Housing in Chinatown: Yesterday, Today and Tomorrow

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A Collaboration of

The Chinese Progressive Association
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Housing trends in Boston’s Chinatown were explored in order to assess how changes in the housing market impact the community. This study found that housing affordability in Chinatown is a large and growing problem. Despite efforts to create ‘affordable housing,’ the median Chinatown household cannot afford most of the market-rate housing in the neighborhood. Subsidized housing is a tool used to address the affordability crisis, but subsidized housing in Chinatown is still unaffordable for the lowest-income residents. These findings have a tremendous impact on the future of housing in Chinatown as well as for the community. This study investigates the potential consequences of changes in the housing market in Chinatown.
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Fears of gentrification, displacement and rising housing costs have been the catalysts for this study. The Chinese Progressive Association proposed this study with the intention of obtaining a tool that CPA can use to develop their future advocacy and legislative agenda. The goal of this study is to assess the current state of housing in Chinatown and how it has changed since 1980. Our research focused on the following themes: subsidized and market-rate housing, the cost of housing in relation to income, and the future of housing in Chinatown.

Our primary finding is that the cost of housing in Chinatown is disproportionate to the median income of the neighborhood. This creates a high number of households living with high to severe cost burden. Housing affordability has been an issue in Chinatown since the 1970s and has continued to be problematic despite efforts to maintain affordability through subsidized and income restricted housing.

We have also found that the boundaries of Chinatown have changed drastically since its creation. These changes have impacted our ability to compare findings over time. Since Chinatown started, it has continued to grow, but many in the community fear that with the increase in income levels and demand for housing in the surrounding neighborhoods, Chinatown will begin to shrink. This threat of encroachment has motivated several community-based organizations to work to preserve Chinatown.

A third finding is that the composition of housing stock has changed over time. Since the 1970s, there has been a dramatic increase in the number of subsidized housing units in the community. As numbers of subsidized housing increased, so too did prices of unsubsidized housing. This has created stratification, as well as leading to a decrease in middle-income households in the neighborhood. We also found that subsidized housing built before 1990 is very different than the new housing developments. Within these new developments there is an increased emphasis put on income integration. Income restrictions at a variety of levels including at or above market-rate, has become the way to build housing in Chinatown. There are social, political, and economic reasons for this trend and it will have lasting implications for the future of Chinatown.
The purpose of this housing inventory is to give the Chinese Progressive Association hard data to advance their policy agenda. Especially important is their goal to:

“reclaim the Chinatown Gateway/South Bay Study Area for the people of Chinatown [and] to engage in a community driven process that promotes the participatory planning and related zoning and policy reforms that are consistent with the community’s vision”  

(to see the full text of the original project description, please see Appendix B).

Our study aims to provide the CPA with the data they require regarding the state of market-rate and subsidized housing as well as information regarding the demographics of Chinatown in order to advocate effectively for a planning and land use strategy for the Chinatown Gateway/South Bay Study Area. A solid understanding of the current composition of Chinatown’s housing stock and population will help to ensure the survival and prosperity of this unique district in the heart of Boston.

In addition to providing information to the Chinese Progressive Association, we also participated in this project to further our own personal interests in policy and planning issues. Throughout the process of researching and compiling this report, we have gained a great deal of knowledge about how to conduct a community housing inventory, how to find and make use of available data and other resources, improved our negotiation skills and learned how to work as an effective and motivated team. We have also become more skilled in the use of various technologies such as ArcGIS, the U.S. Census database, Geolytics and InDesign. Please see the Methods and Processes Chapter for a greater understanding of how the project was conducted.

Introduction to Boston’s Chinatown

Boston’s Chinatown is a dynamic and ever-changing community. In order to understand the current issues in Chinatown, we feel that it is important to provide a brief history of the area for those unfamiliar with the community. We hope this historical information will provide a context for the findings in this report.

A Brief History of Chinatown

Boston’s Chinatown (Chinatown, hereafter) was established between 1869 and 1870. The Chinese were the first Asians to settle in Boston, arriving in the early 1870’s. Some of them were college students sent here to study by the Chinese Government while others included laborers who helped to construct the transcontinental railroad. The workers settled in the South Cove on Oxford Street area now considered the heart of Chinatown’s business district.  

The first Chinatown was located in the small region between Essex, Harrison, Beach and Oxford Streets (See Figure 1). The community was comprised primarily of men who were in the United States as contract workers. The Chinese popula-
tion in Boston in the 1890’s was approximately two hundred people. Due to restrictive immigration laws, the population remained static (see Figure 2). The Chinese Exclusion Laws in 1882 and the Immigration Act in 1917 and 1924 effectively banned the immigration of Chinese to the United States at that time. The exclusion acts were not repealed until the 1940’s when Asian immigration resumed.

In the 1950’s, the population began to grow and soon exceeded 1,600 due to the relaxation of immigration laws and the increased number of families. The community spread across the Kneeland Street boundary to Broadway (now Marginal Road) (see Figure 3). However, the further development of Chinatown was impeded by urban renewal and institutional expansion due to two new highways in the 1950’s and 1960’s: the Southeast Expressway/Central Artery and the Massachusetts Turnpike Extension. The construction of these two mega projects resulted in the loss of one half of the land and one-third of the housing in Chinatown. Built between 1953 and 1959, the Southeast Expressway destroyed 50 multiunit housing structures. Built in 1963, the Massachusetts Turnpike Extension destroyed 60 more multiunit housing structures. Urban renewal in the late 1960s displaced more families from the area bounded by Oak Street, Hudson Street, Harrison Avenue and Broadway (now Marginal Road). The Boston Redevelopment Authority estimates that 1,200 people (approximately 200 families) were forced to leave the community and re-establish their community at other sites.

In the 1960s and 1970s, the expansion of Tufts/New England Medical Center in the heart of Chinatown constricted housing space as well as business space. Although the land area in Chinatown was decreased by 50 percent, the population increased by more than 25 percent in 1970’s (See Figure 4). As a result of immigration laws becoming less restrictive and the enactment of the Refugee Act, increased numbers of Chinese immigrants came to the Boston area and precipitated demand for housing as well as medical, educational, and social services. Prior to late 1970’s, most Asians residing in Chinatown were of Chinese ancestry. Since then, increasing numbers of Asians from other countries such as Vietnam, Cambodia, Burma, and Laos immigrated and settled in Chinatown. This has created a greater diversity of culture, language, and politics. Recent Chinese immigrants are likely to come from...
Taiwan and provinces throughout China. Despite Chinatown’s essential role as a support center for the Chinese immigrant population, the Chinatown community wields little political clout due to the high number of immigrants, small size and low income levels.

Since the 1940’s, the boundaries of Chinatown have been expanding. According to the 2000 BRA Census, the boundaries of Chinatown, which comprises approximately 137 acres of land, cover approximately from Boylston and Beech Streets on the north to East Berkeley Street on the south and from Charles Street South and Tremont Street on the west to Albany Street on the east. Information from the Chinatown Neighborhood Council shows that the boundary even extends north to West Street near Downtown Crossing.

For over thirty years, the Chinese and Asian communities have continued to grow. However, while the population has increased sharply in recent decades, the housing stock has not grown at the same rate. The rapid growth in population has resulted in overcrowding, and has made Chinatown the most densely populated neighborhood in the city of Boston. The cost of housing continues to increase in Chinatown, and this trend has placed increasing levels of stress on the community as well as high cost burdens on its residents.

From the 1960s through 2000, most of the new housing was built as subsidized and income-restricted housing. However, waiting lists for affordable housing were as long as 6 to 8 years in the late 1980’s and early 1990’s. According to the 2000 BRA Census, housing in Chinatown is either older, small apartment buildings or new, larger residential towers. There were 2,091 units that existed in the community at that time. Currently, Chinatown is experiencing a threat from gentrification. Large luxury residential towers are being built surrounding an area that was predominantly small three to five-story apartment buildings intermixed with retail and light-industrial spaces.

Chinatown is not only a residential neighborhood but also a business region in the city of Boston. Over the years, Chinatown’s business and workforce have grown with the numbers of Asian immigrants. Chinatown’s economy is dependent on food-related industries and is dominated by small business. In 1987, there were 185 establishments located in the Chinatown business core. Over 29 percent of
commercial activities in Chinatown were personal services including realty, legal, travel, hair care and medical. Nearly 25.5 percent were restaurants, 20 percent were markets and groceries and 12 percent were entertainment venues (See Figure 5). By 1998, the number of establishments in Chinatown had increased to over 300. Despite the increases in other business sectors, restaurants still dominate the local business scene today.

At present, the population in Chinatown is more than 6,000 people (See Table 1) and over 70 percent of the population is Asian. Chinatown is made up of a wide range of immigrants, from elderly people to young professionals and families. It also serves as a cultural and social center for the general Chinese population in the greater Boston area. It is an area where Asians, primarily Chinese Americans, live, work, attend school, and utilize services. It is also a vital gateway for new immigrants and workers at the bottom of the economic ladder. It is a place where youth can learn and grow into their cultural identity through their neighbors and peers. For many adults who have left Chinatown, it is still a place where they were able to become established when they arrived in the United States. It is certainly where they now shop and seek social interaction with other immigrants.

In contrast to the broader perception of most New Englanders, it is not just a commercial or tourist-focused district with Chinese restaurants; Chinatown is both a physical and emotional center for many Asian immigrants and Asian Americans. In its 138 year history, Chinatown has functioned as a unique cultural space within the city of Boston. This report will examine how changes in housing type and cost are threatening a community that is vulnerable to gentrification due to its prime location.

<table>
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<td>1990</td>
<td>4,694</td>
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<tr>
<td>2000</td>
<td>6,015</td>
<td>Total Population of Boston: 589,141</td>
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Table 1: Population in Chinatown from 1890 to 2000. (Chinatown Master Plan 2000). Please note that from 1890 until 1970, the data was collected for exclusively for Chinese Americans. However, since 1980, the data reflects all Asian Americans.
In completing our current (2007) residential housing study of the Chinatown core and specific surrounding neighborhoods, we broke our analysis into four parts: 1) Subsidized Housing Units Research, 2) Market-Rate Housing Units On-Site Field Survey, 3) New, Under Construction, and Pipeline Housing Units, and 4) Price Analysis of Recent Rent and Sales Listings in the area. A brief description was sent to the Internal Review Board (IRB) of Tufts University. The IRB determined that this project did not include human subjects, and is therefore excluded from further IRB review.

**Subsidized Housing Units Research**

The subsidized housing count was conducted within the boundaries of the Chinatown Neighborhood Council Map (see figure 6). We reviewed and utilized several data sources including MassHousing records, CHAPA records, BRA records, CPA records, the American Housing Survey, and the websites of individual subsidized buildings. We also conducted several interviews with staff members from the CPA, MassHousing, the BRA, the Boston Chinatown Neighborhood Center, and the Asian Community Development Corporation. We used an elite sampling method, and contacted organizations and individuals suggested by the CPA. We used key informants within these organizations, and explained to them the nature and scope of our project. One interviewee requested that she not be quoted directly, and we have not used any direct quotations from that interview. The focus of the research was directed at finding the number and location of subsidized units as well as percentage of resident income contributed to rent, affordability in terms of percentage of Area Median Income, and the terms and lengths of subsidized contracts.

**Market-Rate Housing Units On-Site Field Survey**

The market-rate on-site field survey was focused within the boundaries used in the 2000 BRA Study of Chinatown which covers U.S. Census Tracts 702 and 704; we also included an important piece of the Chinatown core that extends into Census Tract 701 (see Figure 7). Our team conducted the survey by mapping out the individual streets within the designated boundaries using street maps and satellite
imagery. We then canvassed the area block by block and visually inspected each building on the street to determine the number of residential units within. We primarily sought out labeled mailboxes in our count. However, in some cases we were forced to rely on unlabeled mailboxes, doorbells or buzzers, running electric meters, exterior visual analysis, and questioning residents.

All collected information was tracked and coded on both maps and on our surveying spreadsheets (see Appendix D) that included Street, Street #, Name of Building, Type of Building, Number of Residential Units, Picture Code, Map Code, and additional Notes. This information was then exported to a master spreadsheet and master map where it was reviewed, organized, counted, and further analyzed for the final report.

**New, Under Construction, Planned, and Pipeline Housing Units**

The new, under construction, planned, and pipeline housing unit analysis was conducted within the Chinatown Neighborhood Council map boundaries (see Figure 6). We obtained data on new housing from a variety of sources including the CPA, CHAPA, MassHousing, the American Housing Survey, and information from developers. This research focused on finding the location and size of the structures, the number of units, the projected cost of units, and whether the units are designated as market-rate or subsidized.

**Rent and Sales Price Analysis**

The rent and sales price analysis was conducted within the boundaries of Census Tracts 702, 704 and included a piece of the Chinatown core that extends into the southernmost portion of Census Tract 701. Information on rent and sale prices were found using the U.S. Census, Banker and Tradesman magazine, realtor interviews, realtor and mortgage broker listings from the Multiple Listing Service (MLS), online listings, inquiries with landlords and building administrators with units for rent or sale, and listings available from agencies within Chinatown. We used a snow-ball sampling method to find the realtors who we interviewed, each of them referred us to other people in their field who might be of help to us.

**Historical Analysis**

The final piece of the study involved a historical review of housing data and trends for the years 1980, 1990, and 2000. Emphasis was placed on obtaining information about the number of residential units, sale and rent prices of units, the location of units, and affordability details.

This data was obtained primarily from the 1980, 1990, and 2000 U.S. Census, BRA studies, information provided by the CPA, Mass Housing Records, CHAPA, American Housing Survey, as well as financial, legal, and real estate records, and interviews with community stakeholders.

