated Section 221(d)(3) and mortgage insurance to facilitate new construction or rehabilitation of multi-family rental, cooperative housing or SROs.

A few years later, in 1974, a shift to a highly local "bottom-up" structure and support for private sector participation occurred when the federal urban renewal program was replaced by the Community Development Block Grant (CDBG) program as part of the Housing and Community Development Act of 1974. According to Nenno, "[this shift] moved away from long-term redevelopment activity to shorter-term neighborhood rehabilitation and public facilities development."<sup>44</sup> Baker's legal analysis adds, "Congress' intent was to "encourage the development of special programs by which the residents of urban and rural low-income areas may, through self-help and mobilization of the community at large, with appropriate Federal

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<sup>41</sup> Vrabell 2014 P. 93

<sup>42</sup> NYU Furman Center. "Section 235." Directory of New York City Affordable Housing Programs. <http://furmancenter.org/institute/directory/entry/section-235> Accessed February 2015.

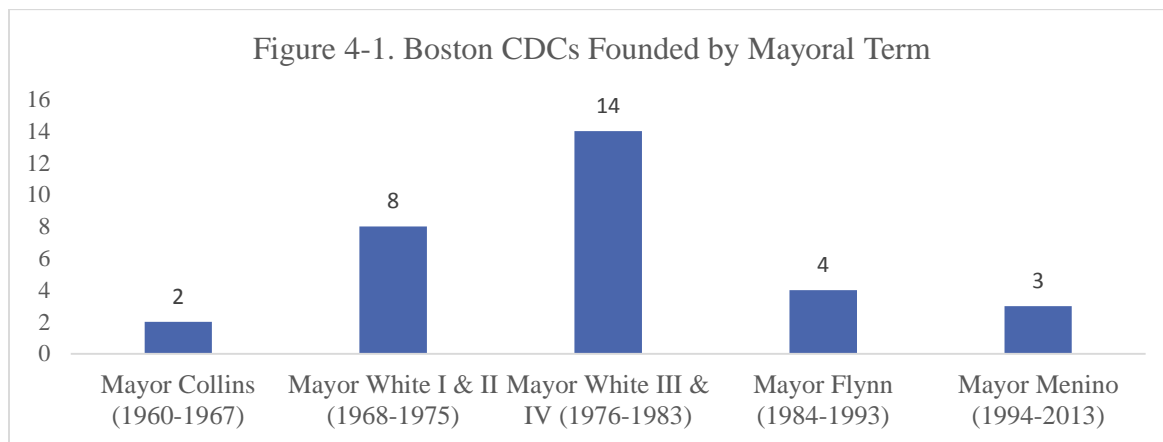
<sup>43</sup> Vrabell 2014 P. 99

<sup>44</sup> Nenno 1997 P. 4.

assistance, improve the quality of their economic and social participation in community life in such a way as to contribute to the elimination of poverty and the establishment of permanent economic and social benefits.”<sup>45</sup> This federal support of self-help and economic and social participation aided White’s local efforts to create the Little City Halls program. Section 8 Existing Construction and Section 8 New Construction replaced the Rent Supplement Program in 1974. The Act of 1974 also created the Housing Choice Voucher program that provides mobile rental assistance and homeownership in the private rental market furthering the role of the private sector. The act was amended in 1983 and the federal government issued the first tenant-based rental subsidy vouchers.

*CDC Formation and Production*

A key development during White’s first and second terms was the emergence of Boston’s first CDCs, nine of which were formed from 1964 to 1974<sup>46</sup>. During this time, there was growing resident organizing and activism against urban renewal plans and other large projects that threatened the demolition of properties and displacement of residents and businesses. Almost all of Boston’s first cohort of 11 CDCs grew out of this community activism. An overview of the founding by mayoral term of the Boston CDCs described in this white paper is shown in Figure 4-1. The formation of the CDCs will be described within the context of each mayor’s chapter.



A short description of the origins of these first eleven CDCs is provided in Table 4-1. It outlines the CDCs, their year of incorporation and a brief summary of the motivation for creation.<sup>47</sup>

Most of the early CDCs had an initial mission to control and shape aspects of land development in their neighborhoods. In three cases, Madison Park, IBA and Fenway, the CDC grew directly out of community organizing against urban renewal plans as a means to undertake alternative projects to those envisioned under urban renewal, and in some cases, to directly control development on specific urban plan parcels. Two other early CDCs, RAP and CDC of Boston, also sought to shape future land development, although not in direct reaction to urban

<sup>45</sup> Baker 1978

<sup>46</sup>One CDC appears to have been created earlier in 1964 (Savin Hill CDC) but it no longer exists and does not appear to have been very active.

<sup>47</sup> Much of the information on CDC formation is from primary source material produced by the BRA as well as MIT masters theses and newspaper articles.

renewal plans. Lastly, East Boston CDC and Mission Hill NHS were created to curtail institutional expansion: MassPort and Logan Airport in East Boston and Hospital and University expansion in Mission Hill. The remaining four CDCs (Chinese Economic Development Council, Lena Park, Urban Edge and Greater Roxbury Development Corporation) emerged from resident, church or business community led community improvement efforts to address economic development, housing and/or social service needs. Real estate development was encompassed within these missions, but these CDCs were not formed with the same focus on control and development of neighborhood land.

<b>Table 4-1. Date and Motivation for Formation of Initial Boston CDCs</b>	Year Established	Motivation for Formation
Madison Park Development Corporation	1966	Created in response to city urban renewal, highway and redevelopment projects in Lower Roxbury to advance resident- led development vision. Successor to Lower Roxbury Community Corporation formed in 1966.
Inquilinos Boriquas en Accion (IBA)	1968	Outgrowth of Emergency Tenants Council formed to oppose urban renewal plans in the South End. Secured rights to develop 30 acre Parcel 19 site.
Lena Park CDC	1968	Formed by local residents with church and community planning agency support to address housing and youth services needs in Dorchester and Mattapan. Successor to Lena Park Housing Development Corporation.
Roxbury Action Program	1968	Founded by 2 employers of the American Friends Service Committee (AFSC) support to take <i>local control over land and development</i> to create a model Black community, initially in the Highland Park section of Roxbury.
CDC of Boston	1969	Emerged out of Boston's Model Cities program with a focus on focused on bringing <i>vacant land and buildings back into productive use</i> for business and economic development.
East Boston CDC	1971	Created by the East Boston Neighborhood Council as part of <i>efforts to stop Logan Airport Expansion</i>
Fenway CDC	1973	Formed by neighborhood residents as an outgrowth of opposition and legal challenges to the Fenway Urban Renewal Plan. The CDC was formed to move beyond advising on planning issues to directly act to preserve and develop affordable housing and affirmatively advance the community's vision for the Fenway area.
Chinese Economic Development Council	1974	Formed to improve economic and social conditions in Boston's Chinatown neighborhood under the federal Community Services Administration Title VII program.
Urban Edge Housing Corporation	1974	Formed by Ecumenical Social Action Committee to expand its homeownership counseling and

		rehabilitation work, initially focusing on the renovation and sale of abandoned 1-6 family homes to homeowners.
Greater Roxbury Development Corporation	1975	Formed to stabilize the economic base and housing for the greater Roxbury area. CSA Title VII CDC
Mission Hills Neighborhood Housing Service (NHS)	1975	Outgrowth of community organizing to oppose institutional expansion and residents' response to related neighborhood decline and problems homeowners faced accessing credit.

Despite some geographic diversity, many of the first eleven CDCs emerged in older neighborhoods close to downtown Boston, including Chinatown, Fenway, Roxbury and the South End. This geography partly reflects the concentration of urban renewal projects in these neighborhoods. However, these also represented some of Boston's poorest neighborhoods that had experienced extensive disinvestment and the out-migration of white and middle income households during the 1960s and 1970s.

Two historically significant CDCs were created during this time that provided successful examples of community residents challenging government urban renewal plans and then using a CDC to gain control over land implement their own development plans. As such, they inspired CDC formation in other Boston neighborhoods<sup>48</sup>. In Boston's South End, a growing Puerto Rican community had organized partly through the efforts of Reverend William Dwyer, pastor of St Stephen's Episcopal Church, to address poor housing and social conditions. In 1967, they turned their attention to stopping the city's urban renewal plan for their neighborhood, which called for displacing many residents from the area designated Parcel 19. At a community meeting attended by more than 400 residents held on October 27, 1967, they voted to form a CDC, first named Emergency Tenants Coalition (ETC) and later renamed as Inquilinos Boricuas en Accion (IBA). With help from Urban Planning Aid and architect John Sharrett, they created a plan to develop Parcel 19, drawing on traditional Puerto Rican design, with houses built around a central plaza. ETC organized community support for their plan through outreach, protests and voter registration, which succeeded in convincing the Boston Redevelopment Authority (BRA) to designate ETC as the developer for Parcel 19. Over several years, a new community of over 800 housing units was built by IBA, known as Villa Victoria. Based at Villa Victoria, IBA developed a range of social and community services, including daycare, healthcare, after school programs, to serve its residents and other members of the Puerto Rican community.<sup>49</sup>

In Roxbury, residents faced plans to demolish numerous homes and businesses to build a large high school complex. After organizing to oppose the plans, they formed the Lower Roxbury Community Corporation in 1966, which was later renamed Madison Park Development Corporation (MPDC). City urban renewal efforts resulted in the demolition of large sections of the neighborhood, including Madison Park, an existing city park. MPDC was able to gain control over several of the cleared urban renewal sites to advance its plans to develop over 500 units of affordable housing for community members.<sup>50</sup>

<sup>48</sup> Vrabell 2014 P. 112-116

<sup>49</sup> King, *Chain of Change*, p. 205

<sup>50</sup> King *Chain of Change*. P. 204, <http://madison-park.org/about-us/history>

Housing development was the primary activity of these CDCs during the 1970s and was limited to a few organizations, as most CDCs were still in their organizational development stage in the mid-1970s. IBA and MPDC combined to complete five affordable housing developments between 1970 and 1975 that created 685 new units as shown in Table 4-2<sup>51</sup>. These include Smith House and Haynes House built by MPDC and three projects that were part of the Villa Victoria neighborhood built by IBA<sup>52</sup>. Roxbury Action Project completed 2 small commercial projects by the mid-1970s and was working on several large housing developments that were stalled by a reduction in housing funding under Nixon administration.<sup>53</sup>

**Table 4-2. Summary of Housing Production by Year 1968-1975**

Year	Number of Projects	Number of Units
1972	3	353
1973	0	0
1974	2	332
1975	0	0
<b>Total</b>	<b>5</b>	<b>685</b>

**Table 4-3. Summary of Housing Production by CDC 1968-1975**

Organization Name	Total Projects	Total Units
IBA/ETC	3	422
Madison Park DC	2	263
<b>Total</b>	<b>5</b>	<b>685</b>

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<sup>51</sup> The housing production data comes from the Massachusetts Community Development Corporation (MACDC)'s GOALS database.<sup>51</sup> This database measures the annual progress of CDCs toward goals in six areas of community development. Data on housing production comes from queries on CDCs with home offices in Boston and the projects they built in Boston. The earliest data in GOALS is from 1972. The vast majority of Boston's CDCs are represented in the MACDC GOALS database but the following CDCs are not included: CDC of Boston, Charlestown Economic Development Corp., Chinese Economic Development Council, DSNI, Roxbury Action Project and Mission Hills NHS.

<sup>52</sup> Project names in the MACDC database are: ETC and Associates, West Newton/Rutland Street and Torre Unidad.

<sup>53</sup> King *The Roxbury Action Program: A Lesson in Community Development*. P. 206

## **5. Mayor White (Term III and IV 1976-1983) Growth of Boston CDCs**

*Mayor White turned his attention to expanding private sector investment especially in the downtown and by large businesses. The neighborhood became less of a priority and community based organizations had much less influence on development policies. Nonetheless, CDC housing production increased with expanded state government programs and professional capacity. CDCs completed 16 projects totaling 1,125 units. Local capacity and resources for affordable housing expanded with new collaborations such as the Boston Housing Partnership.*

In the mid-1970s, many of the leading community activists had grown older and transitioned from organizing/advocacy roles to establishment jobs in city and state government. In addition, the shift in federal programs from Urban Renewal, into Community Development Block Grants (CDBG) and the gradual dismantling of the Office of Economic Opportunity eliminated much of the direct federal funding for community organizing and CDCs. Although community organizing was less prevalent, CDCs were expanding both in numbers and in housing production. Expanded state support for CDCs, championed by state representative and community activist Mel King, helped spur CDC expansion. As Vrabel observes, “the fact that so many activists had attained such prominent positions was unquestionably a great benefit to the people and the neighborhoods of Boston.”<sup>54</sup> In its early stages, as Keyes notes, this was an “uneasy truce” between the city and CDCs as “community groups [were transitioning] from protest and organizing to housing development, using urban renewal land and federal subsidies... each deal had to be carefully crafted between the neighborhoods and the city.”<sup>55</sup>

More than a loss of grassroots activists, however, was the changing focus of Mayor Kevin White. In an interview with MIT Professor Tunney Lee, a former BRA Chief of Planning and Design, he recalled that in his third and fourth terms, White was no longer interested in engaging at the neighborhood level. Vrabel adds that White had his eye on higher office in Washington D.C. and barely won his reelection campaign in 1975. Eventually, White turned to the business sector and created a political machine to get votes for his remaining terms. He gutted tenant rent protections and shifted his focus to downtown.<sup>56</sup> In response, in 1983 community members launched a campaign for the creation of a linkage fee to be charged to large commercial developments to help fund affordable housing to bring to light the huge disparity between the city’s downtown and the neighborhoods. Mayor White passed the linkage fee ordinance (to levy a \$5 per square foot fee on commercial development) through City Council before the end of his term in December 1983.<sup>57</sup>

During the late 1970s, Massachusetts established three initiatives to provide multifaceted support for CDCs. State representative Mel King (1973-1982) played a central role in designing and securing state legislation to establish these programs. King was a community leader in grass roots organizing against urban renewal projects and adjunct Professor at the MIT Department of

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<sup>54</sup> Vrabel 2014 P. 199

<sup>55</sup> Keyes 2005 P. 16

<sup>56</sup> Vrabel 2014 P. 203

<sup>57</sup> PolicyLink. Case Studies: Boston Linkage Program.



Urban Studies. He hosted a Wednesday morning breakfast group at MIT that worked over several years to craft legislation for the creation of new state agencies. The Massachusetts Community Development Finance Corporation (CDFC) was created in 1975 as a bank to finance CDC sponsored projects and businesses and the Massachusetts Community Economic Development Assistance Corporation (CEDAC) was created in 1978 to provide technical assistance to CDCs undertaking business and real estate projects<sup>58</sup>. In their original conception, both entities emphasized employment generating businesses. CEDAC became a valuable source of real estate technical expertise and predevelopment loans to CDCs (and other non-profit developers) while CDFC served as a source of longer term equity and debt for CDC-sponsored businesses and real estate projects. CDFC also created a program to supply CDCs with lines of credit to support their organizational growth and predevelopment activities.<sup>59</sup> The third leg of the state system was the Community Enterprise Economic Development (CEED) Program, which helped local leaders organize new CDCs and provided grants for CDC core operating support. First created as a pilot program in 1976 by the state's Division of Social and Economic Opportunity, it became an established program with state appropriations in 1978.<sup>60</sup>

The private sector, both non-profit and for-profit played an increasing role in affordable housing production. One well-known example of a non-profit development partner and technical assistance provider for affordable housing projects is Greater Boston Community Development, which formed in 1970 as a successor to South End Community Development and has been involved in many CDC-sponsored housing projects. Renamed in 1988, as The Community Builders, it is a major developer of affordable housing nationwide.<sup>61</sup> Many other private parties, including development consultants, attorneys with expertise in affordable housing and specialized affordable housing lenders emerged in Boston, both supporting and supported by the city, state and CDC affordable housing ecosystem.

In 1983, the CDCs gained access to substantial private financing to produce affordable housing through an innovative new partnership, the Boston Housing Partnership (BHP). The Boston Housing Partnership was created jointly by the BRA and several large banks with involvement from neighborhood organizations.<sup>62</sup> BHP, initially chaired by State Street Bank CEO William Edgerly, pioneered a wholesale approach to affordable housing development by targeting large portfolios of vacant and troubled housing projects and assembling the needed private, philanthropic and public funding to complete their rehabilitation as long-term affordable housing. In its first two initiatives, known as BHP I and BHP II, BHP worked with 10 CDCs to acquire and rehab over 700 units of HUD-foreclosed properties.<sup>63</sup> Bratt found that unlike the direct government subsidy and financing provided by HUD to BURP developers, BHP I

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<sup>58</sup> King, Mel. 1981. P. 201-202

<sup>59</sup> CDFC was merged with another state entity in 2010 to form the Massachusetts Growth Capital Corporation which supplies small business financing.

<sup>60</sup> Seidman, Karl. "A New Role for Government: Supporting a Democratic Economy." Beyond the Market and the State: New Directions in Community Development. 1998.

<sup>61</sup> [http://www.tcbinc.org/who\\_we\\_are/history/](http://www.tcbinc.org/who_we_are/history/)

<sup>62</sup> BHP was later merged with another organization to form the Metropolitan Boston Housing Partnership and shifted its focus away from "wholesaling" of affordable housing development.

<sup>63</sup> Bratt, Rachel. "From BURP to BHP to Demo Dispo." 1997. P. 32-38.

“represented a veritable patchwork of financing. BHP I developers were all nonprofit community-based sponsors.”<sup>64</sup> Seidman notes the merits of this new approach pointing out that there was a clear division of labor between CDCs and the partnership with CDCs principally responsible for neighborhood engagement and project level details while BHP was responsible for securing financing and overseeing development.<sup>65</sup>

*CDC Formation and Production*

After the birth of Boston’s first CDCs in the prior decade, a period of major expansion occurred during Mayor White’s third and fourth terms. Twelve additional CDCs were formed from 1976 through 1983. This pattern aligns with Rachel Bratt’s national data on the expansion of CDCs. Bratt found that “in the mid-1970s there were an estimated 200 CDCs but by 1988 this number had grown to some 1,500 to 2,000 organizations.”<sup>66</sup> Beyond their growth in numbers, CDCs built core expertise and community development capacity during this period and emerged to become significant housing developers, facilitated by a support system of city, state and philanthropic programs combined with expertise from area universities and development consultants. As summarized in Table 5-1, CDCs during this growth period emerged from different processes and with varied missions. Response to urban renewal was less important in this period with only one CDC formed directly around control over land development, Tent City CDC. Ten other new CDCs were created either by specific organizations or through a larger community organizing or civic initiative to address key broader disinvestment and neighborhood needs for housing, jobs, or social services. CDCs were increasingly being recognized by neighborhood leaders and community-based social service agencies as a valuable means for taking initiative to improve their neighborhoods and to increase housing and economic opportunities for residents. One CDC, We-Can, Inc., was formed to respond to a state government Request for Proposals (RFP) for a community-based organization to undertake revitalization efforts in the Codman Square and Codman Hill sections of Dorchester.

**Table 5-1. Boston CDCs Created between 1976 and 1983.**

CDC	Year Established	Motivation for Creation
Charlestown Economic Development Corp	1976	Formed by Charlestown’s antipoverty agency (the John F Kennedy Family Service Center) to address housing and employment needs and then became an independent CDC.
Jamaica Plain Neighborhood Development Corp	1977	Created through a community organizing process initiated by a coalition of community and social service organizations (the Ecumenical Social Action Coalition).
We-Can Inc.	1977	Formed in response to a Massachusetts Dept of Community Affairs RFP for a community organization to lead revitalization efforts in Codman Hill and Codman Square neighborhoods of Dorchester.

<sup>64</sup> Bratt 1997 P. 34

<sup>65</sup> Seidman, Karl. “A New Role for Government: Supporting a Democratic Economy.” Beyond the Market and the State: New Directions in Community Development. 1998. P. 208

<sup>66</sup> Bratt 2004 P. 197

Dorchester Bay CDC	1979	Formed by neighborhood civic associations and the local Neighborhood Housing Services to address disinvestment, crime and the need for jobs and affordable housing in Dorchester.
Tent City CDC	1979	Formed to develop a contested urban renewal site in the South End that was first occupied by protesters against urban renewal and displacement in the South End.
Fields Corner CDC	1980	Formed by Federated Dorchester Housing and local residents with state government support (via CEED and CEDAC programs) to address perceived lack of city neighborhood improvement investment in Fields Corner.
Uphams Corner CDC	1980	Outgrowth of an initiative by Uphams Corner Board of Trade, City of Boston, DBEDC and others to revitalize the Uphams Corner commercial district.
Allston Brighton CDC	1981	Formed as an outgrowth of the Brighton Allston Improvement Association by neighborhood political activists and tenant organizers to preserve and expand affordable housing.
Codman Square NDC	1981	Created as an outgrowth of meetings held by the Codman Square Civic Association to stabilize housing and address widespread disinvestment in the Codman Square area of Dorchester.
Nuestra Comunidad	1981	Formed through the efforts of two Hispanic organizations (HPOE and Alianza Hispana) and other residents working to address disinvestment in Roxbury's Dudley neighborhood.
Quincy-Geneva HDC/New Vision CDC	1983	Formed through efforts of Roxbury Multi-Service Center, the Stanwood Street Block Association and other residents of the Grove Hall section of Roxbury/North Dorchester to acquire and rehab deteriorated housing in the area.
South Boston NDC	1983	Formed by members of the St. Vincent's Neighborhood Association to expand affordable housing and revitalize the West Second Street commercial corridor.