Information concerning recent historical housing trends in and around Chinatown originates from
interviews with informed professionals familiar with the area including the CPA, the BRA, the ACDC, MassHousing, BCNC and Caroline Chang.

**Technology**

In collecting information, conducting research, organizing and analyzing data, creating maps, and writing the final report we have utilized several technologies. They include: 1) the internet for research, data collection, communication, and literature reviews, 2) Microsoft Office- Word, Excel, and PowerPoint, 3) Google Earth and GIS for maps, 4) Geolytics for Census data, and 5) InDesign to prepare the final report.

**Methodology Review**

In formulating an approach to the study and analysis of housing in Chinatown, we reviewed the processes that CHAPA utilized in conducting their first edition of the Greater Boston Housing Report Card which was published in 2002. CHAPA’s methodology involved accumulating and organizing a vast array of housing data collected over several years by various independent federal, state, and local government departments, non-profit organizations, private companies, and real estate and broker agencies. For over two years, CHAPA representatives sorted through the large amount of data collected, analyzed the many findings and trends, and published the consolidated report. CHAPA has continued to utilize this methodology in creating their annual Housing Report Card.

Our team used a very similar approach to that of CHAPA, albeit on a smaller scale due to restrictions on time and resources. We collected information from a variety of agencies and organizations (referenced above), then reviewed, consolidated, and presented our findings in this report.

The CHAPA methodology, as well as the methodology chosen by several other housing studies such as the Greater Boston Housing Report Card, depended entirely on data collected by third party organizations and did not employ an on-site field survey as part of their analysis. As a result, we designed and carried out the above mentioned field survey process ourselves, in order to meet the CPA’s expectation that a current housing inventory be completed. Our field survey was ultimately successful and arguably far more thorough than the decennial Census method of collecting data on the number of households in the Chinatown community.

**A Note on Community Representation**

As part of our research process, we conducted several interviews with community leaders, most of whom work in community based organizations and community advocacy. It is important to note that we interviewed a small group of people from similar employment backgrounds and that these people do not necessarily share the same vision for Chinatown and do not represent the entire community. However we did choose to speak with this group of people because of their deep ties to the community, their knowledge of Chinatown, and their understanding of housing from a community perspective. In some cases, those we interviewed did share perspectives on the community but this is not to indicate a wide spread consensus or imply that the entire population of Chinatown speaks with one voice.
Chapter 3: Defining Chinatown: Community, Location & Demographics

Defining a Community

Merriam-Webster’s dictionary defines community in the following way:

“1: a unified body of individuals: as a: STATE, COMMONWEALTH b: the people with common interests living in a particular area; broadly: the area itself <the problems of a large community> c: an interacting population of various kinds of individuals (as species) in a common location d: a group of people with a common characteristic or interest living together within a larger society <a community of retired persons> e: a group linked by a common policy f: a body of persons or nations having a common history or common social, economic, and political interests <the international community> g: a body of persons of common and especially professional interests scattered through a larger society <the academic community> 2: society at large 3 a: joint ownership or participation <community of goods> b: common character: LIKENESS <community of interests> c: social activity: FELLOWSHIP d: a social state or condition” (all emphases original).²²

This very broad definition of community starts to give us an idea about how to define the community of Chinatown. For the purpose of this report however, a more specific definition is needed.

In its “Planning and Urban Design Standards: Student Edition,” the American Planning Association details how to define a neighborhood, starting with the assertion that “There is no universal way of defining a neighborhood as a unit.”²³ As a publication geared towards the practice of planning, the guide says that:

“the process of neighborhood identification and definition should be considered as a heuristic process, guided by programmatic aims, a theoretical understanding of ‘neighborhood,’ and descriptive information on the ecological, demographic, social, institutional, economic, cultural, and political context in which the area exists.”²⁴

Given that different groups with different goals and agendas are often defining the same region for different purposes, it is of no surprise that neighborhoods often find themselves with several different boundaries.

Defining a community is about more than political boundaries, however, and may prove to be more about who defines themselves as being members of that community than any other definition. For example, Asian Americans throughout New England may consider themselves part of the Boston Chinatown community, as they consider it a cultural and ethnic center. While these members of the community do not pay rent or live day-to-day in Chinatown, they are still affected by the decisions made regarding Chinatown, and may be able to provide political and perhaps economic support to the region.

The Importance of Diversity

The APA Guidelines state that “The relative importance of population diversity or homogeneity depends greatly on an initiative’s particular goals. From an organizing perspective, homogeneity is likely to be beneficial, because it provides a clear basis for identity construction and mobilization of residents—particularly in smaller, residential neighborhoods. In larger neighborhoods and where fostering links to the larger community is
desired, diversity may be valuable. This is in part a political issue, offering an opportunity to build coalitions across a broader range of constituencies. It may also be an ideological issue, in which promoting diversity is seen as a virtue in its own right.”

For our purposes, we are mostly concentrating on economic diversity, as the ethnic homogeneity most likely functions as a strength for the Chinatown Community. However, having an economically marginal or increasingly stratified community can create conflict and very different ideas about what the community should look like. It could be possible to maintain a strong cultural identity while welcoming more middle-class families into the community.

In addition, one of the theories behind support for mixed income developments is that mixed income communities within the same building receive better services and have more amenities than predominantly low-income buildings. Not only do mixed income buildings make this more feasible financially, but management is more likely to be responsive and middle-income tenants are more likely to have time to advocate for themselves. This theory may be true at a more macro/community level as well. As Schwartz points out,

“residing in a mixed-income community can free low-income families from the stigma, discrimination, and inferior services they face when living in impoverished neighborhoods, especially when they are also racially segregated.”

Residents are fortunate that even though they face many of the difficulties listed above, they have strong and committed advocacy groups which are made up by community members as well as people who live outside of the community which are devoted to representing the interests of the citizens of Chinatown both in and beyond the community, such as the CPA, the Asian CDC, the Boston Chinatown Neighborhood Center, the Asian American Resource Workshop, Asian American Civic Association, The Chinatown Coalition, the Chinatown Neighborhood Council, the Chinese Economic Development Council and the Chinatown Gateway Coalition.

How We Defined Chinatown

The boundaries of Chinatown have changed significantly over time. Because of development in Chinatown, there were different boundaries in each era. From the 1880’s to the present, the area of Chinatown has expanded from only two blocks to over one hundred acres. This can be seen in Figures 1 through 4 in Chapter 1. Even today, the borders of Chinatown are defined in various ways by different associations or corporations. This is a challenge for our study because Chinatown is hard to define, and this has impacts on our ability to compare data over time.

How We Defined Chinatown for This Study

In this study, there were three major parts that we focused on: subsidized housing, market-rate housing and future housing development. We used the geographic boundaries of the Chinatown Neighborhood Council Map (CNC) to define the area of the subsidized housing study. The CNC boundaries include the major part of Chinatown, some of the South End and some of downtown Boston, which shows the boundaries of subsidized housing study (see Figure 6).

For the market-rate housing study, we based our boundaries on the 2000 Census data of the Boston Redevelopment Authority (BRA). In addition, to increase our understanding and to compare the historic trends about the market-rate housing, we included some parts of the 1987 BRA Census data. This resulted in a new map of the Market Rate Survey Boundary (see Figure 7).

For the future housing study, we considered the geography of the TCC map boundaries to define
the area of new constructions and developments study. Fortunately, the boundaries of TCC are the same as the boundaries of CNC (see Figure 6).

Because of the challenges posed by the inconsistencies of the boundaries, in order to compare housing trends in Boston’s Chinatown, we focused on U.S. Census tracts 702 and 704 as census tracts are the most common unit of data available within the U.S. Census reports. Census tract 702 includes the major part of Chinatown, and 704 includes some parts of South End. These two U.S. Census tracts are also used for the BRA Census 2000 study in Chinatown. In this study, we used the U.S. Census tracts to trace back the housing data from 1980 to 2000. Using U.S. Census tracts was useful in our study to have a greater understanding of the trends of housing. Figure 8 shows the census tracts of 702 and 704.

How Chinatown is Different From Boston

According to the 2000 BRA Census, Chinatown had a population of 6,015 people or about 1% of the 589,141 in Boston. As one might expect, the population characteristics of Chinatown are drastically different from Boston. Sixty-nine percent of the Chinatown population describes themselves as Asian compared to just 7% in Boston as a whole while the percentages of White, Black, and Hispanic residents in Chinatown are well below city averages.

In terms of overcrowding, the residents of Chinatown are more than twice as densely settled as the typical Boston resident with people forty-four per square acre compared to just twenty people per acre across the city. This density has at least something to do with the high number of Chinatown homes that have more than one occupant per room, 34% compared to just 7% citywide. This figure becomes even more significant when considering that rooms in Chinatown are often built much smaller than a typical room in Boston.

The income level and poverty rate figures in Chinatown are striking when contrasted with Boston as a whole. The median household income of Chinatown residents in 2000 was $14,382, less than a quarter of the $59,737 of the average Bostonian. This ratio is down from 1990 levels when the median household income of $13,010 was closer to a third of the $42,320 of Boston (see Figure 9). These drastic differences in income are also reflected when comparing poverty level between Chinatown and the Greater Boston Area since 1980 (see Figures 10 and 11).

There a multitude of reasons for these differences, but they can be at least partly attributed to the language barriers that exist among some Chinatown residents and the comparatively low educational attainment levels. For instance, 60% of those in Chinatown have less than a High School Diploma or equivalent compared to 20% across the city. Also of
The unemployment rate of 11% in Chinatown is about 1/3 higher than the Boston average of 7%.

The 2000 BRA Census counted 2,091 housing units in Census Tracts 702 and 704 that make up Chinatown. The vast majority of these are rental units. Only 2% of all units in Chinatown are owner occupied compared to the drastically higher 32% of owner occupied units throughout Boston. Other numbers of significance in creating a picture of housing in Chinatown is that 50% of all units are located in very large subsidized and market-rate structures containing 50+ units; this is more than four times higher than the 12% of Boston residents who reside in very large apartment buildings.

The housing units themselves in Chinatown are also typically small in size with 71% containing...
only 1 or 2 bedrooms while the median rooms per house is just 2.2 compared to 36% of units in Boston containing 1 or 2 bedrooms an almost doubled median unit size of 4.2 rooms per house. (see Figure 12)
Chapter 4: The High “Price” of Housing: Cost Burden & Affordability

Cost Burden Literature Review

Shelter poverty is a profound problem throughout the United States. As of 2000, more than 32 million households nationwide experienced shelter poverty. Shelter poverty exists when a household cannot meet its non-shelter needs because their housing costs are too high. The high cost of today’s housing creates an enormous financial burden for households at every income level, but especially for those households with limited economic means.

Since 1970 the number of shelter-poor households has increased by more than 70%. This increase has disproportionately affected large households and renters. Renters have experienced nearly two-thirds of this increase since 1970. In addition to impacting renters, shelter poverty is also worse for households headed by people of color, women or the elderly.

Within the housed population, households can experience different levels of shelter poverty. Those households paying more than 50% of their income are said to have severe cost burdens and may be at risk for losing their housing. This could result in a household relocating to lower quality housing, doubling up with friends and family, or becoming homeless. In 2004, 15.8 million households in the United States lived with a severe cost burden, meaning they paid more than half of their income on either rent or mortgage. In the United States there are millions households at risk of losing the place they call home because they cannot afford their rent or mortgage payments. This is not just a problem facing people on public assistance or families living in public housing, it is a problem that affects everyone, but it disproportionately affects those in our community who live on the margins already.

We expect to find that Chinatown follows the same affordability patterns as the general U.S. housing market. Chinatown is a unique neighborhood within Boston because it is home to a large recent immigrant population, has a low median household income, and has 98% rental housing. We predict these characteristics would make Chinatown residents especially vulnerable to affordability challenges and shelter poverty.

Cost Burden Findings in The Greater Boston Area

Severe cost burden problems are found to be significant within the Greater Boston Area. In 2000, 18.4% renters in the Greater Boston Area suffered severe cost burden. This 18.4% paid 50% or more of their household income in rent payments each month. As the literature suggests, this high rate of cost burden puts families, especially large families, at risk for displacement. Not only is cost burden a problem for renters, it is also a rapidly expanding problem. Between 2000 and 2004, the number of households paying more than 50% of their income to rent increased by 12.5%. As the literature suggests, renters disproportionately experience severe cost burden, but homeowners are also at risk. This same 2000 data illustrates that within the Greater Boston Area, 8.9% of homeowners paid 50% or more of their
income on mortgage payments. In addition, the percent increase of homeowners experiencing severe cost burden between 2000 and 2004 is very high: between 2000 and 2004, the number of households paying 50% or more of their income to mortgage payments increased by 62.9%. This rapid increase in cost burden will have long-term implications for the possibility for homeownership in the Greater Boston Area. These findings for the Greater Boston Area imply that the literature on the topic was correct and that we can expect to find similar trends within the Chinatown neighborhood.

Cost burden can exist and prove to be problematic for households without reaching the 50% of income marker. Moderate cost burden is also a problem to be considered. The moderate cost burden standards are devoting 30% of income to housing costs. This 30% indicator of cost burden and shelter poverty is also the widely accepted guideline for housing affordability. When investigating cost burden at the 30% of income level, the number are even more staggering. In 2000, within the Greater Boston Area, 40.3% of all renters paid more than 30% of their income on rent. According to these widely accepted standards more than 40% of all renter households in the Greater Boston Area are living with a cost burden, which means these households risk not being able to meet their non-shelter needs. Between the years of 2000 and 2004 the number of renter households experiencing this level of cost burden increased by 27.0%.

Once again, cost burden is felt more by renters than by homeowners but they too experience cost burden at the 30% of income level. In 2000, 26.6% of homeowners paid more than 30% of their income to mortgage payments. Between the years of 2000 and 2004, the number of homeowners in the Greater Boston Area who experience cost burden increased by 41.0%. This data illustrates that cost burden and therefore shelter poverty is a widespread and rapidly growing problem within the Greater Boston Area.

**Cost Burden Findings in Chinatown**

While there is an abundance of data regarding shelter poverty and cost burden in the Greater Boston Area, this data is limited for the Chinatown neighborhood. The U.S. Census Bureau was the source we used to access cost burden in Chinatown. The Census catalogues percentage of income paid to rent in categories of less than 20%, 20-24.9%, 25-34.9% and 35% and above. Because the standard of 30% is not readily available within our dataset, we have decided to use both the 25% and higher the 35% and higher categories as our standard of cost burden. According to the U.S. Census Bureau in 2000, 32.7% of renters in census tracks 702 and 704, which make up the bulk of Chinatown, paid 35% or more of their income to rent. In the same physical area in 1990, 34% of renters paid 35% of their income or more in rent and in 1980 that percentage was 27.9%. In the 20 years between 1980 and 2000, there was an increase of 4.8 percentage points in the number of rental households experiencing cost burden and the potential for shelter poverty. However the increase was not steady over time; 1990 represented a high point in the rates of cost burden in Chinatown (see Figure 13).

Due to underestimation of cost burned at the 35% of income level we have also calculated cost burden at the level when rental households pay 25% or more of their income to rent. These numbers differ greatly from the findings at the 35% and higher level and these numbers overestimate the state of cost burden in Chinatown. It is important to include this data because the findings at the 35% and higher level to not taken into account households living in income restricted housing where rents are set at 30% of income. In 1980, 46.5% of households in U.S. Census tracks 702 and 704 paid 25% or more of their income to rent. In 1990, 61.9% of renters in this same area paid 25% or more of their income to rent,
and in 2000 the percentage was 65.1% of renters (see Figure 14).\textsuperscript{42} There are wide differences between the percent of rental households that pay 25% and higher in rent than those paying 35% and higher. The reality of cost burden is probably somewhere in between these two sets of findings.

Within Chinatown, the experiences of shelter poverty and cost burden were not equally distributed across income levels. According to U.S. Census data in 1980, 99.5% of those living with a cost burden of 35% or more were households with incomes below $10,000 per year. In 1990, 58.3% of those households with cost burdens were households with income below $10,000. And in 2000, 51.7% of all Chinatown households with cost burdens were households with an annual income of $10,000 or less.\textsuperscript{43}

While cost burden is highly concentrated within households with extremely low incomes, there has been a slight shift and cost burden is becoming an economic problem affecting households at varying income levels. This shift has impacted the housing and population makeup of Chinatown. This shift in cost burden is one explanation for the lack of moderate-income households in Chinatown. According to Caroline Chang, a long time Chinatown activist and policy advisor to City Councilman Sam Yoon, the cost burden on moderate-income households is driving people, especially families, out of Chinatown. The lack of housing opportunities for families and households with moderate incomes is leading to displacement which is having a widely felt negative impact on the Chinatown community.\textsuperscript{44} When moderate-income households experience cost burden in Chinatown, they frequently relocate to more affordable places like Quincy and Malden.\textsuperscript{45} This displacement deprives Chinatown of income diversity, leaving a stratified neighborhood and a weaker community.\textsuperscript{46}

While 32.7% of renters in Chinatown experiencing cost burden (at the 35% level) may seem like a moderate number, it indicates that approximately one-third of the community is struggling to meet their basic needs. This level of cost burden has the potential to greatly weaken the economic stability of the community and should be addressed. This moderate level of cost burden in Chinatown can partially be ex-

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{Figure13.png}
\caption{Cost Burden in Chinatown at the 35% Level (Source: U.S. Census Bureau)}
\end{figure}
plained by the increase in development and construction of subsidized housing. Much of this subsidized housing requires that the resident pay a rent of 30% of their monthly income, thus keeping them from experiencing severe cost burdens.

Another segment of the population that experiences severe cost burden in Chinatown are households that live in income restricted housing but whose income is far below the restriction level. Many subsidized units in Chinatown are income restricted at 60% of AMI, but families well below 60% of AMI often occupy these units. These households are living with rent prices that are still out of their reach even within the non-speculative rental housing market. This cost burden is putting households even within subsidized housing developments at risk for displacement. Community based advocacy organizations are working on behalf of these residents to help prevent their displacement.

“CPA is aware of this problem because in the past two years, we have supported tenant organizing at five subsidized housing developments in which tenants were at risk of displacement and many [have been forced to move] due to rent increases which made them heavily rent-burdened, while rent levels remained within the acceptable range for 60% AMI...”

As support for moderate-income subsidized housing increases the cost burden on low-income households within those units also increases. This puts an additional strain on the already at risk lowest-income residents of Chinatown.

Affordability of Affordable Housing

The U.S. Department of Housing and Urban Development defines housing as affordable if it costs no more than 30% of a household’s income. This standard is reiterated in the cost provisions for public and subsidized housing. While 30% is the widely accepted standard, many believe this standard to be too high because of the high cost of non-shelter needs, especially healthcare.

The definition of affordable housing that is often used by state and local governments and agen-
cies is housing that is restricted for households earning 80% or less of the area median income. Rents for these affordable units are sometimes a set rate like one would find in the unsubsidized market, but more frequently the resident’s income determines rents, and this is where the 30% of income affordability standard is utilized. Rent levels and the tools used to set rents are typically stipulated within the subsidy or loans utilized to build the privately owned and operated subsidized housing. This housing is funded though government subsidies and residents must meet income qualifications to live in these units.

Housing developers and advocates frequently describe low-cost housing as affordable, but Michael Stone, a professor of Community Planning and Public Policy at University of Massachusetts Boston, points out that the affordability label cannot simply be attached to a housing unit. Affordability is the relationship between housing price and income. Even housing that is considered affordable, meaning it is restricted to residents at or below 80% of area median income and these tenants pay the standard of 30% of their income, is not necessarily affordable to people with very low-incomes.

When income restrictions and rent levels are set for an “affordable” housing unit, it is calculated based on the area median income for the Greater Boston Area, not for Boston specifically or for Chinatown. The Greater Boston Area has an area median income twice as high as the median income for the city of Boston and more than four times as high as the median income of Chinatown. For the Greater Boston Area, the median income for a household of 3 is $59,550 yet the median income for a household in Chinatown is $14,382. Therefore housing with income restrictions at 80% of AMI is still unaffordable for the median Chinatown household.

For low-income households, affordability is an extreme problem because of the shortage of and competition for low-cost subsidized units. In addition to the problem of a shortage of low cost housing being built, preservation of subsidized affordable units is also a problem. Within today’s housing market, many privately owned subsidized housing units are being lost because of the expiration of the affordability requirements that are attached to the government subsidies being used to build and operate the housing.

Preservation of once low-cost non-subsidized units is also a major problem throughout Boston’s housing market. In response to market pressures, private owners are increasingly renovating their low-cost housing stock and converting it into high cost luxury rental or condominium units. This issue of gentrification is a constant struggle for community activists in Chinatown and in other neighborhoods throughout many U.S. cities. The pressure on landlords to improve the quality of rental housing has helped low-income tenants secure amenities like heat, functioning elevators, and security. But these improvements do put the affordability of the units at risk because structural improvements are often attached to increases in rent prices. This is a consistent struggle within most low-income neighborhoods.

Affordability Findings

In order to assess the state of affordability in Chinatown we looked at the current housing market, census data, and interviewed several key stakeholders. According to every community member interviewed, affordability was the number one housing problem facing the Chinatown community. This has not always been the case; historically the housing conversation in Chinatown has revolved around quality and amenities like heat and functioning appliances. This shift in housing issues took place in the early 1970s as Tai Tung Village, a large-scale privately owned subsidized housing development, was being built. Tai Tung was built to meet quality standards and to address the changing housing needs of the Chinatown community. Since the develop-
ment of Tai Tung Village, a number of privately owned subsidized housing developments have been built in Chinatown to address the growing need for affordability.

Despite the high number of subsidized units in Chinatown, affordability remains a major problem. The type of subsidies currently in place addresses the needs of a narrow margin of the population. Not until recently did subsidized housing allocate a set number of units for different income levels. Prior to this practice, subsidized units were typically made available to households anywhere at or below 80% of AMI. This standard allowed developers and managers flexibility in the income level of residents they accepted. If there is an 80% of AMI standard for a development, it is generally in the economic interest of the developer to accept households at or near 80% rather than those with significantly lower income. For example, if families in the subsidized housing are required to pay 30% of their income for rent, it is better for the landlord to have tenants at 80% of AMI rather than tenants at 25% of AMI.

Affordability is a major problem for many households in Chinatown because the median Chinatown income is significantly lower than that of the Boston area. Income restrictions for subsidized housing are based on the Boston Area Median Income, which is $59,550. Housing with income restrictions at 80% of AMI, which is typical for housing with Section 8 subsidies, is affordable for households with an annual income of $47,640. Housing with income restrictions at 60% of AMI, which is typical for LIHTC housing, is affordable for households with an income of $35,730. There are many housing units within Chinatown with income restrictions at 80% and 60% of AMI, yet these units are still out of reach for most households in Chinatown. The median Chinatown household income is $14,382 therefore housing would have to be designed for households at approximately 24% of AMI in order for it to be affordable for the median Chinatown household (see Figure 15).

The majority of the current subsidized housing managers refused to give us exact rent prices for

![Figure 15: AMI Break Down (Source: U.S. Census Bureau and Greater Boston Housing Report Card)](image-url)
their buildings, therefore we are relying on census data to calculate the cost of housing and rates of affordability in Chinatown. According to the U.S. Census Bureau the median gross rent of households paying cash rent nearly doubled between 1980 and 2000. This data also indicated that the highest point within those 20 years was in 1990 and since then the rent levels have remained relatively stagnant.\textsuperscript{60} While rent levels have nearly doubled, income within the community remains extremely low. In 2000 the median household income was $14,382. Income levels have fluctuated since 1980 but remain well below the median household income levels of Boston.

Additionally, subsidized units tend to be small and not ideal for families. Of the 2,196 subsidized or public housing units, we calculated only about 13\% of them are 3 bedrooms or larger. The vast majority of these subsidized housing units are studios and one-bedroom apartments.\textsuperscript{61}

When addressing the issues of affordability, it is crucial to designate to whom the housing is meant to be affordable. According to most of the community members interviewed, affordability for households with moderate-incomes is a large and growing problem.\textsuperscript{62} They believe the needs of this population are not adequately served by the current stock of subsidized housing or by market rate housing in the area. While rent levels in the subsidized units remain connected to income, the market rate units have no such regulation and the market effects of gentrification are growing.\textsuperscript{63} While this is the view of several community leaders the Chinese Progressive Association as representatives of low-income tenants have a different opinion. CPA sees moderate-income households as the current and growing priority of the subsidized housing market and feels that more attention needs to be paid to very low-income households.

\textquotedblright...most LIHTC developments \textit{are} for moderate-income developments at 60\% AMI (around $50,000 for a family of four), and that even this level of subsidy does not correspond to the income levels of most Chinatown residents nor of most Asian American residents of Boston.\textsuperscript{64}

Part of the discrepancy among community members stems from a difference of opinion about who they represent and for whom they want to see more housing built in Chinatown. Additionally some community advocates see income restrictions at 60\% of AMI as targeting low-income households while others like CPA see that as targeting moderate-income families. Because the median income in Chinatown is so low even 60\% of Area Median Income far exceeds the AMI for Chinatown.

The development of high-end luxury housing in the Chinatown neighborhood has increased rapidly since 2000 and is having a tremendous impact on the housing market. These high level rents are out of reach for typical Chinatown residents. These residents are not served by the subsidized housing and are being forced out because of the rapid change in the unsubsidized market. This market shift is having impact on the Chinatown community on a variety of levels. Those able to afford the new luxury housing are not the original residents of Chinatown, they are typically young professionals attracted by the benefits of urban living but do not have historical ties to the Chinatown community. This shift in affordability has led to a stratification of population and housing stock in Chinatown. There are a large number of subsidized units and a growing number of high-end luxury units and a shrinking number of market rate affordable units.\textsuperscript{65}

\textit{Condo Conversions}

As addressed above, the lack of unsubsidized affordable housing units is a growing problem in Chinatown. As the market demand for high-end housing increases in Chinatown, typically by people from outside of the community, and in its surrounding neighborhoods, many private owners are looking to increase their profits by converting their once low-
cost apartment stock to luxury condo units. In recent years, condo conversions have skyrocketed throughout the region. This trend has had a positive impact on homeownership rates in areas with traditionally low rate of ownership. Yet condo conversions are seen to have a detrimental impact on the rental market, especially the low-income end of the market.

Since 2000, the condo conversions within 2-4-unit structures have soared. This trend is accelerating, and while it is typically concentrated within inner city neighborhoods, it is beginning to expand to working class suburban communities as well. Condo conversions have had an enormous impact on the rental-housing sock. In 2000 there were 262,906 rental-housing units in the greater Boston area. That number dropped to 235,650 by 2004. Just within the city of Boston, nearly 1,700 units have been converted from rentals (in apartment buildings and 2-4 Unit structures) to condos between 1999 and 2004.66 As more and more urban and suburban rental properties are converted into condos, the number of units available for rent at all economic levels decreases, yet these losses are greater on the lower end of the market. Owners of rental properties that traditionally served low to moderate-income households can make large profits by converting to condos.
Through a combination of an on-site field survey, interviews, and published real estate listings our group intended to present a picture of the market-rate housing situation in Chinatown. However, the effort put forth to collect this information did not result in definitive findings as we expected.