Despite Mayor White's waning focus on the city's neighborhoods, key partnerships like BHP, expanding state support, the founding of new CDCs and the maturation of the existing CDCs led to a tremendous growth in housing production. During this period, a total of 16 projects were completed, 1,125 units. Unlike the prior period, when IBA-ETC and Madison Park DC undertook large-scale housing developments, these projects ranged in scale from small single-family homes to mid-sized projects and large 100+ unit projects. The average unit production per year was 140 units (Table 5-2). There were five CDCs that produced more than 100 units (Table 5-3): Back of the Hill CDC; East Boston CDC; IBA-ETC; Madison Park DC; and Urban Edge.

**Table 5-2. Summary of Housing Production by Year 1976-1983**

Year	Number of Projects	Number of Units
1976	1	181
1977	2	159
1978	0	0
1979	0	0
1980	2	221
1981	1	28
1982	3	311
1983	7	225
<b>Total</b>	<b>16</b>	<b>1,125</b>

**Table 5-3. Summary of Housing Production by CDC 1976-1983**

Organization Name	Total Projects	Total Units
Back of the Hill CDC <sup>67</sup>	1	125
East Boston CDC	2	114
Fields Corner CDC	3	4
IBA/ETC	4	435
Jamaica Plain NDC	1	11
Madison Park DC	2	266
Urban Edge	3	170
<b>Total</b>	<b>16</b>	<b>1,125</b>

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<sup>67</sup> This project was likely undertaken by a predecessor organization to Back of the Hill CDC, which was formed in 1984.

## 6. Mayor Flynn (1984-1993) Greater Role for State and Local Actors

*During Mayor Flynn's administration, federal government funding diminished but CDCs receive support from state and local governments who are working in partnership with the private sector through new entities like the Massachusetts Housing Investment Corporation (MHIC). Mayor Flynn prioritizes housing and expands city support for neighborhood investment and CDCs. CDCs continue to increase their production of affordable housing. Under Flynn, 72 projects were completed, 3,445 housing units.*

Nineteen eighty-three was "The Year of the Neighborhoods" and Bostonians were ready for a change. They sought a new city leader who, unlike Mayor White, would prioritize neighborhoods over downtown. When Mayor White decided not to run for a third term, five candidates emerged, three labeled as establishment candidates and two candidates, Mel King and Ray Flynn, who were seeking change. Both grew up in working class families, played sports in high school, had families and had served in the state legislature. Mel King was as an activist leader and MIT urban studies professor while Ray Flynn was a populist and Boston city councilor. According to MIT Professor Tunney Lee "running against Mel King may have forced Flynn to take a more progressive stance."<sup>68</sup> The issues in that election included stronger tenant protections, rent control, concerns about condo conversions, and the recently adopted linkage fee. Flynn and King each received 48,000 votes in the primaries and "aroused democratic enthusiasm among constituencies demoralized by the domination of business interests and the Kevin White political machine [by] offering populist economic solutions to the problems that affect blacks and whites."<sup>69</sup> In a strong voter turnout for the final election, Flynn was elected by an almost 2:1 vote.

Mayor Ray Flynn was an All-American basketball player and community leader who loved Boston. He had an easy rapport with Boston's communities of color more so than previous elected officials, "the shy Hynes, remote Collins and mercurial White."<sup>70</sup> Flynn appointed Steve Coyle as director of the BRA. According to Kennedy, "Flynn and Coyle worked strenuously to earn the trust of the neighborhoods and to use government power to advance neighborhood and community interests... Flynn and Coyle went far beyond [White's Little City Hall] efforts and institutionalized community participation in planning".<sup>71</sup> Yet, some activists wanted more control over development decisions. Through the creation of a group called the Coalition for Community Control of Development (CCCD), they sought veto power over development projects. Flynn did not support this effort and instead granted "review and comment" advisory powers in 1986.<sup>72</sup> Also in 1986, Flynn proposed the South End Neighborhood Housing Initiative to the BRA, which called for a concerted effort to build affordable rental and homeownership housing in the South End. Throughout his term, CDCs were Flynn's housing production vehicle of choice and he was a national spokesman for CDCs and their role in affordable housing.

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<sup>68</sup> Interview Tunney Lee February 2015

<sup>69</sup> Vrabel 2014 P. 221

<sup>70</sup> Vrabel 2014 P. 213

<sup>71</sup> Kennedy 1992. P. 232

<sup>72</sup> Medoff and Sklar. 1994 P. 93

According to Peter Drier, “the mayor certainly had a predisposition toward CDCs and grassroots planning, but somebody had to show him that this was the way to do it, that the CDCs were in fact able to do it. The two agencies that disposed of properties have basically followed the mayor’s guidelines. We decided that the way we were going to address the housing crisis was by the non-profit sector.”<sup>73</sup> Mayor Flynn tried to protect and extend rent control but he failed. He succeeded in pushing legislation for a stronger linkage fee through the state legislature. Flynn and Coyle redrafted the linkage ordinance for submission to the state legislature in 1987, which called for a reduced payment period from 12 years to 7 years and added \$1 per square foot.<sup>74</sup> Flynn also negotiated voluntary inclusionary zoning agreements with individual housing developers to provide below-market rate units as part of large market rate housing projects or to pay an “in lieu of” fee into the Boston Neighborhood Housing Trust, which also received linkage fee payments.<sup>75</sup>

According to MIT urban studies Professor Langley Keyes, “Coyle tried to out-Logue Logue and to succeed where Logue had failed.”<sup>76</sup> According to Flynn’s housing advisor Peter Drier, “Flynn had to be convinced that CDCs could build on the land. The city did a lot of hand holding for CDC project managers.”<sup>77</sup> One of the most significant decisions that Steve Coyle made as BRA Director was to give the Dudley Street Neighborhood Initiative (DSNI) the power of eminent domain in 1988 to take control of development in an area totaling 30 acres. This was the first time in the country that the government had transferred this power to a non-profit group. DSNI ultimately worked with several CDCs to implement development plans on land that it assembled.

#### *A new balance of government power and funds*

There was a significant shift at the federal level from President Carter to President Reagan in ideology and policy in the 1980s. This change was reflected in diminished support and funding of affordable housing. Between fiscal years 1981 and 1988, low-income housing assistance was cut by 75%, CDBG by 32% and UDAG by 100%.<sup>78</sup> There were further changes in federal funding in Flynn’s last term including the adoption of HOME housing assistance program in 1990 which continued the block grant approach and passage of the Tax Reform Act of 1986, which created the federal Low Income Housing Tax Credit. All of these changes meant that the state, city, private investors and local stakeholders would play a greater role in the financing and supporting affordable housing and community development.

New forms of state support for CDCs and affordable housing emerged during the Michael Dukakis Administration. In 1983, Dukakis appointed Amy Anthony to lead the Executive Office of Communities and Development. Under Anthony’s leadership, the Massachusetts Housing Partnership (MHP) was established in 1985 to increase the state’s overall

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<sup>73</sup> Krumholz and Clavel p. 142

<sup>74</sup> PolicyLink. “Case Studies: Boston Linkage Program.”

<sup>75</sup> Lin and Mele 2012 P. 124

<sup>76</sup> Vrabell 2014 P. 213

<sup>77</sup> Krumholz, Norman and Pierre Clavel. Reinventing Cities: Equity Planners Tell Their Stories. Temple University Press. 1994 P. 142

<sup>78</sup> Nenno 1997 p. 9

rate of housing production and find creative new solutions to address the need for affordable housing. MHP received a major boost in its funding in 1990, when the legislature became the first and only state in the nation to pass an Interstate Banking Act that requires companies that acquire Massachusetts banks to provide 1% of the acquired assets, primarily as loans, to MHP to finance affordable housing. This provided MHP with a large pool of capital to lend for affordable housing projects.<sup>79</sup> In addition to the MHP, Anthony helped form the State Housing Assistance for Rental Production (SHARP) program that provided financing to produce rental housing and the Homeownership Opportunity Program to fund affordable homeownership development.<sup>80</sup> In a different arena, the Inner City Taskforce, created in 1986 by the Massachusetts Housing Finance Agency, provided a forum for residents, property managers, public officials, police, etc. to address issues concerning drug and gang-related violence. The Resident Resources Initiative was formed in 1987 to fund the salaries of their specialists who are hired by CDCs to provide technical assistance between the CDC and tenants.<sup>81</sup>

#### *Expanded Bank and Philanthropic Support*

The Massachusetts Housing Investment Corporation (MHIC), an intermediary, was established in 1990 by Massachusetts banks as part of a CRA agreement reached with a community coalition formed in response to the Boston Federal Reserve Bank study that found home mortgage lending discrimination by several Boston-based banks. MHIC also responded to the need for financing to fill the gap left by the federal government and has been an important resource for CDCs. With aggressive support from Mayor Flynn, 16 banks committed to investing \$386 million in housing finance, economic development, banking services and mortgages programs to address the issue.<sup>82</sup> MHIC was created as a means for Massachusetts banks to channel funds to build affordable housing in low and moderate income communities. It initially focused on supplying construction loans and LIHTC equity but then became an innovator in financing with New Market Tax Credit and is the state's leading NMTC intermediary. Despite its expansion beyond Massachusetts, into other northeastern states, over 20% of MHIC loans and investments are made in Boston and a sizeable share of these go to CDCs.

Boston is a model not just for legislation and financing but also for partnerships with intermediaries. The Local Initiatives Support Corporation (LISC) arrived in Boston in 1981. LISC contributed money to the Boston Housing Partnership and with support from foundations and corporations invested \$13 million in loans and grants for CDC in Boston between 1980 and 1996.<sup>83</sup> In 1986, LISC created the Neighborhood Development Support Collaborative (NDSC) in partnership with several foundations and the United Way. NDSC provided community groups with multi-year performance-based funding aimed at strengthening core operations and boosting development activity. This unique approach has been replicated in 22 cities across the country. Boston LISC is often lead by former CDC Directors. It organized early philanthropic and private

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<sup>79</sup> In 2014, loan agreements with banks totaled almost \$1.2 billion.

<sup>80</sup> Kimura, Donna "Committed to the Cause." Oct. 2011

[http://www.housingfinance.com/news/committed-to-the-cause\\_o](http://www.housingfinance.com/news/committed-to-the-cause_o)

<sup>81</sup> Bratt 1997 P. 40

<sup>82</sup> Von Hoffman 2001 P. 21

<sup>83</sup> Von Hoffman 2001 P. 22

sector initiatives to support CDCs and build their capacity in the 1980s and 1990s. It has been a consistent source of predevelopment financing for CDC projects, provides operating grants for CDCs, and runs a statewide AmeriCorps program that places almost 20 full time staff at CDCs. Following its participation in NDSC, the United Way has continued to be an important sustained source of unrestricted funding for Boston CDCs.