There were three major reasons for this absence of conclusive data. The first is due to very little documented residential turnover in terms of purchases and sales occurring in Chinatown in newspaper and online listings. In a review of real estate transactions from December of 2005 through the end of 2006 published in the Banker & Tradesman journal there were only nine residential listings for Chinatown. The brokerage firm Otis & Ahearn encountered the same difficulty in their 2003 residential real estate market study where they found that of the nearly 3,200 condominium sales throughout Boston in 2003 only two were in Chinatown. Even a search of the Multiple Listing Service system, a popular tool utilized by realtors, uncovered only one current residential listing in Chinatown for 2007.

The second reason is that the vast majority of the housing in Chinatown consists of renter-occupied units versus owner-occupied units. According to the US Census, 97.46% of residential units in Census Tracts 702 and 704 were renter-occupied.

This extremely high percentage of renter-occupied units has seen a continued increase over time up from 95.84% in 1980 and 96.45% in 1990. This trend shows no sign of reversing itself as most residents in the area cannot afford to buy property in Chinatown while those new residents moving into the neighborhood are either entrepreneurs or young professionals who generally prefer to rent. This scenario has resulted in a select handful of landlords and private developers owning almost all of the residential property throughout Chinatown. Obtaining data specifically on rental units, including prices, turnover, and other details, is more difficult than for purchases and sales because of a lack of publicly available documentation. The common lack of rental data is especially prevalent in Chinatown where transactions occur almost entirely via word of mouth rather than through realtor agencies or listings in print or online. Privacy issues and language barriers prevented attempts at direct communication with landlords and tenants.

The third major roadblock stemmed from the small number of real estate agents that work in the area. We had hoped that the realtors would be able to provide us with current and historical records as well as to describe the trends that they have experienced over time and what they believe can be expected for the future of market-rate housing in Chinatown. However, the low number of purchases and sales in the area coupled with the small demand for third-party rental agencies has led many Boston realtors to seek business outside the borders of Chinatown. The few realtors that we were able to reach explained to us that they do not work in Chinatown and therefore have no knowledge of housing trends in the area.
Figure 16: Chapter 5 Boundary Outlines
(Source: U.S. Census Bureau, CPA, Field Survey)
On-Site Field Survey Results

The following is a breakdown of the data accumulated from the on-site field survey of market-rate housing in Chinatown. For details on how the survey was conducted refer to Chapter 2: Methodology and Processes. A spreadsheet containing the raw data from the survey is available in Appendix D.

The area under consideration for the survey is approximately 5,700,000 square feet or 131 acres or 1/5 of a square mile in size. It stretches roughly from the Essex and Boylston Street on the northern border to East Berkeley Street on the southern border and Albany, Hudson, and Edinboro Street on the eastern border to Tremont and Charles S Street on the western border. The area is made up of Census Tracts 702, 704, and a small portion of 701. Within these designated boundaries of Chinatown we counted 1,180 market-rate residential units throughout 115 residential structures which results in an average of 10.26 units per structure (see Figure 16).

Due to a differentiation in boundaries, in order to compare the results of the field survey to the 2000 US Census, Census Tract 701 must be excluded (see Figure 16). This leaves 996 market-rate units in 97 residential structures which equals 10.27 units per structure. Table 2 displays a breakdown of market-rate housing by Census Tract.

The area we designated as Chinatown in our field survey was established by combining the boundaries set by the BRA in its 2000 Chinatown Profile, which is made up of the whole of Census Tracts 702 and 704, with a map of the core of Chinatown provided by the CPA that stretches into Census Tract 701 (see Figure 16). The Chinatown core contains 93.73% of market-rate residential units and 94.78% of market-rate structures. There are however, a large number of subsidized, public, newly constructed, and pipeline units outside of this core. The only market-rate units found outside of this core are located at 58 and 60 Charles S Street, 226 and 230 Tremont Street, 90 Warrenton Street, and 160 East Berkeley Street; combined they make up just 6.27% of all market-rate units. Along with containing a significant majority of all market-rate units, this core makes up the boundaries commonly recognized by those familiar with Chinatown as it stands today and will be the focus of the remainder of this section.

The core of Chinatown is approximately 1,800,000 square feet or 41 acres or 1/15 of a square mile in size. It stretches from Essex Street on the northern border to Marginal Street on the southern

<table>
<thead>
<tr>
<th>Census Tracts</th>
<th>Residential Units</th>
<th>Residential Structures</th>
<th>Units Per Structure</th>
<th>% of All Market-Rate Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>701</td>
<td>184</td>
<td>18</td>
<td>10.22</td>
<td>15.59%</td>
</tr>
<tr>
<td>702</td>
<td>958</td>
<td>96</td>
<td>9.98</td>
<td>81.86%</td>
</tr>
<tr>
<td>704</td>
<td>38</td>
<td>1</td>
<td>38.00</td>
<td>3.22%</td>
</tr>
<tr>
<td>Chinatown</td>
<td>1,180</td>
<td>115</td>
<td>10.26</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 2: Market-rate Residential Breakdown of Chinatown Area by Census Tract
(Source: U.S. Census Bureau, CPA, Field Survey)
border and Hudson and Edinboro Street on the eastern border to Washington Street on the western border (see Figure 16). Within these designated boundaries we counted 1,106 market-rate units throughout 109 residential structures which results in an average of 10.15 units per structure. Although a high number of residential units per structure can be expected in any major city, Chinatown has an especially high level, even when compared to Boston. According to the 2000 US Census, only 6.29% of units in Chinatown are in single unit structures compared to 16.65% in Boston while 70.11% of units in Chinatown are in large structures with five or more units compared to 42.65% in Boston (see Figure 17).

Banker & Tradesman Records

The Banker & Tradesman online journal keeps archives of past issues going back to 2001. Each original issue contained listings of all real estate transactions in Boston from that week. We chose to use a comparison of records from 2001 and 2006 to illustrate the change over a five year period. The records made available are for sales and purchases only and do not contain information on rental prices.

As can be seen in Table 3, there were just three residential listings for the year 2001 and ten listings for 2006. Most of these units are located in the highly residential southern portion of the Chinatown core where smaller residential structures are the norm although several of the 2006 sales were in the Metropolitan building. According to these records the average sale price dropped from 2001 to 2006.

It should be noted that this is by no means intended to be a comprehensive report as sales records only go back to 2001 and they do not take into consideration the levels of monthly rents paid by the more than ninety-seven percent of residents who rent in Chinatown. Also not documented is information on the size, condition, and amenities of the units that were sold. In addition, some of the properties sold were not solely residential buildings, and may contain commercial space.

Interview with Mortgage Broker Dick Lee

Documented records of changes in the residential housing market are hard to come by for Chinatown, therefore we interviewed Dick Lee, a mortgage broker who is familiar with housing in the

![Number of Units in Housing Structure (2000)](image)

Figure 17: Number of Units in Housing Structures
(Source: U.S. Census Bureau)
area. The interview with Mr. Lee proved to be helpful as he was very open about what he believes is happening to housing in Chinatown in the recent past and what might be expected in the future. Mr. Lee works with Independent Mortgage, a boutique agency working out of Newtown. Although he was not able to provide the realtor perspective or obtain the listings we were seeking, Mr. Lee has been in the mortgage industry for more than fifteen years and conducts between thirty and forty residential and commercial loans a year in and around Chinatown. He also lived there as a child for some time and frequents the area so he is very familiar with Chinatown from both a personal and professional perspective.

Mr. Lee works with a broad range of clients looking to buy property in Chinatown. In recent years, his most common type of clients are real estate and business entrepreneurs as well as young White and Asian moderate to high income professionals who want to live downtown and experience the city lifestyle. Most of his clients are seeking out condos and he believes that these condos will be the centerpiece that the market-rate housing industry revolves around in the future. According to Mr. Lee, “Condo conversions are a great business right now for owners. For instance, they are taking a group of 8 to 12 rundown units and converting them into 6 larger and nicer rehabbed condos that sell for a higher total price... It is a good time to buy in Chinatown right now. Sale prices are going up in the area because of the new market-rate and luxury condos and lofts being developed. A lot of people think the housing bubble in Boston is about to burst, but I don’t think this is the case at all, it is much more of a flat market and the major trend that I have witnessed is stability.”

After these comments, Mr. Lee did make it clear that he was referring for the most part to the mortgage industry of which he is a part: “Renter’s and buyer’s markets are very different. Changes in sales prices should only minimally affect rent levels and affordability. Renting low maintenance, low end, small apartments is a cash cow for landlords. They have no real incentive to convert to condos because they would have to invest too much money into rehabbing. The process also creates paperwork and involves the city and government and that is the last thing that many landlords want.”

<table>
<thead>
<tr>
<th>Address</th>
<th>2001 Sale Price</th>
<th>Address</th>
<th>2006 Sale Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-9 Hudson St.</td>
<td>$375,000</td>
<td>73-73A Hudson St.</td>
<td>$366,700</td>
</tr>
<tr>
<td>79 Tyler St.</td>
<td>$450,000</td>
<td>8 Johnny Ct.</td>
<td>$470,000</td>
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<tr>
<td>81 Tyler St.</td>
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<td>77 Tyler St. Unit 5</td>
<td>$149,500</td>
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<td></td>
<td></td>
<td>1 Nassau St. Unit 1105</td>
<td>$552,000</td>
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<td></td>
<td></td>
<td>1 Nassau St. Unit 1502</td>
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<td></td>
<td></td>
<td>1 Nassau St. Unit 2102</td>
<td>$372,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>74 Tyler St. Unit A</td>
<td>$200,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>77 Tyler St. Unit 1</td>
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<td>77 Tyler St. Unit 3</td>
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<tr>
<td></td>
<td></td>
<td>77 Tyler St. Unit 4</td>
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</tr>
<tr>
<td><strong>Total Sales</strong></td>
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<td><strong>Total Sales</strong></td>
<td><strong>$3,630,200</strong></td>
</tr>
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<td><strong>Average Price</strong></td>
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<td><strong>Average Price</strong></td>
<td><strong>$330,018</strong></td>
</tr>
</tbody>
</table>

Table 3 (Source: Banker and Tradesman)
When asked what he thinks the focus should be for agencies such as the CPA, Mr. Lee noted that cleaning up crime and making the neighborhood cleaner, safer, and more attractive should be a priority. However, he recognized that by doing so would likely attract more people to the area and this could increase gentrification in the area, which would inevitably result in higher rent prices over the long term.

Regardless of the level of clean up, Mr. Lee believes that gentrification is occurring in the area, but that this is not necessarily a bad thing, especially for mortgage brokers, and that urban development should for the most part be left to unfold naturally. He went on to say that,

“Chinese residents, especially low income and new immigrants, will likely not be able to afford to buy or rent market-rate units in Chinatown in the future,”

but he believes the commercial sector, notably the restaurants, will remain.

“The middle-income residents and families with children will struggle to afford to live there so most will move to the Quincy and other suburbs, but I feel this is OK and even natural. My family moved to Newton when I was child to start a new life and live the ‘American Dream’. The number of high-income residents will continue to grow as development moves forward.”

When asked how future development of the Parcel 24 lot and the South Bay/Chinatown Gateway district will affect housing Mr. Lee stated that the impact depends entirely on what is ultimately built there. He stated that,

“The focus on mixed-income development will be good for the community and help to maintain a balance or at least slow the ongoing shift towards higher rents, incomes, and AMI levels for subsidized units.”

Mr. Lee was uncertain exactly how the future development of these areas will affect market-rate units, but regardless, the CPA and other groups in Chinatown need to do all they can to affect the design of the Gateway and Parcel 24 because the growth of Boston’s Chinatown is limited. “It will never be a New York City Chinatown, and this may be the last opportunity for expansion.”

In conclusion, Mr. Lee had the following to say:

“Immigrants are always arriving, mostly from mainland China. They are coming to Chinatown because it is the place to go if they enter the country in or near Boston because of the culture, the lan-


guage, a job, food, a new start. The CPA is there to protect them and part of that involves maintaining the presence of low-income units and controlled rents in Chinatown. The CPA is trying to maintain voluntary rent control through cultural ties and it is the owners of the buildings that are the key to the equation and should be targeted first when dealing with rental housing in the area. I believe the market will work itself out and this is for the best. Yes, landlords can raise rents, but will they then be able to find tenants? Only to a certain extent, balance should occur naturally.”

**Conclusion**

The market-rate housing picture in Chinatown depends a great deal on one’s perspective. One
trend that does seem consistent across all stakeholder groups concerns the exodus of middle-class residents and families from Chinatown. New developments and projects in the pipeline have caused two distinct camps diametrically opposed to one another. The first camp includes community groups representing the needs of recent immigrants and low-income residents. These groups work to protect residents from being forced from their homes by the rising costs that come with living in the heart of Boston. The other camp includes developers and commercial interests that see boundless economic opportunity in and around Chinatown and who are pushing for high rise structures filled with luxury condos. The first camp possesses political will, community involvement, and a sense of justice and will use these assets to fight for more affordable units and deeper subsidies. The second camp possesses money, power, and an unyielding entrepreneurial spirit which some might label as greed and will use these assets to fight for more land, reduced zoning, and a free market.

In an ideal world, these two camps would create a kind of equilibrium that balances low-income, high-income, and middle-income populations. In reality this may not be the case. Instead, if events continue to unfold as they have in recent years and middle-income residents in market-rate housing are left to fend for themselves, Boston’s Chinatown will become a neighborhood dominated by subsidized structures sprinkled in among luxury high-rise apartment buildings. Meanwhile the middle income residents, families, and business owners will be squeezed out of Chinatown and into the new ‘China-suburbs’ that are currently developing in places such as Quincy and Malden.
Information Box 1: Subsidized Housing Then & Now

Changes in subsidies available for the construction and maintenance for low-cost housing and changes housing priorities and goals have led to the development of a new type of “affordable housing.” In the 1970s, ‘80s, and early ‘90s the typical subsidized housing development had only a few sources of funding and subsidy and generally served a single set of people at a set income level. But today’s subsidized developments have much more complex financing and serve a more economically diverse population. In order to offer a snapshot of these changes we will look more closely at two Chinatown developments.

The Quincy Towers development (top image) is a large scale affordable housing complex in Chinatown and was built in 1973. This is a typical development of the time. Quincy towers houses 162 units. 161 of these units are one-bedroom units specifically for elderly residents. All of these units are subsidized by Project Based Section 8 and Section 236 funds. With Project Based Section 8 subsidies residents pay 30% of their income and people with up to 80% of AMI are eligible for these units. With Section 236 residents pay up to 30% of their income but not more then the market rate. Households with up to 80% of AMI can access section 236. Based on the subsidies used all of the units within the Quincy Towers have an income restrictions of 80% of AMI and all units serve elderly households.

The model represented by Quincy Towers is no longer the primary model for subsidized housing in Chinatown. With deep cuts to several popular subsidy programs, the implementation of the Low Income Housing Tax Credit, and a trend toward income integration a new model of subsidized housing is currently being used. The Metropolitan building is the prime example of this new model of “affordable housing.”

The Metropolitan (bottom image) opened in 2003 and houses a total of 251 housing units as well as office space used by different community based organizations. These units vary in size from one-bedroom units to four-bedroom units. Within this development there are homeownership units as well as rental units. Additionally there are housing units restricted for households at or below 30% of AMI, at or below 60% of AMI, at or below 80% of AMI, at or below 100% of AMI, and 120% of AMI. This type of varied income restrictions represents the developer’s desire to provide “affordable housing” for households at a variety of income levels. In order to fund this ambitious project the following funding sources were used:

- Mass Housing low interest permanent loan
- Mass Housing low interest construction loan
- Equity from the sale of Low-Income Housing Tax Credits
- Affordable Housing Trust Fund
- City of Boston Linkage funds
- Boston Redevelopment Authority
- Community Development Block Grant
- City HOME
- State HOME
- Revenue from the sale of ownership units, commercial space, and parking spaces.

These two developments were models for their time and illustrate the changes in subsidies, funding, and affordability priorities within the “affordable housing” market.
Subsidized housing is housing constructed or rehabilitated by a private firm and financed at least in part by federal, state, or local government funds so that its occupants can pay below the market value. There are wide varieties of subsidies used to develop housing, and not all housing developed with subsidies is affordable or low-cost. The largest housing subsidy currently administered by the federal government is in the form of tax breaks and expenditures for homeowners. This is not the typical subsidy thought of when we think about subsidized housing in the United States. The more commonly thought of subsidies are those administered through the Department of Housing and Urban Development or by local housing authorities to make rental and ownership housing more affordable for moderate and low-income households. These are the types of subsidies that will be addressed in this study.

In the year 2000, the federal government spent nearly $148.9 billion on a variety of housing subsidy programs. In 1980 the federal government spent $22,692,000 on HUD subsidies, which primarily impact low-income households. However, in the same year, the federal government spent twice this amount on homeownership subsidies. Between the years of 1980 and 2000 the federal government spending on HUD based subsidies increased by 36.2% while their spending on homeownership subsidies increased by 111.9%. This data illustrates the priorities within federal subsidy programs, and is important because it breaks down the myth that federal subsidies are only for the poor. The evidence illustrates that the bulk of subsidies go to assisting homeowners, not low-income renters.

In addition to federal subsidies, states often have their own subsidy programs to assist in housing affordability. Subsidies became a popular way to address the need for low-income housing in the late 1970s and 1980s. The increase in housing subsidies corresponds to the decrease in political popularity of public housing. This chapter will address trends in subsidized housing in the U.S. and in Chinatown by focusing on the shift toward the use of privately owned subsidized housing, the development of subsidized housing in Chinatown over time, the emerging emphasis on mixed-income housing, and the problem of expiring use.

Prioritizing Who Needs Affordable Housing Most

Ideologies surrounding potential solutions to the affordable housing and shelter poverty crisis have varied over time. In the early and mid 20th century, public housing was the primary tool used to address the housing needs of extremely low-income Americans. As political support for public housing has dropped, privately owned subsidized housing has become the more common version of government-supported housing. The use of private developers and managers is popular because of the widespread mistrust of public housing authorities and growing
concern about a wide array of physical and social problems associated with urban public housing. This policy shift is just one example of the privatization of formerly public services throughout the U.S. social policy system.76 Throughout the nation, blighted public housing is being torn down and replaced with privately owned housing developments. In some cases, funds that would traditionally be allocated to public housing builds are being diverted to subsidies.

Boston’s Chinatown is an interesting case study in this regard. While Chinatown has a high concentration of subsidized units, it has very few public housing units. The only public housing units in Chinatown are the 102 units in the Eva White apartments, which provide housing for elderly and disabled persons.77 The composition of subsidized and public housing units in Chinatown illustrates the city, state, and federal government’s funding priorities.

The shortage of public housing is important to note because public housing is often the only source of housing for “hard to house” populations such as large families and families headed by persons with physical or mental disabilities, who are hard to serve in the private market. Formerly homeless families are hard to house on the private market because of the stigma attached to homelessness and because of their often irregular work and rental histories. Households headed by the elderly and single elderly individuals are also hard to serve in the private market because of their fixed incomes, high rates of poverty, and high cost of non-shelter needs. The private market and even the voucher system fail to serve these “hard to house” families properly and public housing is often their only viable option.78

As public housing dwindles, subsidized housing is one way to serve this hard to house population through developments designated for specific populations such as the elderly and disabled. In 2007, 43.7% of the subsidized or public housing units in Chinatown that we have data for are designated for the elderly or disabled.79 This high percentage of elder housing indicates that the Chinatown community has made elder housing a priority within the subsidized housing market. These units designated for elders are typically small, ranging from efficiency studios to two bedroom apartments. The remaining 56.3% of subsidized units are categorized for families. The decision to allocate so much of the subsidized housing to the elderly population contributes to the shortage of affordable housing for families and for large households.

**Development of Subsidized Housing**

Subsidized housing in Boston’s Chinatown is supported by a variety of federal, state and city funding sources. Federally subsidized privately owned housing became a part of the federal housing landscape in the early 1960s as a part of the Kennedy Administration’s attempt to create less controversial assisted housing. This housing was particularly targeted to low-income households who were not poor enough to qualify for public housing. This shift was also seen as a way for the government to stimulate the economy and support private housing developers. Although these programs began in the 1960s, their widespread use and popularity developed in the 1970s.80 Based on the literature about the development of subsidized housing, we expected to find an increase in the use of privately owned subsidized housing in Chinatown to meet the needs of low-income households over the past 40 years.

Outside of a few large developments, most of the subsidized housing stock in Chinatown has been built since 1980. While funding from MassHousing is not the only subsidy used, it is a popular low interest loan program and acts as an indicator for the state of subsidized housing in Chinatown. Units subsidized by MassHousing have increased from 213 units in 1990 to 1,112 units in 2003. Not all of these
units are newly constructed, but they do represent subsidy funds being allocated to the housing crisis in Chinatown. Since the 2003 high of 1,112 units, the MassHousing subsidized unit number has dropped to 979 units in 2006.81

As of today, Chinatown is home to 2,094 units of subsidized housing and through our research we have collected detailed information on 2,062 of these units. These 2,062 units are housed within 17 major subsidized developments. The construction of subsidized housing in Chinatown began in the late 1960s with the development of Castle Square. The decade of the 1970s saw the most subsidized construction in Chinatown. Between 1970 and 1979, seven large-scale developments were opened. Four of the seventeen current subsidized developments were built between 1980 and 1989. Another four were developed between 1990 and 1999, and only one development has opened between 2000 and today (see Figure 18).

This evidence illustrates a steady decline in the construction of new subsidized housing developments after a boom in the 1970s. The Metropolitan, which opened in 2003, was the most recent large-scale development. There are several housing projects in the pipeline, but the vast majority of these will be market-rate units with a small percentage of low-cost designated units (For more information on pipeline and future housing construction, please see Chapter 7).

Loss of subsidized units is a crucial aspect of the picture. According to interviews with key stakeholders in the Chinatown community, there have been no major closures of subsidized housing projects since 1980. The interviewees credit much of this success to the efforts of strong community based organizations that have fought against loss of low-rent units especially when the affordability requirements expire within subsidized developments. The net loss of affordable or low-cost units has been primarily in the unsubsidized housing market, where once naturally low-priced units have been converted to condos and sold at or above market rate levels. This trend is responsible for much of the net rental unit loss in the community, not the closure of publicly subsidized housing units.82 With the onset of condo conversions and the increase in rental prices for unsubsidized rental units, subsidized housing remains some of the last “affordable” housing in Chinatown. This trend has led to great stratification within the boundaries of Chinatown. The costs of unsubsidized rentals have increased, leaving no housing for middle-income households whose incomes are just too high to qualify for subsidized housing.

As the Chinatown housing composition changes and new developments are constructed, the commitment to affordability and subsidies is crucial. Without loan stipulations and market regulations, there is little incentive for developers to continue to build low-cost housing. Many of the subsidies that are currently used to fund housing development have affordability stipulations that designate a set number of units for affordability at differing levels of income. These regulations, along with legislative affordable

**Figure 18: Construction of Multi-Unit Subsidized Housing Developments In Chinatown**
(Source: Appendix C)
housing requirements and inclusionary zoning, are all tools used to regulate the market and maintain some level of affordability within Boston as a whole and the Chinatown neighborhood specifically.

There are new subsidized developments in the Greater Boston Area that may indicate future trends in Chinatown. New subsidized developments that began in 2005 will add more than 6,000 units of housing to the market within the Greater Boston area. These subsidized units are both market rate and “affordable.” Nearly 62% of these 6,000 new units are income restricted and will be made available for low-income households. 52% of these income-restricted units are designated as rental and the remaining 48% for ownership.

Income restrictions are the key to targeted affordability; these restrictions are often linked to the subsidy used in development.

In the years since subsidized housing has been implemented in Chinatown, income restrictions have changed. For developments that opened in the 1990s and earlier, income restrictions ranged from between households at or below 50% of AMI to households at or below 80% of AMI. These restrictions were based primarily on the subsidy used. Those developments that were built using Project Based Section 8 funds had a standard of 80% of AMI or below, yet some developers did lower the standard, especially for elderly housing. The Low Income Housing Tax Credit (LIHTC) is another popular subsidy, and those developments that utilized LIHTC typically had income restrictions for households at or below 50% to 60% of AMI.

While the income restrictions outlined by LIHTC are stricter than those of Section 8, they are still at a level that most residents of Chinatown cannot afford. The 60% of AMI restriction set by LIHTC provides housing for the moderate-income population in Chinatown and does not support housing for low-income households in Chinatown, because of the very low median income within Chinatown.

Today’s developments and new developments in the planning phase are not only concerned with income restrictions for those living below the Area Median Income level. For example the Metropolitan building was constructed with units designated for a wide variety of income levels. There are units for households at or below 30% of AMI all the way up to 120% of AMI. Additionally this development not only houses rental apartments but also ownership units for a variety of income levels ranging from 80-120% of AMI.

This emphasis on varied income level restrictions is one way to address the stratification in Chinatown and to ward off the harms of concentrating households of extremely low-incomes into isolated housing projects. This trend toward restricting incomes on a wide variety of levels helps to balance the needs for deeps subsidies for very low-income households with the growing need for broad subsidies that will create a great number of units with shallower subsidy.
Mixed-Income Developments

The variety of income level restrictions that have become a part of the subsidized housing model is a part of a larger trend toward the development of mixed-income housing and income integration efforts. Mixed-income buildings and developments are becoming popular in new housing construction for social, political and economic reasons.

Tools used to encourage income integration are inclusionary zoning, tax-exempt multifamily bonds, government subsidies with varied income restrictions and policies. Inclusionary zoning offers financial incentives to developers to create low and mid-income housing. Tax-exempt bonds that finance housing development stipulate that the developments meet a minimum affordability requirement. These tax-exemptions mandate that at least 40% of the units must be occupied by households with incomes at or below 60% of the area median income or 20% of the units must be occupied by households at or below 50% of the area median income. The revenue made from the sale or rental of market rate units within these mixed income developments help to finance the construction and maintenance of the lower-income units.

Income integration is promoted for both social and economic reasons. On the social level the failure of public housing has brought to light the dangers of concentration of extremely low-income communities. Income mixing helps eliminate the isolation typically associated with high concentrations of poverty and racial segregation. Advocates of income integration predict that exposure to other socioeconomic classes will assist the lower-income population develop the skills needed for economic success. This is based on the notion that those households succeeding in the mainstream economy may provide job advice and personal connections that could help residents secure employment.

There are additional physical benefits to economic integration as well. In order to attract tenants who can pay market rate prices, developers must build housing that is aesthetically pleasing and has the amenities those residents demand. This often means making high quality housing available to low-income renters who would otherwise not have access to high-quality rental units. The presence of middle-income households also helps break down the stigma, discrimination, and inferior services typically associated with isolated low-income housing.