The Massachusetts Association of Community Development Corporations (MACDC) was incorporated in 1982 as the first state CDC association in the country. In its early years, MACDC had a number of accomplishments including: a campaign to restore full funding for the CEED program, the creation of a HOME coalition to lobby for affordable housing, participation in the Community Reinvestment Act coalition that led to the formation of the Massachusetts Housing Investment Corporation (MHIC) and the Massachusetts Community Banking Council and the passage of Voter Registration Reform and Lead Poisoning Prevention legislation.<sup>84</sup> In ensuing decades, MACDC placed a central role in policy advocacy for affordable housing and community development funding, including the formulating several innovative approaches to leveraging private investments.

*CDC Formation and Production*

After the substantial expansion of CDCs during the White administration, only a handful of new CDCs were formed during Flynn’s tenure (see Table 6-1). CDCs during this period emerged from different processes and with varied missions. Response to urban renewal was less important but there were still three CDCs formed around control over land and development. These included CDCs formed to address specific sites (ACDC), in response to institutional expansion (Back of the Hill CDC), and to address widespread vacant and abandoned properties (DSNI). The fourth new CDC, NOAH, was formed to fill the need for neighborhood housing in East Boston with a strong focus on home ownership projects.

**Table 6-1. Boston CDCs Created 1984-1993**

Back of the Hill CDC	1984	Outgrowth of resident organizing efforts against institutional expansion.
DSNI	1984	Created through a series of meetings among community organization and agencies in Roxbury in response to interest by the Riley Foundation in making a large commitment to support community driven development in Roxbury.
Asian CDC (ACDC)	1987	Formed to expand affordable housing in Chinatown and take advantage of city owned land that would become available for development.
Neighborhood of Affordable Housing (NOAH)	1987	Founded by the multi-cultural and multiservice agency, East Boston Ecumenical Community Council to address housing needs of the agency’s clients.

CDC housing production under Mayor Flynn expanded markedly. Under his leadership, 72 projects were completed, 3,445 housing units, almost a fivefold increase over Mayor White’s

<sup>84</sup> MACDC, <http://www.macdc.org/history>



third and fourth terms (Table 6-2). Beyond the growth in number of CDCs and overall housing production, there was also a shift in where CDCs built housing. Many more CDCs were building housing in neighborhoods well beyond the inner city neighborhoods and urban renewal sites where projects were concentrated in prior mayoral terms. Seventeen CDCs completed affordable housing projects under Mayor Flynn compared to two under Mayor's White's first two terms and seven during his last two terms. Moreover, CDC projects were now being built in Allston-Brighton, East Boston, Fenway, South Boston, Dorchester and Jamaica Plain.

Along with geographic expansion, CDC projects became smaller during the Flynn administration. The median size of CDC projects was 29 units under Mayor Flynn compared to 140 units under Mayor White. Similarly, the average project size dropped from 170 units to 48 units. The decline in project size was related to the changed geography of CDC development. As more projects occurred outside large urban renewal sites, they were necessarily smaller in size. Annual CDC housing production averaged 345 units from 1984 to 1993 but varied considerably each year. There were 150 or fewer units built in 1984, 1985, 1991 and 1992 and over 500 units in 1988, 1990 and 1993 (Table 6-2). Moreover, CDCs capacity grew over this period with more CDCs completing multiple projects and building over 100 units. Twelve CDCs completed at least 3 projects during these 9 years with 12 CDCs producing at least 100 units and eight building more than 200 units (Table 6-3). Several CDCs emerged as major housing developers: Dorchester Bay EDC completed nine projects with 535 units followed by Codman Square NDC and Urban Edge with 491 and 371 units, respectively.

**Table 6-2. Summary of Housing Production by Year 1984-1993**

Year	Number of Projects	Number of Units
1984	5	150
1985	4	136
1986	6	365
1987	7	313
1988	5	515
1989	8	437
1990	17	795
1991	3	145
1992	4	34
1993	13	555
<b>Total</b>	<b>72</b>	<b>3,445</b>

**Table 6-3. Summary of Housing Production by CDC 1984-1993**

Organization Name	Total Projects	Total Units
Allston Brighton CDC	4	76

Back of the Hill CDC	3	186
Codman Square NDC	8	491
Dorchester Bay EDC	9	535
East Boston CDC	3	103
Fenway CDC	5	307
Fields Corner CDC	4	160
IBA/ETC	2	38
Jamaica Plain NDC	4	148
Lena Park CDC	2	202
NOAH	7	34
Nuestra Comunidad DC	7	216
Quincy-Geneva New Vision CDC	3	251
South Boston NDC	2	4
Tent City Corporation	1	269
UDC	1	54
Urban Edge	7	371
<b>Total</b>	<b>72</b>	<b>3,445</b>

## **7. Mayor Menino (1993-2013)**

### **Interdependence**

*Orchestrated by Mayor Menino, every sector played a role in the production of affordable housing with CDCs as the principal producers. State and local government programs and financing tools increased in volume and became more necessary over time as federal support and financing continued to decline. Advocacy groups like MACDC and CHAPA became shapers of state policy and the private sector channeled funding for CDC housing development through policies like inclusionary zoning and linkage. Under Menino's leadership, 250 projects were completed, 6,880 housing units and 57% of all housing units produced by Boston CDCs since 1972. The creation of new CDCs slowed significantly and some CDCs become defunct.*

Strong, local support for CDCs continued with the election of Mayor Thomas Menino. Menino had previously served as City Council president and took over as interim mayor for Ray Flynn when Flynn became the U.S. Ambassador to the Vatican in 1993. He was subsequently elected to five terms that November, an unprecedented mayoral tenure. Menino embraced Flynn's approach to Boston as a "city of neighborhoods". He prioritized spending his time walking around the city and connecting with Boston residents. According to Keyes, "Mayor Tom Menino is sometimes criticized for being too tied to neighborhood groups, for responding too much to their concerns, and for focusing on daily neighborhood issues at the cost of an overarching vision for the city as a whole."<sup>85</sup>

Mayor Menino prioritized affordable housing throughout his administration. In 1994, the city of Boston became a member of LISC's Neighborhood Development Support Collaborative (NDSC) and provided city HOME funds for ongoing support of the NDSC. Despite a relatively stable housing market in the 1990s, forty percent of renter households paid 50% or more of their income for housing. By the early 2000s, many residents were at risk of displacement. According to Keyes, Boston city government responded to the housing crisis by formulating the three-year Boston Housing Strategy FY2001-2003 and with subsequent strategies for the remainder of Menino's tenure. The plan addressed land and building acquisition issues as well as gap financing.<sup>86</sup> For example, Menino proposed to expand funding for the Neighborhood Housing Trust to include proceeds from the sale of city-owned buildings as well as implementing inclusionary zoning, in which developers of market rate housing have to provide for affordable housing by building affordable units on-site, at alternative sites or by making financial contributions to the city. In 2000, Menino extended Flynn's informal "voluntary" policy on inclusionary zoning by establishing Boston's Inclusionary Development Policy (IDP) through a series of Executive Orders.<sup>87</sup>

With a mature CDC ecosystem in Boston and Massachusetts, Menino was able to work with a professional nonprofit sector to make significant gains for affordable housing production described later in the chapter. The sophistication of the nonprofit sector is evidenced by the fact that in 1996 Mayor Menino changed the composition of the Neighborhood Housing Trust (NHT)

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<sup>85</sup> Keyes 2005 P. 18

<sup>86</sup> Keyes 2005 P. 7

<sup>87</sup> Strong 2002 P. 64

Board of Directors, which oversees the distribution of linkage, and other funds, to include mainly stakeholders outside of city hall.<sup>88</sup> Menino's omnipresence in the city's neighborhoods and close attention to expanding affordable housing production were a far cry from the turbulent changes occurring in national housing policy and financing. Alex Schwartz in Housing Policy in the United States outlines both the federal policy and financing changes in this era as well as the lead up to the collapse of the housing and financial markets in 2008.

The Tax Reform Act of 1986 had an immediate effect on the rental housing market. Multifamily starts nationwide decreased every year from 1985 to 1993. Whereas annual multifamily housing starts averaged 562,000 from 1981 to 1986, they averaged 316,000 in 1987 to 1995 period, a decrease of 43%.<sup>89</sup>

The principal federal financing for affordable housing during Menino's tenure came from the federal CDBG and HOME programs and private investment via Low Income Housing Tax Credits (LIHTC) and tax-exempt bonds. LIHTC financing accounted for 1/6<sup>th</sup> of all multi-family housing built nationally from 1986 to 2006.<sup>90</sup> These funding levels remained stable throughout the 1990s and early 2000s however, Schwartz found that CDBG funding dropped from about \$4.8 billion to \$3.7 billion by 2009 at the nadir of the financial crisis.<sup>91</sup> In addition, the secondary mortgage market changed in the early 2000s. When housing prices rose in selected metro areas like Boston, underwriting and lending standards loosened and mortgage securitization increased in volume and complexity.<sup>92</sup> It quickly became apparent that many of these new loans were predatory and toxic mortgages that homeowners could not afford. The foreclosure crisis and an accumulated dearth of multifamily rental starts led to huge demand for affordable rental housing.

In this challenging landscape, Massachusetts continued to build on a strong funding system for affordable housing development that is not exclusive to CDCs but provides essential resources to fund CDC affordable housing and other real estate projects. New state policies to promote private investment in affordable housing and CDCs were greatly expanded during this period with new state investment incentives added between 1997 and 2013 that included: (1) state tax credits for low-income housing, brownfields cleanups, historic rehabilitation; (2) state tax incentives for to establish two insurance industry community development investment funds; and (3) a 50% Community Development Investment Tax Credit for donations to CDCs enacted in 2013.

Much of the credit for the increased sophistication of the state and local governments is due to the work and influence of the non-profit organizations and advocacy groups. Existing institutions like MACDC and CHAPA (Citizens Housing and Planning Association) were very influential during this period. Their coalition building work, trainings, policy development and close eye on the annual budgets and legislative agendas helped build the capacity of the CDCs and ensure state policies and funding provided growing resources for affordable housing.