While income integration is a current trend, it is still controversial within the advocacy community. Income integration within subsidized housing developments often means diverting funds from deeply subsidized low-income units to more moderately subsidized units for higher-income households. According to the Chinese Progressive Association, “while there may be both social/political and financial reasons for mixed-income development, this has also resulted in less low-income housing development.”

Additionally not all community organizations are in consensus about the social benefits of income mixing. The ideologies supporting income integration are often based on the idea that high concentrations of poverty create pathology among the poor. This notion is strongly opposed by many community-based organizations including the Chinese Progressive Association. Additionally, this notion does not take into account the resources and strengths within low-income communities that are often invisible from the outside. The Chinatown neighborhood has traditionally been a community with high percentages of extremely low-income residents yet, “has had some of the strengths usually associated with ‘middle class’ neighborhoods.”

The literature on income integration is careful to point out that not all mixed income developments have the same levels of affordability. The high-in-
come population of one building could be economically equal to the low-income members of another development. While most subsidies do come with affordability requirements, developers are given a great deal of discretion when it comes to either building a high quantity of units with shallow affordability or a smaller number of units with much deeper affordability. This trade off between deep affordability and broad affordability is often a controversy within communities and neighborhoods. This challenge is one that has the power to divide communities and shape an entire housing market.

While most of the literature supports this trend of income integration there are concerns that even within mixed-income housing developments there is little social integration between people of different income levels. And the evidence is not conclusive that income integration has the social impacts intended. These concerns are not only in the literature, but Chinatown community members have echoed similar concerns. Elaine Ng, the director of the Boston Chinatown Neighborhood Center, a multi-service agency housed on the first floor of the Metropolitan, has expressed concerns that although the Metropolitan is a mixed-income building that there is little authentic income integrations. Renters and condo owners have separate entrances and condo owners sit on the board for the building while lower-income renters have little political power within the development. She is concerned that without education and community investment, this trend will continue into the new mixed-income developments in the pipeline.

Changes In Subsidies Used to Develop “Affordable” Housing

In gathering data about the financing of the subsidized housing developments in Chinatown, there is a definite trend toward more complex financing. The developments built in the 1960s and 1970s primarily used Project Based Section 8 as their main source of funding. Project Based Section provides deep subsidies for the construction and maintenance of low-cost housing. Section 8 provisions typically require that these units are restricted for households with incomes no greater than 80% of AMI, Section 8 units are often restricted to lower levels of AMI but 80% is the maximum allowable income for qualification.

The Tax-Reform Act of 1987 created the Low-Income Housing Tax Credit (LIHTC). Units built with LIHTC funds are for the most part restricted to households at or below 60% of AMI. This stricter income restriction allowed private developers to build housing for low-income households and still be able to make a profit (For further information on the LIHTC program see Appendix A). While LIHTC is widely considered a subsidy for low-income housing, in Chinatown it is often seen as a subsidy for moderate-income housing because the median income in Chinatown is drastically lower than the Area Median Income.

While LIHTC is the largest subsidy, there are other important subsidies in use. Section 236, 221(d)3, and 515 are among the most commonly used federal subsidies. In addition to federal subsidies there are several sources of state and local funds that subsidize housing development in Chinatown. Some of the most common subsidies are low-interest MassHousing loans, the Massachusetts Affordable Housing Trust Fund, City of Boston Linkage Funds, Boston Redevelopment Authority Funds, Community Development Block Grants, State HOME funds, and City HOME funds.

The older subsidized housing stock in Chinatown was typically financed using a few sources of funds typically including low-interest loans and Project Based Section 8. However, recently built subsidized housing has utilized over ten different funding sources including unsubsidized sources like
the revenue from the sale of the market-rate condos within these mixed-income developments.

**Expiring Use**

Within today’s housing market, many privately owned subsidized housing units are being lost because of the expiration of the affordability requirements attached to the government subsidies. Subsidies used to build and operate low cost housing typically require owners to maintain a set level of affordability for the life of the mortgage. Commonly used subsidies like Section 8, Section 221(d)3, Section 515, and Section 236 do not guarantee permanent affordability. The affordable housing stock is at risk when the subsidized mortgage has been paid off and when Section 8 contracts expire. Private
owners of subsidized housing may decide to pre-pay their mortgage after the first 20 years to get out of the affordability contract. At this time, it is often economically advantageous for the owner to convert the housing stock into sale condos or rent them at market rate prices.101

When low-income households are displaced because of expiring use, it is common practice for the household to be given an enhanced voucher that will function like a Section 8 Voucher, which allows recipients to rent private market rate housing. The household is responsible for paying 30% of their income toward rent while the voucher covers the difference between this amount and the market rate rent. Proponents of the voucher system look at the flexibility of the program as an enormous benefit for the recipient, but vouchers are difficult to use in tight housing markets like Chinatown where landlords have no trouble filling units with non-voucher tenants. Additionally, when vouchers replace subsidized units, the community loses a unit of affordable stock, which will have a long-term impact on the housing market. Vouchering out affordable housing slowly removes the role of the government in the real estate market and could have detrimental effects on the state of housing affordability.102

Expiring use is a major concern for housing advocates and Chinatown residents. Many of the subsidized developments in Chinatown were built in the 1970s and 1980s and the life of the typical subsidized mortgage is 30 to 40 years. Therefore in the near future several subsidized mortgages will mature and affordability requirements will expire. As described above, at this time the owners may sell the building, convert the units to market rate rental or condominium units. There is little economic incentive for owners to maintain affordability. Political pressure from the community and tenant organizing will help preserve some housing, but the threat of expiring use is very real for the Chinatown community and is something that must be addressed within the community and at City Hall and the State House.

In addition to the threat of maturing loans, significant numbers of Chinatown Section 8 contracts will be expiring in the near future. This preservation issue is a major concern for Chinatown activists and residents. In 2006, 248 units’ Section 8 contracts expired. These units are housing in Tai Tung Village and Oxford Place, two of Chinatown’s large scale subsidized housing projects. Now that the contracts have expired, they must be renewed on a yearly basis to maintain affordability. The owners of both of these developments have made commitments to long-term affordability, but their requirement to do so no longer exist.105

According to the Department of Housing and Urban Development’s records, there are 525 Section 8 units in Chinatown whose Section 8 contracts will expire by 2012, and an additional 620 units by 2025. This puts many of Chinatown’s low-income tenants at risk for eviction or displacement and will result in a net loss of units to the subsidized stock. These findings are only related to loss of Section 8 subsidies and do not take into account units at risk because of expiring mortgages or loss of other crucial subsidies.

The problem of expiring use is critical within Chinatown as well as in several other cities and neighborhoods in Massachusetts. Community groups and housing advocates are coming together to fight this problem. The Citizens’ Housing and Planning Association, a state wide housing advocacy organization has named expiring use of Section 8 contracts as one of its major issues for 2007 and has put together a working group on the subject. This working group will focus on advocating for legislative protection for expiring use properties with the Governor’s office, the state legislature, Congress, and HUD. Their main focuses within this campaign are on preservation legislation and funding.107
New Construction in Chinatown

The history of development in Chinatown has been accompanied with land use battles and arguments. Due to the unique location of Chinatown, many new construction and pipeline projects have been planned and developed. Especially in the past five years, Chinatown has changed greatly because of new construction. In 2001, the Metropolitan was built in Chinatown. It is the newest premier residence and a successful case which is mixed income and mixed use. However, more and more luxury condominiums such as The Archstone and The Millennium are being built in or near Chinatown. This new construction has a strong influence in the housing market of Chinatown. The following are brief descriptions of new developments in Chinatown. Please see Figure 20 for their locations.

Archstone Boston Common (Archstone)

The Archstone Boston Common, completed in 2006, is a twenty-six-story luxury apartment building. It is located at the intersection of Washington Street and Beach Street. The unique location puts The Archstone at the conjunction between Chinatown and Financial district. The total number of market-rate housing units in Archstone is 375. The lowest rental price for a studio is $2,825, and for a one-bedroom unit is $2,460.

Lafayette Lofts

Lafayette Lofts, which was completed in 2005, is a mix of an older converted five-story building, and three new floors of condos. The development is located just a few feet from the new Rose Kennedy Greenway on Kensington Street, between Chinatown and South Station. There are forty-two condos in the development, many are loft-style. The sale prices start in the $630 per square foot range. Sale listings for the penthouses are from $1.12 million to $1.17 million.

Lincoln Plaza

The Lincoln Plaza, which was completed in 2006, is a mixed-income and mixed-use building. This property, which is located Boston’s Leather District, is comprised of two separate buildings at
1-2 Lincoln Street. One is a six-story building, and the other is an eight-story building. There are a total of eighty-seven residential units, including eleven affordable units. The range in price is from $380,000 to $685,000. The one-bedroom condos are offered between $380,000 and $670,000. The two bedroom condos are listed between $525,000 and $685,000.

The Metropolitan (Parcel C)

The Metropolitan, which was completed in 2004, is a mixed-income and mixed-use building. The location of The Metropolitan is bordered by Nassau Street and Oak Street near the New England Medical Center. It is a twenty-three-story structure with a total of 251 residential units, including 133 rental units and 118 ownership units. A total of 115 units are affordable to low- and moderate-income households, including eighty-one affordable rental units and thirty-four affordable ownership units. The purchase price range is approximately from $285,000 for one-bedroom units to $1.785 million for penthouses. For some local community development corporations, the Metropolitan can be regarded as a successful model for a mixed-income project.

Millennium Place (Millennium)

Millennium Place, which was completed in 2001, consists of two forty-story high rise towers, the North Block and the South Block. It is located in the heart of downtown Boston bordered by Avery Street, Tremont Street and Washington Street. Millennium is a mixed-use development which includes the Ritz-Carlton hotel, luxury condominiums, a sports club, retail stores and restaurants. There are a total of 300 luxury condominium units. The purchase price of one-bedroom starts at $710,000 and penthouses are available for $7.1 million. The price range for two to three bedrooms is from $2.5 million to $4.85 million.

32 Boylston Street

32 Boylston, new construction, is a seven-story building containing 18 rental units with 2 affordable units. The site is located on 32 Boylston Street and is completed.
Pipeline Construction in Chinatown

Boston’s Chinatown has attracted condominium developers in droves over the past few years. Most of the new developments are luxury condominium such as Lofts Avana and Hayward Place. Some are partnered with hotels such as W Boston Hotel and Residences. Some of them have tried to follow the Metropolitan model to offer affordable condos, such as Kensington Place. The sites of these new projects are almost located in the heart of Chinatown.

Crane House & The Pavilion

The Crane House and The Pavilion will be located on an approximately 222,000 square-foot site bounded by Marginal Road and Tremont Street, which is the parking space for Mass Pike Towers now. The structure will be designed as a new twenty-five-story building with 182 residential units. The upper floors of the building will feature condominiums, and the lower floors will house apartments, including several two-story townhouse-style units on the first two floors. The project, which is being developed by Trinity Financial, is currently in permitting. This site is currently the parking lot of Mass Pike Towers.

Hayward Place

Hayward Place will be located on 580 Washington Street, currently a parking lot a stone’s throw from the heart of Chinatown. The developer, Millennium Partners-Boston, plans a large condominium structure with 277 residential units. This new project will be designed as a fourteen-story mixed-use building and it has been approved by the Board of the Boston Redevelopment Authority. The market-rate price will be approximately $750 per square foot – or $900,000 for a 1,200-square-foot condo. The site of Hayward Place is currently a parking lot.

Hong Lok House/Rogerson Community Project

The Rogerson Community project will develop a new eight-story building which will contain seventy-five apartments and an adult day care center for the elderly. The site will be located on 11-31 Essex Street which is currently the Hong Lok House. The site now is a twenty-eight-unit outdated residential building for the elderly and

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Table 4: Number of total and income-restricted units in new developments.
located on Essex Street. The new project will extend the original site and relocate the residents from the existing building to the new building first and then construct the final portion, avoiding displacement of current residents. This project is not approved yet and is now being reviewed by The Department for Housing and Urban Development (HUD) for historic impacts. The site of the Rogerson Community project is currently the Hong Lok House.

**Kensington Place**

Kensington Place will be located at 659-679 Washington Street facing the Archstone Boston Common. Kensington Place will be built as a thirty-story mixed-used and mixed-income building. A total number of 299 rental apartments will consist of twenty percent affordable units, which is approximately sixty units. This project has now has been approved by the Board of the Boston Redevelopment Authority and will start construction immediately.

**Lofts Avana**

Lofts Avana used to be a commercial building, and now will be converted to a residential structure. This project is located on 40-44 Harrison Avenue which is in the corner of Beach Street and Harrison Avenue. Lofts Avana will be a two-story addition to an existing eight-story building and will include thirty-two units. Currently, it has been approved by the Board of Boston Redevelopment Authority.

**W Boston Hotel & Residences**

W Boston Hotel and Residences will be a twenty-six-story hotel, with approximately 235 hotel rooms and 123 residential condominium units. This project will be located on 100 Stuart Street and expected to be completed in 2008. The site of W Boston Hotel and Residences is currently a parking lot.

**The Future of Chinatown: Parcel 24**

Immediately adjacent to the eastern boundary of Chinatown’s commonly recognized limits is a large 58,000 square foot lot known as Parcel 24. The lot is a narrow strip about two city blocks in length that is surrounded by Hudson Street to the east, Albany Street on the west, Kneeland Street to the north, and Tai Tung Street to the south. Currently this land is home to a portion of the Interstate 93 central artery and is being used as a staging zone for the ongoing Big Dig project in Boston. However, Parcel 24 has not always been utilized in this way. Before highway construction began in the 1960’s, the land was home to a vibrant Chinese community that was torn apart when the Massachusetts Turnpike Authority and the City of Boston planned the highway through the neighborhood. The unfortunate residents of the neighborhood were given a very short timeframe in which to vacate their residences and were then poorly compensated for the loss of their homes. To this day, the land remains a source of contention throughout the Chinatown community.