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<sup>88</sup> Fischer 1999 P. 72

<sup>89</sup> Schwartz 2010 (2<sup>nd</sup> Ed.) P. 101

<sup>90</sup> Schwartz 2010 (2<sup>nd</sup> Ed.) P. 103

<sup>91</sup> Schwartz 2010 (2<sup>nd</sup> Ed.) P. 213

<sup>92</sup> Schwartz 2010 (2<sup>nd</sup> Ed.) P. 87

Boston’s philanthropic community is an important funder and supporter of the region’s community development system. Several foundations, including the Barr, Boston, and Hyams Foundations, have been key funders of CDCs and non-profit capacity building over many years through direct grants and support for intermediaries such as Boston LISC and the Mel King Institute—formed in 2009 to advance training and leadership development for community development practitioners. The Boston Foundation funds the annual Housing Report Card, a comprehensive review of housing market conditions, development trends and affordable housing funding and policy and convenes the Commonwealth Housing Task Force to discuss potential policy and other responses to regional housing needs.

*CDC Formation and Production*

Three new CDCs were formed during Menino’s tenure. These new CDCs focused on serving neighborhoods or ethnic communities that were not well served by existing CDCs rather than out of opposition to urban renewal projects or institutional expansion as in prior decades. Unlike in earlier eras, large public urban renewal and other large sites were less available and private properties became difficult to acquire while tax-foreclosed buildings, an important source of properties for CDCs, became more expensive. These conditions made it challenging for CDCs, especially new ones, to undertake the scale of development needed to support their staff and overhead costs. Despite these challenges, three new CDCs were created as described in Table 7-1. Two of the new CDCs focused on the southernmost parts of the city that were not addressed by current CDCs while the third was formed to address housing and community development in the city’s growing Vietnamese immigrant population.

**Table 7-1. Boston CDCs Created from 1994-2013**

Viet-Aid	1994	Founded by community leaders to alleviate poverty in the Fields Corner Vietnamese community of Dorchester.
Mattapan CDC	1996	Received a grant from the Community Services Administration [now defunct].
Southwest Boston CDC	2001	Organized by a group of concerned citizens in Hyde Park and Roslindale to address rising housing prices and need for economic development.

While total multi-family rental housing starts decreased nationally, Boston’s CDCs increased their affordable housing production. The sophisticated ecosystem of actors outlined above provided the supportive political environment, financing and programs to increase the number of housing units developed. Since this is the most recent time period reviewed, it is important to take a look back and note that seven CDCs had ceased operations (all occurring in different time periods) which include: Greater Roxbury Development Corp., Mattapan CDC, Roslindale Association for Community Development, Roxbury Action Program, United Development Corp., Upham’s Corner CDC and We-Can Inc. These CDCs went out of business for a number of reasons including financial challenges and a leadership vacuum. Despite these failures, Boston retained a large network of over 20 active CDCs in 2013 that represented significant affordable housing production capacity.

CDC housing production under Mayor Menino was much greater than in previous mayoral terms but this partly reflects Menino's long tenure. Menino also benefitted from serving when CDCs and the affordable housing ecosystem was mature. On the other hand, a decline in federal funding, rising development costs and two national recessions hampered new affordable housing production. During Menino's mayoral tenure, 250 projects were completed representing 6,880 housing units (Table 7-2). This production represents 73% of all CDC housing production since the first projects included in the MACDC GOALS database in 1972. The annual number of completed units averaged 344, however, almost exactly the same as during the Flynn period, in which 345 units per year were built. Annual production also varied considerably over this period with high production (500+ units) in 1999, 2001, and 2004 (Table 7-2).

While annual production was similar under both administrations, projects became much smaller during the Menino years. The median size of these projects was 12 units and the average size of the projects was 28 units, which, with few exceptions described below, shows a clear and continued shrinkage in project scale compared to the Flynn era when projects averaged 47 units. On the whole, the parcels available for affordable housing were smaller, less desirable and more expensive to redevelop. With urban renewal and public land assembly in eclipse and few large sites available, CDCs were largely engaged in smaller scale infill housing development. The CDCs that are pursuing larger scale and more complex projects are forming partnerships with for-profit development firms, including on publicly owned sites. One recent example is the One Greenway Project (Parcel 24) in which the Asian CDC and New Boston Fund formed a partnership to build 363 units of mixed income housing on a site in Chinatown original taken for highway construction in the 1960s that became available after completion of the Big Dig project to move the I-93 highway underground .

Annual production also varied considerably over this period with high production (500+ units) in 1999, 2001, and 2004 (Table 7-2). Moreover, all but one of CDC (Southwest CDC) completed at least 3 projects between 1994 and 2013, with 14 CDCs producing at least 100 units and 11 building more than 200 units (Table 7-3). The three newest CDCs had a minimal impact in overall housing production producing a combined 120 units. East Boston CDC, Madison Park CDC and Urban Edge CDC were the top three producers of housing with a combined 2,890 units. East Boston CDC, Madison Park CDC and Urban Edge CDC were the top three producers of housing with a combined total of 2,890 unit, or 42% of all CDC-built housing over this 20 year period. Along with IBA, Fenway CDC and Lena Park Development, these six CDCs formed before 1975, built 52% of the new affordable housing produced during Menino's tenure. Clearly, the first wave of CDCs were still having a key role in shaping their neighborhoods and addressing the citywide need for affordable housing.

**Table 7-2. Summary of Housing Production by Year 1994-2013**

<b>Year</b>	<b>Number of Projects</b>	<b>Number of Units</b>	<b>Average Number of Units per Project</b>
1994	8	160	20
1995	11	116	11
1996	13	153	12
1997	19	203	11
1998	21	375	18
1999	19	774	41
2000	7	249	36
2001	13	609	47
2002	9	293	33
2003	12	324	27
2004	20	903	45
2005	9	446	50
2006	13	460	35
2007	9	292	32
2008	9	370	41
2009	4	138	35
2010	10	161	16
2011	13	323	25
2012	23	359	16
2013	8	172	22
<b>Total</b>	<b>250</b>	<b>6,880</b>	<b>28</b>

**Table 7-3. Summary of Housing Production by CDC 1994-2013**

<b>Organization Name</b>	<b>Total Projects</b>	<b>Total Units</b>
Allston Brighton CDC	7	418
Asian CDC	3	373
Codman Square NDC	22	382
Dorchester Bay EDC	36	534
East Boston CDC	17	1087
Fenway CDC	11	348
Fields Corner CDC	3	66
IBA/ETC	4	158
Jamaica Plain NDC	17	448
Lena Park CDC	4	186
Madison Park DC	11	957
Mattapan CDC	7	41
NOAH	36	224
Nuestra Comunidad DC	33	517

Quincy-Geneva New Vision CDC	7	73
South Boston NDC	9	100
Southwest Boston CDC	1	3
Tent City Corporation	3	43
Urban Edge	14	846
Viet-AID	5	76
<b>Total</b>	<b>250</b>	<b>6,880</b>



## 7. Conclusion

### *Grassroots Activism and the Legacies of the Mayors*

Grassroots activism evolved in its manifestation from primarily protest against urban renewal and highway projects in the Hynes and Collins years to the creation of CDCs under White and finally to institutional support and organized policy development and lobbying under Flynn and Menino. Starting with Mayor Collins, each successive mayor built on the former mayor's legacy of responsiveness (or lack thereof) to this activism. Early neighborhood activism responded to urban renewal by moving beyond city-sponsored projects to create the means to undertake alternative projects to benefit community residents. This created the precedent for and viability of community-based development through CDCs. The groundwork laid by grassroots activism and nurtured by the political will of the mayors led to the robust and sophisticated system of housing production by CDCs that is at work today in Boston. This evolution in political support for neighborhoods from Hynes to Menino is reflected in the fact that Menino's legacy fulfilled the four factors that Keyes and Mayer, in their analysis of the role of city governments in the community development system, find are essential for a well functioning community development system: evolving a positive relationship, using CDCs as key vehicles in dealing with affordable housing issues, responding to appeals of an effective affordable housing lobby and the City acting as a learning organization improving both internal practice and external relationships.

In the Hynes and Collins years (1950- 1967), activism is principally demonstrated through protest. In the Hynes years, West End residents organized protests against urban renewal and had the early, but unsuccessful proposal to the BRA to create an alternative plan. During Collins' tenure, Boston residents became more politically astute thanks to a shift in consciousness that occurred across the country, spurred by new Ford Foundation initiatives, the creation of HUD and new federal policies and funding. The (unsuccessful) demand for local involvement came again in the Boston Urban Rehabilitation Program (BURP), when Mel King and others recommended that local residents be included in the process. When local government failed to respond, new organizations like King's CAUSE, CHAPA and Urban Planning Aid were created to support the residents.

This supplemental support from outside organizations coupled with Mayor White's early focus on city neighborhoods stimulated the founding of the majority of Boston's CDCs. In White's four terms, from 1968 to 1983, 22 out of 31 CDCs were created, 71% of all CDCs reviewed in this paper (see Figure 4-1 for reference). Rather than simply protest against urban renewal, grassroots activism in this era led to the founding of these CDCs. Many of these CDCs built housing on urban renewal land using the new federal funds; several became major developers of affordable housing in the ensuing decades.

Leading Boston at a time when federal funding for housing waned, Mayor Flynn prioritized neighborhood needs over downtown making CDCs his "vehicle of choice" by providing the institutional support that they needed to produce housing. Massachusetts, through state programs, new quasi-public authorities and state incentivized private investment intermediaries also supported CDCs through capacity-building, partnerships and funding

programs. With a few exceptions, activism in this sector is no longer in the creation of new CDCs but in the growing sophistication of the existing CDCs to organize themselves (i.e. the creation of MACDC) and create new funding programs and other resources to build more housing units under diminishing financial and land resources.

The grassroots activism under Mayor Menino expanded on many of the legislative victories won during the Flynn years, particularly inclusionary zoning and expanded linkage fees for the Neighborhood Housing Trust. Menino’s administration worked with a sophisticated network of CDCs, funders, advocacy organizations and philanthropic organizations to expand CDC housing production and sustain the pace of housing production under Flynn, despite the decline in federal funding, reduced land supply and a major recession and housing crisis.

*Housing Production*

A complete picture of all housing produced by CDCs in Boston is helpful to understand the magnitude and importance of this form of grassroots activism and its political legacy. In total, from 1972-2013 CDCs have produced 343 projects, 12,135 units of housing. Table 7-1 and Figures 7-1 and 7-2 show that the growth in both projects completed and units built from 1972 to 2013 has grown exponentially. Figure 7-1 shows that Mayor White over all four terms completed 14.9%. Mayor Flynn, in two and one-half terms, completed 28.4% and Mayor Menino sustained this pace completing 56.7% of all housing units over twenty years.

Table 7-1. Housing Production Summary 1972-2013

<b>Mayor</b>	<b>Number of Projects</b>	<b>Number of Units</b>	<b>Projects Completed</b>	<b>Units Completed</b>
Mayor White Terms I & II (1968-1975)	5	685	1.5%	5.6%
Mayor White Terms II & IV (1976-1983)	16	1,125	4.7%	9.3%
Mayor Flynn All Terms (1984-1993)	72	3,445	21.0%	28.4%
Mayor Menino (1994-2013)	250	6,880	72.9%	56.7%
<b>Totals</b>	<b>343</b>	<b>12,135</b>	<b>100.0%</b>	<b>100.0%</b>

Figure 7-1.

### Units Completed 1972-2013

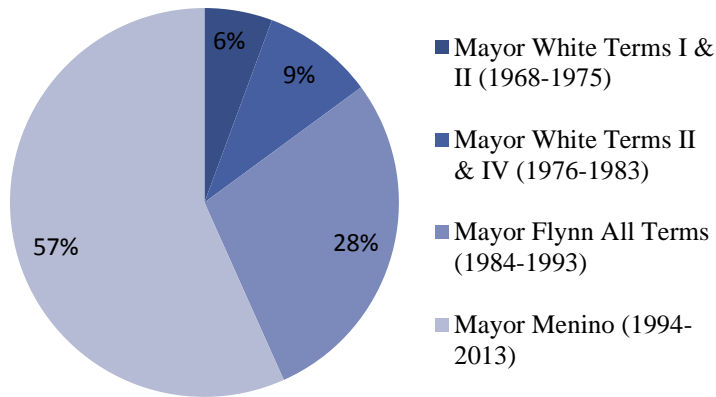
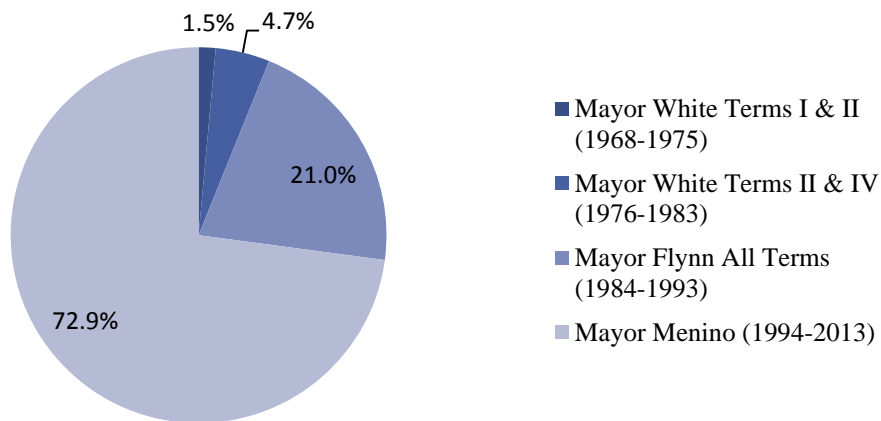


Figure 7-2 shows a similar pattern in the number and percentage of total projects completed by each mayor. Mayor White completed 6.1%, Mayor Flynn completed 21% and Mayor Menino completed 72.9% of total projects.

Figure 7-2.

### Projects Completed 1972-2013



## Appendix

Looking at the total counts doesn't tell the whole story. Given the role of land availability and parcel size across neighborhood geographies, CDCs are producing housing at a variety of scales. Table A-1 and Figure A-1 break down the housing production by project size in four categories: 1-19 units, 20-49 units, 50-99 units and 100+ units. The majority, at 54%, are produced in the 1-19 unit range. The CDCs producing this small scale housing are Dorchester Bay, NOAH and Nuestra Comunidad. The 100+ unit project size is just 10% of the portfolio of Boston CDCs and only four CDCs, East Boston CDC, IBA-ETC, Madison Park DC and Urban Edge have produced more than two projects at this scale (Table A-1).

Figure A-1.

Production by Project Sizes 1972-2013

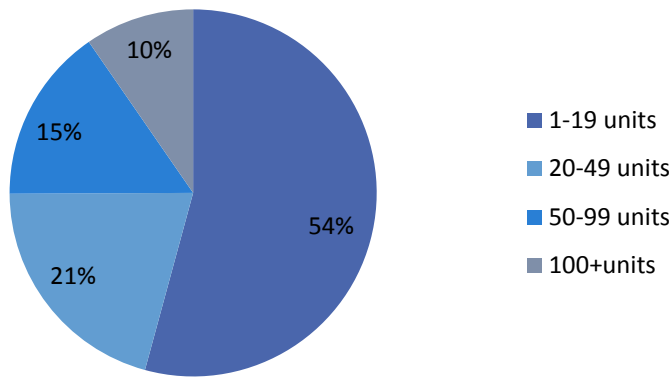


Table A-1. Housing Production by Project Size 1972-2013

Organization Name	1-19 units	20-49 units	50-99 units	100+units	Total Projects
Dorchester Bay					
EDC	30	7	6	2	45
NOAH	40	3	0	0	43
Nuestra Comunidad					
DC	29	8	3	0	40
Codman Square					
NDC	17	8	3	2	30
Urban Edge	8	4	7	5	24
East Boston CDC	4	8	7	3	22
Jamaica Plain NDC	10	7	5	0	22
Fenway CDC	5	6	4	1	16
Madison Park DC	1	3	3	8	15
IBA/ETC	1	6	2	4	13
Allston Brighton					
CDC	4	2	3	2	11

South Boston NDC	10	1	0	0	11
Fields Corner CDC	6	2	2	0	10
Quincy-Geneva					
New Vision CDC	5	2	2	1	10
Mattapan CDC	7	0	0	0	7
Lena Park CDC	1	0	4	1	6
Viet-AID	3	2	0	0	5
Back of the Hill CDC	2	0	0	2	4
Tent City Corporation	2	1	0	1	4
Asian CDC	0	1	1	1	3
Southwest Boston CDC	1	0	0	0	1
UDC	0	0	1	0	1
<b>Total</b>	<b>186</b>	<b>71</b>	<b>53</b>	<b>33</b>	<b>343</b>
<b>Percentage of Total</b>	<b>54%</b>	<b>21%</b>	<b>15%</b>	<b>10%</b>	<b>100%</b>

Figures A-2 and A-3 illustrate the overall housing production picture according to CDCs and the variety in scales of housing produced. In Figure A-4, Dorchester Bay EDC, East Boston CDC, IBA-ETC, Madison Park DC and Urban Edge are the highest producers of housing units in this time period. They are also the key actors in 100+ unit development. These five CDCs have produced about the same number of housing units (6,299) as the next 17 CDCs combined (5,836). In Figure A-5, Dorchester Bay EDC, NOAH and Nuestra Comunidad, the CDCs with the largest number of 1-19 unit projects are also the CDCs that have produced the highest number of projects.

Figure A-2.

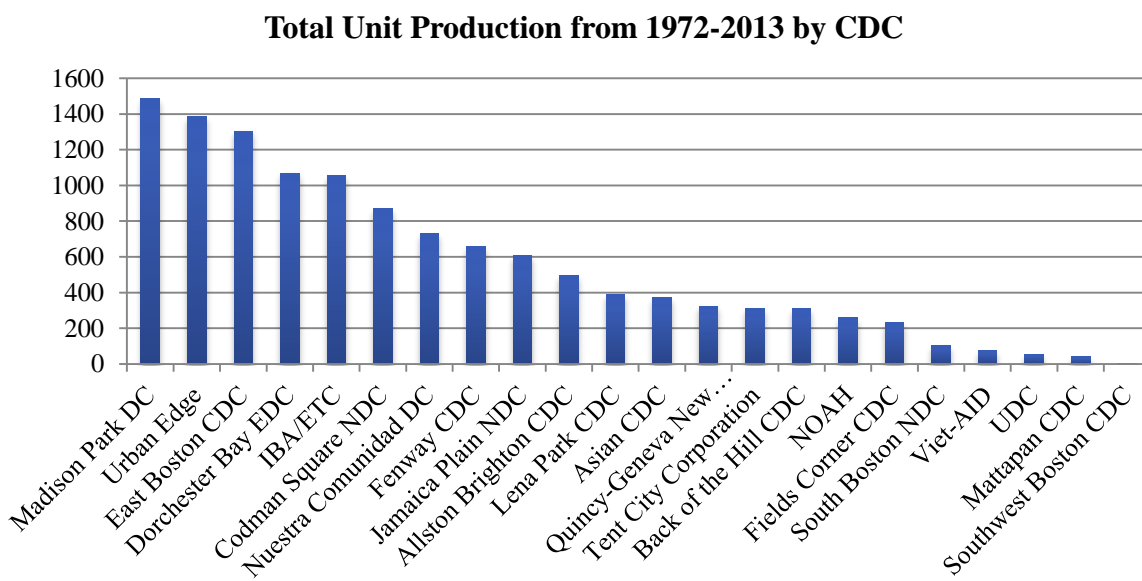
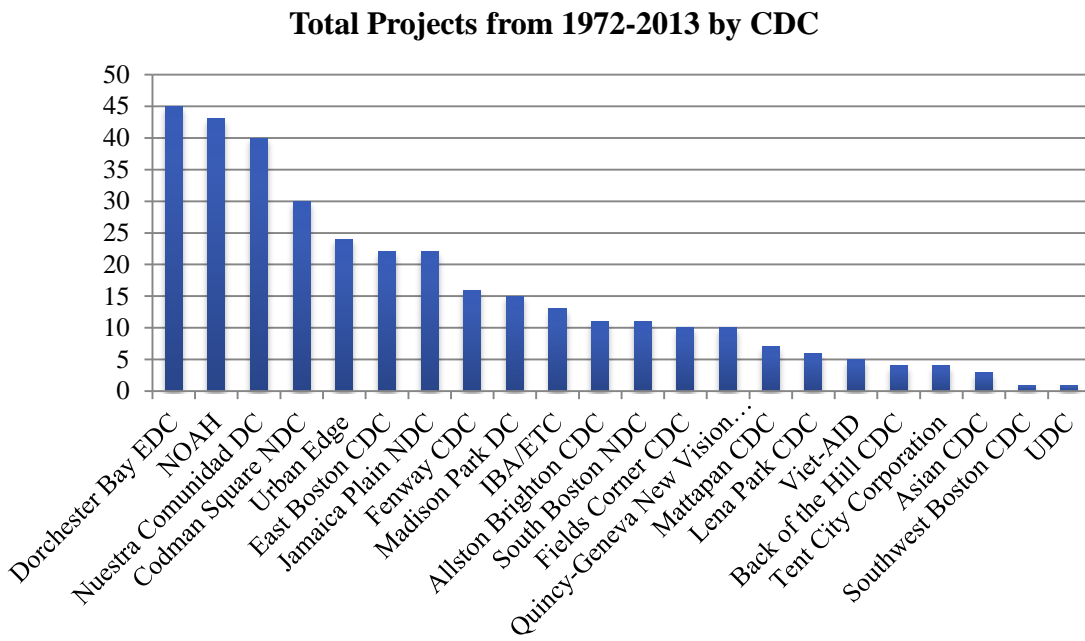


Figure A-3.