As the Big Dig nears completion, plans are in place to rebuild Parcel 24 and return control of the lot to Chinatown. In addition to significantly benefiting
the community, it is hoped that this development can finally begin the healing process on a wound that was opened over forty-five years ago.

The Asian Community Development Corporation teamed with the New Boston Development Partners, and representatives throughout Chinatown to fight a three year battle with the Massachusetts Turnpike Authority and the Boston Redevelopment Authority over the planning of the Parcel 24 lot. The final approved design of Parcel 24 is a mixed-use, mixed-income development that, through much deliberation, negotiation, and compromise, attempts to meet the demands of the Chinatown community while also serving the interests of the BRA, MTA, commercial entities, the developer, and the project architect. Whether or not this initiative is deemed successful depends heavily on how well the Parcel 24 design is able to seamlessly integrate into current day Chinatown while becoming an asset rather than a detriment to its residents.

At this point, the Parcel 24 development plan calls for 315 residential units, 169 of which will be income-restricted rentals and condominiums. Within the plans, income restrictions are set at 120%, 80%, 60% and 30% of AMI. Although these subsidy levels are meant to encourage a balanced mixture of residents for the development, they are not sufficient enough to meet the needs of the Chinatown community. The low median income levels of the Chinatown population require only the 30% of AMI units truly affordable, however there are only eight such units called for in the plan. There are a considerable number of rental and condo units set at 60% of AMI, but this is still out of reach for most residents.

Of the 315 total units, 245 have been designated as market-rate and affordable condominiums for purchase, which will more than double the num-

<table>
<thead>
<tr>
<th>Unit Type</th>
<th># of Units</th>
<th>Specific Units/Bedrooms</th>
<th>Price</th>
<th>Size (Approx)</th>
<th>Affordability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Rental</td>
<td>70</td>
<td>23 1-BR Units</td>
<td>$365-$10,074/Mo.</td>
<td>612 SF</td>
<td>8 Units at 30% of AMI</td>
</tr>
<tr>
<td></td>
<td></td>
<td>36 2-BR Units</td>
<td>$458-$1,266/Mo.</td>
<td>852 SF</td>
<td>45 Units at 60% of AMI</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11 3-BR Units</td>
<td>$545-$1,513/Mo.</td>
<td>1,068 SF</td>
<td>17 Section 8 Units</td>
</tr>
<tr>
<td>Affordable</td>
<td>99</td>
<td>32 1-BR Units</td>
<td>$100,000 - $240,000</td>
<td>612 SF</td>
<td>Average 80% AMI</td>
</tr>
<tr>
<td>Condos</td>
<td></td>
<td>48 2-BR Units</td>
<td>$115,000-$270,000</td>
<td>852 SF</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>19 3-BR Units</td>
<td>$135,000-$310,000</td>
<td>1,068 SF</td>
<td>Units at 60% of AMI</td>
</tr>
<tr>
<td>Market-Rate</td>
<td>146</td>
<td>40 1-BR Units</td>
<td>$400-$600/ SF</td>
<td>708 SF</td>
<td>Market-Rate</td>
</tr>
<tr>
<td>Condos</td>
<td></td>
<td>36 2-BR Units</td>
<td></td>
<td>948 SF</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>11 3-BR Units</td>
<td></td>
<td>1,164 SF</td>
<td></td>
</tr>
</tbody>
</table>

Table 5: Number of Units and Gross Sq. Feet
In Proposed Parcel 24 Plan (Source: ACDC)

<table>
<thead>
<tr>
<th>Use</th>
<th># of Units</th>
<th>Gross Square Feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>315</td>
<td>366,550</td>
</tr>
<tr>
<td>Commercial/Retail</td>
<td></td>
<td>5,500</td>
</tr>
<tr>
<td>Community Use</td>
<td></td>
<td>6,050</td>
</tr>
<tr>
<td>Parking</td>
<td>165</td>
<td>57,750</td>
</tr>
<tr>
<td>Park</td>
<td></td>
<td>9,500</td>
</tr>
<tr>
<td>Additional Open Space</td>
<td></td>
<td>9,650</td>
</tr>
</tbody>
</table>
Figure 20: Locations of New and Pipeline Constructions In Chinatown
ber of owner-occupied units in Chinatown. One problem is that many of these condominiums will be sold to buyers from outside of Chinatown causing minimal positive impact among current residents.

In addition to housing, the final design of Parcel 24 also calls for 165 underground parking spaces, significant ground floor commercial/retail and community space, a public park, open space, street level landscaping, and a monument. The building heights have been designed to mirror those on the opposite side of Hudson Street and those on Tyler Street one block over. This will be accomplished through the construction of a large-scale twenty-two story apartment building anchoring the Parcel 24 development at the northern end where it intersects with Kneeland Street and then gradually stepping down to four story brownstone townhouses at the southern end.

One aspect of the Parcel 24 development that all stakeholders can agree on is environmentally friendliness. Goody Clancy & Associates, the Parcel 24 architect, is renowned for their focus on sustainable development and green design in their projects. The development will aim for LEED certification, include rooftop gardens, maintain a focus on community building, create green space that is severely lacking throughout Chinatown, and block out noise pollution from both the neighboring highway and the soon to be construction zone in the Chinatown Gateway/South Bay Area.

Although Parcel 24 only exists on paper right now, its impact can already be felt in Chinatown and across Boston. The hope is that development can be an example of modern urban planning that aims to balance smart growth sustainability, a strong sense of community, and provide economic opportunities while also being a place that people want to live.

However, as is the case with any highly publicized urban development, especially when it takes place in an older city like Boston where space is exceedingly limited, there is fear among many residents and groups in Chinatown that Parcel 24 could further expedite the gentrification that is occurring in the area. In order to control this gentrification, the Chinatown community must remain intimately involved, fight for their needs, and exert their influence throughout all stages of the development.

*The South Bay District/Chinatown Gateway*

On the eastern edge of Chinatown, immediately adjacent to Parcel 24, is a large twenty acre urban lot under the authority of the Massachusetts Turnpike Authority (MTA). This lot is home to
Central Artery Parcels 25, 26a, 26b, 26c, 27, 28a, 28b, 29, 30, and 31, (see Figure 21) as well as Massachusetts Turnpike Authority facilities, interstate ramp connections, the South Station bus terminal, a small recreation area known as Pagoda Park, and the Trigen Boston Energy Corporation power plant. The area is bounded by Albany St. to the west, Kneeland St. to the north, Interstate 90 (The Massachusetts Turnpike) to the south, and Interstate 93 North to the east and is now mostly occupied by a tangle of grounded and elevated highway connection ramps as well as construction materials, supplies, vehicles, and temporary buildings for the ongoing Big Dig project.127

South Bay Planning Study Task Force

Upon completion of the Big Dig, anticipated to be sometime in the near future although no expected date of completion has been set, the public portions of the lot will be cleared and construction will begin on the new South Bay District/Chinatown Gateway development. Before construction can begin, official plans for the area will be discussed, debated, drawn-up, updated, redrawn, and then finalized. In 2003, Mayor Menino and the Boston Redevelopment Authority (BRA) appointed seventeen representatives with varying interests in the planning of the area to make up the South Bay Planning Study Task Force (for a full listing of individuals and organizations involved with the task force see Appendix F).

In Phase 1 of the process, the Task Force was responsible for organizing the initial planning stages that will determine land uses, urban design, massing, infrastructure, transportation, and environmental issues that will lead to new zoning at the completion of the plan. Phase 1 efforts were accomplished by conducting a series of community meetings with concerned groups, agencies, organizations, and individuals. The aim was to obtain input about the many concerns, fears, questions, and ideas that exist throughout the community in order to generate a common vision for the future development of the South Bay/Chinatown Gateway District. The information acquired from the Task Force community effort was reviewed, consolidated, and used to influence the South Bay Phase 1 Report that was published in September of 2004.128

South Bay Phase 1 Report Planning Recommendations

After a year of community meetings, the South Bay Planning Study Task Force (see Appendix F) was able to develop a set of criteria that they will recommend be implemented into final design of the South Bay/Chinatown Gateway District. The criterion aim to:
- Form an attractive and diverse new mixed-use neighborhood
- Help to meet the city’s urgent housing demand at all income levels
- Contribute to the prosperity of the surrounding Chinatown and Leather District neighborhoods
- Create a welcoming gateway portal into the city from the south
- Enhance the local economy
- Provide ample new job opportunities
- Enrich Boston’s culture, civic pride, and sense of history
- Form a modern melting pot in the heart of Boston that welcomes people of all ethnic background, religion, income level, age, lifestyle, and family type to live, work, shop, and play in the area
- Make the area accessible by taking advantage of the existing transportation infrastructure
- Create new open space in the city
- Become the city’s first ‘green district’ by combining state-of-the-art planning, land use, and building design technologies and that encompass sustainable smart growth practices in order to promote environmental, fiscal, and social responsibility.\(^{129}\)

Design

The South Bay Planning Study Task Force in consultation with the BRA and MTA hired the architectural design and consulting team of Goody Clancy & Associates, the same firm that designed the plan for Parcel 24, to develop the Phase 1 Planning Study for the new South Bay/Chinatown Gateway district.

The major pieces of the overall design include a signature central park that forms the core of an integrated system of parks extending throughout the area, mixed-use development that includes mixed-income housing, commercial space, retail shops, and restaurants, a public library, art and sculpture showpieces, a series of prominent welcoming gateways into the area, indoor and outdoor recreational facilities, a playground for children, community and rooftop gardens, urban landscaping, pedestrian promenades, underground parking, and a biker friendly street system.

The Goody Clancy & Associates Phase 1 layout also features a variety of sustainable green design and building practices that are noticeable throughout the detailed description as well as a focus on interesting and unique architectural styles and durable building materials that will insure the South Bay/Chinatown Gateway District is long-lasting.\(^{130}\)

Housing

Addressing the urgent housing needs of Chinatown, the Leather District, and the City of Boston is a priority for the South Bay Planning Study Task Force. The authors of the Phase 1 Planning Study attempt to lay the foundation of a modern urban residential focused development that appeals to a wide range of interests and a broad slice of society. For the most part they have succeeded in this attempt. However, lacking from the plan is sufficient focus on low income residents, most notably those from the Chinatown neighborhood that immediately borders the development area.

Approximately 1/3 of all developed space will be allotted to housing. A total of between 1200 to 1500 rental and sale units will be spread throughout a series of mid-rise structures that are currently planned for the district. The size of the units will range from one bedroom up to more family friendly three and four bedroom units in order to help encourage a diverse residential population. The units will
be a mix of affordable, middle income, and luxury units; the ratio of which will attempt to mirror the income demographics of Boston. The problem with this strategy is that it will fail to meet the needs of the current residents of Chinatown. If this Phase 1 plan in its current form is implemented it will create an invisible border between Chinatown and the South Bay/Chinatown Gateway District.

In terms of affordability, the district will meet the City of Boston’s housing policy requirement that calls for at least 20% of all units in mixed-use developments to be affordable at designated levels of Area Median Income (AMI) and attempt to go beyond the minimum by pushing for 30% of all units to be affordable. However, even if these subsidies are put in place, the question remains; will it be enough? Of the 30% of planned subsidized units, which is equal to between 360-450 units, the Phase 1 Report calls for 12% of households to be affordable at 0-30% of AMI, 35% at 30-60% of AMI, 38% at 60-80% of AMI, and 15% at 80-110% of AMI. At first glance this may appear like a high number of affordable units, but what it means is that only a very small percentage of units, those set at the 0-30% AMI level, will be realistically affordable to Chinatown residents. With just 43-54 of the 1200 to 1500 total units the impact on relieving the affordable housing shortage crisis in Chinatown will be very small and potentially even smaller depending on how many of these affordable units are provided to residents from Chinatown versus low income residents from other areas of the city.

### Significance to Chinatown

The planning of the South Bay/Chinatown Gateway district will have a major affect on the adjacent Chinatown community that exists today. The development of this twenty acre lot has the potential to rejuvenate Chinatown by bringing in visitors and customers to the neighborhood, encouraging a renaissance of Chinese art and culture, causing the number of Asian residents, families, and businesses in the area to grow, and allowing for the return of the Asian middle-class. However, if the needs of Chinatown are not given more attention in the Phase 2 report and final plans it could incite a massive wave of gentrification that would be disastrous for the entire community that exists today.

The CGC, CPC, and ACDC, as well as other Chinatown agencies, businesses, groups, and individuals must remain vigilant and continue to fight for their community vision until construction of the South Bay/Chinatown Gateway is completed. The ongoing struggle has at the very least caught the at-

### Table 7: Number of total and income-restricted units in Pipeline.

<table>
<thead>
<tr>
<th>Project</th>
<th>Total # of Units</th>
<th># of Income-Restricted Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crane House</td>
<td>182</td>
<td>NA</td>
</tr>
<tr>
<td>Hayward Place</td>
<td>277</td>
<td>NA</td>
</tr>
<tr>
<td>Rogerson Community (Elderly Housing)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Kensington</td>
<td>299</td>
<td>60</td>
</tr>
<tr>
<td>Loft Avana</td>
<td>32</td>
<td>NA</td>
</tr>
<tr>
<td>Parcel 24</td>
<td>315</td>
<td>169</td>
</tr>
<tr>
<td>W Boston Hotel &amp; Residences</td>
<td>123</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,228</strong></td>
<td><strong>229</strong></td>
</tr>
</tbody>
</table>

(Source: BRA, Developer Website)
tention of the BRA, MTA, and other stakeholders so that they are listening to the demands of the Chinatown community. However, there is no time to rest in Chinatown as the most important battle, that of completing the second and final Phase of the South Bay Planning Study, is still ongoing and will most likely continue for several years. The outcome of this final phase has the potential to greatly impact the future of Boston’s Chinatown and its residents.