**Table A-2: Housing Production from 1968-1975**

<b>Organization Name</b>	<b>Project Name</b>	<b>Year</b>	<b>Total Units</b>
IBA/ETC	ETC & Associates	1972	71
IBA/ETC	West Newton/Rutland Sts.	1972	150
Madison Park DC	Smith House	1972	132
IBA/ETC	Torre Unidad	1974	201
Madison Park DC	Haynes House	1974	131

**Table A-3: Housing Production 1976-1983**

<b>Organization Name</b>	<b>Project Name</b>	<b>Year</b>	<b>Total Units</b>
IBA/ETC	Viviendas Associates	1976	181
IBA/ETC	Casas Borinquen	1977	36
Madison Park DC	Madison Pk. III	1977	123
Back of the Hill CDC <sup>93</sup>	Back of the Hill Apts.	1980	125
East Boston CDC	E. Boston Community Associates	1980	96
IBA/ETC	South End Apts.	1981	28
East Boston CDC	Landfall Apts.	1982	18
IBA/ETC	Victoria Associates	1982	190
Urban Edge	Jamaica Plain Apts.	1982	103
Fields Corner CDC	59 Linden	1983	1
Fields Corner CDC	61 Linden	1983	1
Fields Corner CDC	Greenwich St.	1983	2
Jamaica Plain NDC	Angela Westover House	1983	11
Madison Park DC	Madison Pk. IV	1983	143
Urban Edge	Self Help Apts.	1983	13
Urban Edge	Dimock-Bragdon Apts.	1983	54

**Table A-4. Housing Production 1984-1993**

<b>Organization Name</b>	<b>Project Name</b>	<b>Year</b>	<b>Total Units</b>
Allston Brighton CDC	Oak Sq. Condos	1984	12
Codman Square NDC	Norfolk Terrace Apts.	1984	17

<sup>93</sup> This project was likely undertaken by a predecessor organization to Back of the Hill CDC, which was formed in 1984.

Codman Square NDC	Champlain Circle	1984	20
Jamaica Plain NDC	Jamaica Plain HS	1984	75
Nuestra Comunidad DC	Bohio	1984	26
Dorchester Bay EDC	Pierce Bldg	1985	9
Fields Corner CDC	One Arcadia Pl.	1985	12
Fields Corner CDC	Fields Corner housing	1985	79
Urban Edge	Cleaves Ct.	1985	36
Back of the Hill CDC	Condos	1986	18
Codman Square NDC	Codman Sq. Apts - BHP I	1986	80
East Boston CDC	Woodbury/Cunard	1986	17
Fenway CDC	Peterborough	1986	140
Nuestra Comunidad DC	Dudley Enterprises	1986	9
Quincy-Geneva New Vision CDC	Quincy-Geneva I (BHP 1)	1986	101
Allston Brighton CDC	Hano St. Apts.	1987	20
Dorchester Bay EDC	BHP I	1987	58
Dorchester Bay EDC	BHP I	1987	94
Fenway CDC	Fensgate	1987	46
Urban Edge	21-23 Dixwell St.	1987	6
Urban Edge	62 Montebello Co-op	1987	7
Urban Edge	UE Ltd BHP I	1987	82
Dorchester Bay EDC	Abandoned Housing Program	1988	37
Jamaica Plain NDC	J.P. Scattered Site Coop	1988	19
Tent City Corporation	Tent City	1988	269
Urban Edge	Walnut-Washington BHP II	1988	65
Urban Edge	Dor./Roxbury	1988	125
Back of the Hill CDC	Triple Decker	1989	3
Dorchester Bay EDC	BHP II - Granite	1989	134
Lena Park CDC	Granite LP/BHP II	1989	142
NOAH	201 Princeton St.	1989	3
NOAH	29 Havre St.	1989	3
Nuestra Comunidad DC	Roxbury Triangle	1989	10
Nuestra Comunidad DC	Infill Collaboration	1989	48
Quincy-Geneva New Vision CDC	Quincy-Geneva II (Granites)	1989	94
Allston Brighton CDC	Carol Ave. Coop	1990	33
Back of the Hill CDC	Bricklayers	1990	165
Codman Square NDC	Whittier School	1990	14
Codman Square NDC	Wash. Columbia I	1990	151
Dorchester Bay EDC	Single Family II	1990	6



East Boston CDC	Lyman School Associates	1990	46
Fenway CDC	West Fenway Apts.	1990	52
Fenway CDC	Kilmarnock Apts.	1990	55
Fields Corner CDC	Mt. Bowdoin St.	1990	2
Fields Corner CDC	Fields Corner Granite	1990	67
IBA/ETC	Taino Tower	1990	27
Jamaica Plain NDC	Forest Glen Co-op	1990	13
NOAH	124 Falcon St.	1990	3
Nuestra Comunidad DC	Burton Ct.	1990	7
Nuestra Comunidad DC	La Concha	1990	97
Quincy-Geneva New Vision CDC	Phillip Brooks School Co-op	1990	56
South Boston NDC	Msgr. Lyons	1990	1
Codman Square NDC	Lithgow Residential	1991	31
Lena Park CDC	Brown-Kaplan Town Homes	1991	60
UDC	Roxbury Corners	1991	54
Dorchester Bay EDC	Single Family I	1992	12
Fenway CDC	Fenway Lodging House	1992	14
NOAH	440 Meridian St.	1992	5
South Boston NDC	11 Jenkins St.	1992	3
Allston Brighton CDC	40-42 Ashford St.	1993	11
Codman Square NDC	766 Washington St.	1993	3
Codman Square NDC	Wash. Columbia II	1993	175
Dorchester Bay EDC	Alexander Coop	1993	38
Dorchester Bay EDC	Cottage Brook	1993	147
East Boston CDC	E. Boston Corp. Rehab	1993	40
IBA/ETC	Residencia Betances	1993	11
Jamaica Plain NDC	Hyde Sq. Co-op	1993	41
NOAH	120 Everett St.	1993	2
NOAH	151 Putnam St.	1993	2
NOAH	Trinity Hse.	1993	16
Nuestra Comunidad DC	Daly House	1993	19
Urban Edge	Stony Brook Gardens Coop	1993	50

**Table A-5 Housing Production 1994-2013**

<b>Organization Name</b>	<b>Project Name</b>	<b>Year</b>	<b>Total Units</b>
Asian CDC	Oak Terrace	1994	88
Dorchester Bay EDC	16 Everett Ave Condominiums	1994	10
Jamaica Plain NDC	26 Danforth St	1994	2
Lena Park CDC	31 Fessenden	1994	16
NOAH	149 Putnam St.	1994	2
NOAH	309 Saratoga St.	1994	2
Nuestra Comunidad DC	4 Forest St.	1994	6
South Boston NDC	Fr. Walter Martin Homes	1994	34
Jamaica Plain NDC	61 Walden St	1995	2
NOAH	48 Putnam St.	1995	2
NOAH	203 Princeton St.	1995	3
NOAH	472 Sumner St.	1995	3
NOAH	449-451 Saratoga	1995	5
NOAH	108-110 White St.	1995	6
NOAH	49-55 Putnam St.	1995	6
Nuestra Comunidad DC	12 Forest St.	1995	1
Nuestra Comunidad DC	Sargent/Prince House	1995	33
Nuestra Comunidad DC	Stafford Heights	1995	41
Urban Edge	Self Help Apts.	1995	14
Codman Square NDC	47 Aspinwall Rd.	1996	3
Dorchester Bay EDC	Housing Preservation I	1996	2
Dorchester Bay EDC	Upham's Corner Apts.	1996	36
Jamaica Plain NDC	9 Walden St.	1996	2
NOAH	248 Saratoga Ave.	1996	2
NOAH	38 Paris St.	1996	2
NOAH	146-148 Putnam St.	1996	4
NOAH	Trenton/Meridian Condos	1996	4
Nuestra Comunidad DC	7 Mt. Pleasant St.	1996	3
Nuestra Comunidad DC	Infill Phase II, 164-169 Martin L. King Blvd.	1996	13
Nuestra Comunidad DC	Bohio II	1996	29
Nuestra Comunidad DC	Sargent Prince House	1996	30
Urban Edge	Bancroft Apts.	1996	23
Allston Brighton CDC	Brighton Allston Apartments	1997	60
Codman Square NDC	17 Kenberma	1997	3
Codman Square NDC	55 Aspinwall Rd.	1997	3

Dorchester Bay EDC	Ceylon Fields	1997	62
Jamaica Plain NDC	73 Walden St.	1997	2
Jamaica Plain NDC	85 Chestnut Ave.	1997	3
Madison Park DC	Beryl Gardens	1997	20
NOAH	107 Eutaw St.	1997	2
NOAH	134 Falcon St.	1997	2
NOAH	29 Falcom St.	1997	2
NOAH	53 Havre St.	1997	2
NOAH	55 Havre St.	1997	2
NOAH	82 Havre St.	1997	2
NOAH	281 Summer St.	1997	3
NOAH	Marion/Saratoga	1997	12
Nuestra Comunidad DC	22 Forest St.	1997	2
Nuestra Comunidad DC	Waverly Home I	1997	4
South Boston NDC	Taylor's Market	1997	7
South Boston NDC	Taylor's Market/National St.	1997	10
Codman Square NDC	3 Herbert Ave	1998	2
Codman Square NDC	538 Talbot Ave	1998	14
Dorchester Bay EDC	Wilder Gardens	1998	61
East Boston CDC	Chevrus School Apartments	1998	46
Fields Corner CDC	26 Leroy St.	1998	2
Fields Corner CDC	Ditson St. Senior Housing	1998	40
Jamaica Plain NDC	91 Minden St.	1998	2
Jamaica Plain NDC	Nate Smith House	1998	45
NOAH	206 Lexington St.	1998	2
NOAH	212 Saratoga St.	1998	2
NOAH	82 Brooks St.	1998	2
NOAH	157 Marion St.	1998	3
NOAH	206 Havre St.	1998	3
NOAH	287 Sumner St.	1998	3
NOAH	Eutaw-Meridian Rehab.	1998	9
NOAH	Shalom Properties	1998	30
Nuestra Comunidad DC	35-37 Blue Hill Ave.	1998	4
Nuestra Comunidad DC	Roxbury Triangle Homes	1998	9
Nuestra Comunidad DC	Waverly Home II	1998	9
South Boston NDC	Andrew Sq. Apts.	1998	10
Urban Edge	Westminister Court	1998	77
Allston Brighton CDC	Glenville Apartments	1999	117

Allston Brighton CDC	Commonwealth Apartments	1999	118
Codman Square NDC	1-4 Family Program	1999	2
Codman Square NDC	1-4 Family Program	1999	2
Codman Square NDC	(Home for Homeless Seniors)	1999	18
Fields Corner CDC	63-69 Sumner St.	1999	24
Madison Park DC	Orchard Gardens I	1999	90
Madison Park DC	Orchard Gardens II	1999	90
Mattapan CDC	10 Verrill St.	1999	6
Mattapan CDC	8-10 Elizabeth	1999	6
Mattapan CDC	130-134 Ballou Avenue	1999	12
Nuestra Comunidad DC	Woodford Street	1999	3
Nuestra Comunidad DC	One to Four I	1999	6
Nuestra Comunidad DC	vila nova	1999	16
Quincy-Geneva New Vision CDC	13 Maywood	1999	3
Quincy-Geneva New Vision CDC	Savin-Creston	1999	26
Tent City Corporation	802 Tremont Street	1999	3
Tent City Corporation	Warren Avenue Apartments	1999	30
Urban Edge	Academy Homes I	1999	202
Codman Square NDC	1-4 Family Program	2000	3
Codman Square NDC	Erie-Ellington Homes	2000	50
Fenway CDC	15-25 Hemenway Street	2000	24
Madison Park DC	Orchard Gardens III	2000	151
Quincy-Geneva New Vision CDC	3-4 HOLBORN TERRACE	2000	8
Tent City Corporation	East Springfield/Northampton St.	2000	10
Viet-AID	7 Toledo Street	2000	3
Codman Square NDC	Home Again: Mt. Bowdoin/Glenway	2001	16
Dorchester Bay EDC	Bird Street Estates	2001	8
Dorchester Bay EDC	Dudley Terrace Apartments	2001	56
East Boston CDC	Winthrop Place	2001	45
East Boston CDC	Villa Michelangelo, Inc.	2001	72
East Boston CDC	Landfall Community Associate	2001	111
Fenway CDC	71 Westland Ave. II L.P.	2001	20

Jamaica Plain NDC	BOTH Community Housing Initiative Phase 1	2001	22
Jamaica Plain NDC	Pondview Apartments	2001	60
Madison Park DC	Davenport Commons	2001	185
NOAH	21 Chelsea Street Condominiums	2001	4
Nuestra Comunidad DC	1-4 plus healthy home	2001	2
Urban Edge	Hyde Park Ave	2001	8
East Boston CDC	Sturgis Street	2002	45
East Boston CDC	Sturgis Street	2002	50
East Boston CDC	Villa Michelangelo, Inc.	2002	71
East Boston CDC	Villa Michelangelo, Inc.	2002	75
Nuestra Comunidad DC	Sargent Street Homes	2002	16
Quincy-Geneva New Vision CDC	316 Warren Street.	2002	3
Quincy-Geneva New Vision CDC	52 Quincy Street.	2002	3
Quincy-Geneva New Vision CDC	Savin-Maywood III.	2002	5
Quincy-Geneva New Vision CDC	Sister Clara Muhammed Coop.	2002	25
Codman Square NDC	109 Glenway	2003	3
Codman Square NDC	Talbot Bernard Senior Housing	2003	31
Codman Square NDC	Talbot Bernard Homes	2003	44
Dorchester Bay EDC	Sr. Clare Muhamed Coop	2003	25
Fenway CDC	Susan S. Bailis Assisted Living	2003	82
Jamaica Plain NDC	Catherine Gallagher Housing Cooperative	2003	34
Mattapan CDC	Astoria Street	2003	3
Nuestra Comunidad DC	3 Murray Avenue	2003	2
Nuestra Comunidad DC	Howard Dacia Homes	2003	26
Urban Edge	21-27 Westminster Avenue	2003	4
Urban Edge	Dixwell Park Apartments and Self Help	2003	33
Urban Edge	Harvard Hill	2003	37
Asian CDC	Metropolitan	2004	251
Codman Square NDC	BHA Infill	2004	2
Dorchester Bay EDC	Fenwick Gardens	2004	15
Dorchester Bay EDC	BHA Infill	2004	18
East Boston CDC	Meridian House	2004	24

East Boston CDC	Maverick Gardens HOPE VI	2004	150
Fenway CDC	Fenway Condo Project	2004	3
Fenway CDC	Fenway Condo Project	2004	3
Fenway CDC	Fenway Condo Project	2004	3
Jamaica Plain NDC	BOTH Community Housing Initiative Phase 3	2004	24
Madison Park DC	Highland Homes at Fort Hill I	2004	18
Madison Park DC	Interfaith Apartments	2004	69
Nuestra Comunidad DC	BHA Infill (Collaborative)	2004	10
Nuestra Comunidad DC	Forest Greenville Homes	2004	10
South Boston NDC	E Street	2004	3
South Boston NDC	Costello Homes	2004	15
South Boston NDC	South Boston New Housing	2004	15
Urban Edge	UE/BHA Infill Project	2004	15
Urban Edge	Amory Street	2004	64
Urban Edge	Theroch Apartments	2004	191
Allston Brighton CDC	33 Everett Street, (Legal Sea Foods)	2005	50
Codman Square NDC	Franklin Field South Home Again Phase II	2005	23
East Boston CDC	Carlton Wharf Apartments	2005	30
East Boston CDC	Maverick Gardens HOPE VI Phase 2	2005	80
Fenway CDC	Morville House Expansion	2005	30
Fenway CDC	Westland Avenue Preservation	2005	96
Mattapan CDC	Wellington Hill	2005	8
Nuestra Comunidad DC	Dartmouth Hotel	2005	65
Urban Edge	Egleston Crossing	2005	64
Allston Brighton CDC	Glenville Avenue	2006	59
Codman Square NDC	Norwell Whitfield Homes	2006	18
Dorchester Bay EDC	Tebroc/Levant homes	2006	5
Dorchester Bay EDC	Brunswick Holborn Apartments	2006	49
Dorchester Bay EDC	Columbia Wood Apartments	2006	49
East Boston CDC	Maverick Gardens, Phase 3 and 4	2006	166
Fenway CDC	Fenway Views	2006	3

Jamaica Plain NDC	80-90 Bickford Street	2006	56
Madison Park DC	Ruggles-Shawmut Housing	2006	43
NOAH	87 Princeton St.	2006	1
NOAH	87 Princeton St.	2006	1
NOAH	Meridian Slope	2006	5
NOAH	Meridian Slope	2006	5
Allston Brighton CDC	81 Hano	2007	12
Codman Square NDC	Latin Academy (Existing)	2007	58
Dorchester Bay EDC	Bowdoin Geneva III - joint venture with Viet-AID	2007	20
East Boston CDC	Barnes School Apartments	2007	74
Jamaica Plain NDC	Hyde/Jackson Vacant Lots Phase 1	2007	13
Mattapan CDC	Astoria Street	2007	3
NOAH	Border Falcon	2007	14
Nuestra Comunidad DC	Adams Court	2007	95
South Boston NDC	242 West Broadway	2007	3
Allston Brighton CDC	Community Condo sales	2008	2
Codman Square NDC	Latin Academy (Phase II)	2008	35
Dorchester Bay EDC	Dudley Village	2008	50
IBA/ETC	Keen Studios	2008	23
IBA/ETC	700 Harrison Avenue	2008	84
Jamaica Plain NDC	Sumner Hill House	2008	50
Lena Park CDC	Olmsted Green Phase I	2008	70
Urban Edge	Hyde-Blakemore	2008	13
Viet-AID	1460 Dorchester Ave.	2008	43
Dorchester Bay EDC	64 Clarkson	2009	3
Dorchester Bay EDC	Foreclosed Homes	2009	3
Madison Park DC	School House	2009	128
Nuestra Comunidad DC	REO properties	2009	4
Dorchester Bay EDC	8 Clarkson	2010	3
Dorchester Bay EDC	94 Topliff	2010	3
East Boston CDC	EB Savings Apartments	2010	14
Lena Park CDC	Olmsted Green Phase II	2010	50
Madison Park DC	Orchard Homeownership Initiative	2010	20
Mattapan CDC	Foreclosure Acquisition/Rehab	2010	3
Nuestra Comunidad DC	42-44 Woodbine	2010	2
Nuestra Comunidad DC	179 Howard Avenue	2010	3
Nuestra Comunidad DC	11 Mt. Pleasant	2010	15

Nuestra Comunidad DC	Edgewood Street (Kasanof Bakery)	2010	48
Codman Square NDC	412 Talbot Avenue	2011	4
Codman Square NDC	The Levedo Building	2011	24
Dorchester Bay EDC	25 Nelson St	2011	2
Dorchester Bay EDC	458 Quincy	2011	3
Dorchester Bay EDC	9 Burrell	2011	3
Fenway CDC	West Fenway Elderly	2011	48
IBA/ETC	Neponset Field - Phase IB (Senior Housing)	2011	31
Jamaica Plain NDC	Blessed Sacrament	2011	81
Lena Park CDC	Olmsted Green Phase III	2011	50
NOAH	Cutler Heights	2011	30
NOAH	Stevens Corner	2011	42
Nuestra Comunidad DC	46 Woodbine	2011	2
Nuestra Comunidad DC	37 Maywood	2011	3
Asian CDC	6 Fort Street	2012	34
Codman Square NDC	157 Washington St., Dorchester	2012	24
Dorchester Bay EDC	16 Folsom	2012	1
Dorchester Bay EDC	2 Clarkson	2012	2
Dorchester Bay EDC	3 Clarkson	2012	2
Dorchester Bay EDC	15 Raven	2012	3
Dorchester Bay EDC	19 Barry	2012	3
Dorchester Bay EDC	25 Rill St	2012	3
Dorchester Bay EDC	31 Hendry	2012	3
Dorchester Bay EDC	34 Hendry	2012	3
Dorchester Bay EDC	56 Topliff	2012	3
Dorchester Bay EDC	91 Coleman	2012	3
Dorchester Bay EDC	618 Dudley	2012	4
Dorchester Bay EDC	Uphams West	2012	13
East Boston CDC	Greenway Apartments LLC	2012	27
Jamaica Plain NDC	Sumner Hill House Ownership	2012	20
Jamaica Plain NDC	Centre/Wise/Lamartine	2012	30
Madison Park DC	Madison Park IV Rehab	2012	143
Nuestra Comunidad DC	69-71 Fayston Street	2012	2
Nuestra Comunidad DC	137 Intervale Street	2012	3
South Boston NDC	300 East Eighth	2012	3
Southwest Boston CDC	foreclosure acquisition	2012	3



Viet-AID	Bloomfield Gardens Housing	2012	27
Dorchester Bay EDC	77 Coleman	2013	2
Dorchester Bay EDC	17 Ramsey	2013	3
East Boston CDC	Condor Havre Apartments LLC	2013	7
Fenway CDC	Burbank St. Apts	2013	36
IBA/ETC	Neponset Field-Phase IA (Senior Housing)	2013	20
Urban Edge	LBB-Urban Edge/Lena Park	2013	101
Viet-AID	26 Bradlee Street SF NSP	2013	1
Viet-AID	36-38 Fowler Street NSP	2013	2

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