Conclusion

According to the interviews with local community development corporations, new constructions have the potential to create jobs in Chinatown. However, some potentially negative effects will come following the new developments. This will especially affect low-income renters, whose housing costs may go up.

Tables 4 and 7 show that total number of units in the new developments / pipeline and how many income-restricted units that they offer. From the numbers, one can see that the income-restricted units in new developments are few. Such new developments will attract young professionals with high-income. Many of them rent or purchase in Chinatown due to the location but the historic or cultural factor.

Therefore some community development coalitions are working on creating more mixed-income new developments. They hope to create more mixed-income residences and make more affordable housing in order to keep people in Chinatown.\textsuperscript{131}

Although mixed-income is the essential goal for some in the Chinatown community, the Chinese Progress Association and we are concerned about the impact on the low-income residents. Chinatown’s history is traditionally a low-income community.\textsuperscript{132} Mixed-income housing may be helpful for middle-income people. For low-income people, it needs more efficient policies or initiatives to help them. There is certainly a need for moderate-income housing. However, according to Lydia Lowe, the Executive Director of CPA,

\textit{“the current trend toward mixed-income development and the local development policies both emphasize development of moderate-income housing.”} This is one of the major arguments. Meanwhile, \textit{“low-income households live in moderate-income subsidized housing. This is also a less understood and unaddressed problem in Chinatown now. For the Chinatown Gateway Coalition, an important challenge will be that of bringing together what have been two fairly distinct advocacy trends within the Chinatown community which have evolved over the past five to ten years.”}\textsuperscript{133}

Moreover, residents’ concerns should be taken into account by the Boston Redevelopment Authority, as the community must have a voice as well.
The development plans for the South Bay/Chinatown Gateway District remain in the initial planning and design phase. There is still a great deal of work left to be done that involves Chinatown community meetings, design charrettes, stakeholder discussions and debate, and the approval and implementation of the final plan. Some of the more controversial issues left to be worked out include the affordability and availability of affordable housing, the number and level of subsidies for this housing, control and influence of the over the parcel lots to be developed, and even whether the name of the area should stand as the South Bay District or changed to the Chinatown Gateway District.

There is however, at least one aspect of the Phase 1 report that does not appear to generate any controversy at all. That aspect is the extensive focus on sustainable development, green design, smart growth, and environmentally responsible planning. The architect of the Phase 1 report and the designer of the Parcel 24 development, Goody Clancy & Associates, is well known for producing sustainable projects and is an ideal choice to carry out the plan successfully. The following is a brief listing of features that are expected to be included into the design of South Bay/Chinatown Gateway District:

- All building will be designed to meet LEED certification. LEED stands for Leadership in Energy and Environmental Design
- Energy efficiency in buildings, lighting, and appliances will be promoted
- On-site renewable energy generation will occur. Most likely this will be implemented via Photovoltaic panels and solar thermal water and air heaters
- Passive solar for energy and heating and large windows for heating and day lighting to reduce energy demand
- Recycled and renewable materials and supplies will be used when feasibly possible
- Emphasis on green coverage including parks, rooftop and community gardens, sidewalk landscaping and tree canopies
- Minimal water consumption by using grey water systems for non-drinking purposes such as irrigation and watering
- Water catchment systems to harvest, clean, and reuse storm water, prevent runoff, and reduce erosion

There are many other additional ideas that promote sustainable design practices but that are not included in the Phase 1 report that the CPA might suggest Goody Clancy look to implement. They include:

- The purchase of Renewable Energy Credits (RECs) to offset carbon production
- High end insulation
- Ground source geothermal
- An open design that encourages natural ventilation and circulation of air
- Southward facing building facades to trap heat from the sun in the morning and evening while shading building during peak sunlight hours
- Southward angled rooftops covered with solar panels and heliostat systems to track the sun throughout the day
- Building integrated wind turbines
- Building integrated Photovoltaic windows and the application of thin-film photovoltaics to the exterior of buildings
- Radiant floor heating
- Large-scale Lithium-Ion batteries to store peak hour solar and wind energy for off-peak utilization
- Provision of LED (Light Emitting Diode) or CFL (Compact Fluorescent Light bulbs) lighting and energy star rated appliances free of charge to residents to help increase energy efficiency
- Energy education, awareness campaigns, workshops, fairs, conferences, and classes in the district

By taking the steps already planned in the Phase 1 report and by continually seeking out new methods and strategies like those suggested above in order to reduce energy consumption, carbon emissions, and the overall ecological footprint, designers of the South Bay/Chinatown Gateway District will go a long way towards making the development a long term success no matter the ultimate outcome the final development plan.
After four months of researching, compiling, analyzing, writing and formatting, we have arrived at our final product. A report that we hope meets the needs of the Chinese Progressive Association for advancing their policy agenda. In addition, this report should function as a comprehensive introduction to housing issues within the greater Boston Area, but more specifically to Chinatown. For people outside of the community, it should provide a context for current issues in Chinatown. A summary of our findings follows:

- Housing affordability and cost-burden are major issues in Chinatown. This is a problem not just for very low-income families and individuals, but also for middle income families who neither qualify for subsidized housing nor can afford the market-rate luxury units.
- The high incidence of poverty in Chinatown creates a unique set of problems, as subsidized housing is designated by percentage of AMI, defined by a wealthy Greater Boston median income. The high rate of poverty however, has avoided many of the problems associated with concentration of poverty, possibly because of the ethnic homogeneity and close ties of the population.
- Chinatown is demographically different from Boston. As a unique community, they face unique problems but also have important assets, including a very active group of advocates.
- The face of subsidized housing has changed over time in terms of subsidies used, appearance, and who is given priority. The subsidized housing stock faces serious problems because of expiring use issues.
- What happens to Parcel 24 and the Chinatown Gateway/South Bay Study Area will have profound impacts on the future of Chinatown, and what kind of community will exist in the future.

Suggestions for Future Research

Because we had limited time and resources, there are still many interesting projects to be conducted. We suggest the following research for any of the advocacy organizations in Chinatown, perhaps even as future Field Project options:

Condo Conversions in Chinatown

One area of research that our team had neither the time nor the resources to approach was the particular issue of condominium conversions in Chinatown. While we found plenty of research to indicate that condo conversions are a growing problem in greater Boston, and even the nation as a whole, we were unable to delve into whether this was an issue that affected Chinatown even more profoundly than the Greater Boston area.

In order to complete this research, we suggest looking at the City of Boston online Assessor’s Office which can be found here: http://www.cityofboston.gov/assessing/default.asp. Here can be found detailed records of most housing structures in Chinatown. Although the data is not broken down by individual unit, there is very useful information such
as Parcel ID, Property Type, Square Footage, Owner’s Name, Owner’s Address, Tax Information, and Assessed Values both currently and each year going back 20 years. We were not able to analyze and report on this data due to time constraints but the information could be invaluable to the CPA or other agencies in Chinatown.

We have provided links to the Assessor’s Office website for every market-rate structure for which there are records within the borders of Chinatown in order to assist with this research. The links are located in the Market-Rate Housing Data Set that can be found in Appendix D.

The Role of Economic Development

While housing is an extremely important issue, economic development is also integral to a successful community. Ideally, community members should not have to leave their community to find a job that pays a decent wage. At the moment, the most common business type in Chinatown is restaurants. These businesses tend to provide primarily low-income positions such as wait staff, bussing staff and cooks.

Encouraging businesses owned by local community members that provide higher paying jobs to people in the community would go a long way in developing a community that is diverse in income mixtures, and protecting the Chinatown community.

Changes in the Business Community

A third issue that could be investigated further, related to the issue of community economic development above, would be a census of the business community in Chinatown. The last census focused on the business community in Chinatown was performed in 1987 by the BRA. It would be interesting to look at how the business community in Chinatown has changed over time, and to see what kind of goods and services are lacking within the community.

We would recommend that this census be performed ideally by people who are bilingual, speaking both English and Cantonese. While we found much information that we could access, we found that speaking to community members was made difficult by their mistrust of us, as well as a significant language barrier. Having surveyors who could speak Cantonese would go a long way in encouraging people to be cooperative and open with researchers.

Needs Assessment of Chinatown in planning for the Gateway

While the goal of our study was to provide the CPA with information to further their policy agenda, specifically in regards to the Chinatown Gateway/South Bay Study Area, we realize that there is much more work to be done before making concrete recommendations about what is to be built in the Chinatown Gateway/South Bay Study Area. There are many factions involved, all with very different ideas about what should go in the area. Some groups are advocating for open space, some for luxury housing, some for middle income housing, or mixed use developments. There is no easy solution for what to do with this rare and exciting opportunity, however a detailed Needs Assessment would go a long way in providing answers.
We would like to thank the following organizations and individuals, without whom this project would not be possible: The Chinese Progressive Association, The Chinatown Gateway Coalition, Tufts University Urban and Environmental Policy and Planning Program, MassHousing, the Boston Redevelopment Authority, Justin Hollander, Rusty Russell, Molly Mead, Chris Mancini, Mary Zagar, Becky Saggese, Lydia Lowe, Kye Leung, Alice Leung, Lisette Le, Zenobia Lai, Frank Creedon, Sue Kim, Caroline Chang, Elaine Ng, Katherine Oh Roof, Alex Zhang, Jeff Wojciechowski, Barbara Parmenter and Shirley Mark.

We would also like to offer our personal thanks to Kim Lucas, Tim Gorton, The Golden Jade, Ophelia, Charlie and Bert.
Appendix A: Subsidized Housing Program Descriptions

A brief summary of the Federal Subsidy Programs Used to Create Affordable Housing in Chinatown Today and Historically

**Tenant Based Section 8**

Tenant based section 8 is the largest housing subsidy program in America. The section 8 voucher program was first enacted in the Housing Act of 1974. This program provides qualified low-income households (at or below 80% of area median income) with vouchers that will allow them to rent privately owned and operated apartments. The voucher will pay for the difference between 30% of the household’s income and the calculated fair market rent for the geographic area. Fair market rent is calculated by geographic area and is currently set at the 50th percentile of housing prices in the particular market. 

The housing unit must meet a set of standards regarding upkeep and quality and space per person. The landlord of the property must also agree to participate in the program. There are several benefits of Tenant Based Section 8. Choice is often the feature most championed by supporters of the program. Vouchers allow tenants to rent apartments in a variety of neighborhoods within a city. Supporters argue that the feature of choice will allow low-income households to move out of highly segregated neighborhoods with high concentrations of poverty.

While the aspect of choice is widely popular among policy makers and tenants it is often challenging to find a landlord who will accept a section 8 voucher outside of neighborhoods with high concentrations of poverty. Tenant Based Section 8 is an extremely popular program and as of 2004 more than 1.8 million households in the United States used a Section 8 voucher to pay for their housing. But unfortunately Congress provided no funding for new vouchers from fiscal years 1995-1998 and again from 2003-2005.

**Project Based Section 8**

Project Based Section 8 is another type of voucher housing assistance program run through local Public Housing Authorities. Under this program the Department of Housing and Urban Development (HUD), through local Housing Authorities, partners with owners of private housing to provide affordable housing to low-income households. The owners construct or rehabilitate housing units and then enter into housing assistance payment (HAP) contracts with the Housing Authority. Under this contract an agreed upon number of units are designated as affordable and are occupied by families on the Housing Authority waiting list. The Housing Authority agrees to pay the difference between 30% of the household’s income and the market value of the housing unit (up to 110% of the fair market rent for the area).

Under this program the subsidy goes directly to the property owner and is attached to the unit for a predetermined period of time. Contracts can be renewed as long as the housing continues to meet the standards set by the Housing Authority and as long as there is funding for the program.

**Low-Income Housing Tax Credit (LIHTC)**

The Low Income Housing Tax Credit was created as part of the Tax Reform Act of 1986 as a way to provide incentives to build and sustain affordable housing for low-income households. The tax credits are allocated by the state to rental housing developers who make a certain percentage of the housing stock built available to low-income tenants. The amount of tax credit allocated to the developer is determined by subtracting the cost of land (and other predetermined costs) from the total development cost. This cost is the “eligible basis.” The percent of low-income units is then multiplied by the “eligible basis” to ascertain the “qualified basis.” The tax credit is allocated based on this “qualified basis,” but this number may be increased by 130% of the housing development is built in predetermined “difficult to develop areas” or “qualified census tracks.” The final calculation of the “qualified basis” is then multiplied by the credit rate to give the final amount of tax credit. The owner can utilize this tax credit for 10 year and the low-income units must maintain its
level of affordability for at least 15 years. The housing is in these “qualified census tracks” or “hard to develop areas” at least half of the housing stock must be occupied by households at or below 60% of AMI or the poverty rate of the area must be at least 25%. The Low Income Housing Tax Credit is not guaranteed for all affordable rental housing. Rental housing can be eligible for the credit if at least 20% of the units are affordable to households at or below 50% of AMI or if 40% of the units are affordable to households at or below 60% of AMI. When not-for-profit housing developers using the Low Income Housing Tax Credit develop housing they typically sell these tax credits to for profit partners who can utilize the credits to reduce their tax liability.

Section 221(d)3

This subsidy program began in 1961 as a way to make housing affordable to moderate-income families whose income was too high for public housing. Section 221(d)3 provided below market-rate mortgages, typically at or around 3% making it possible for owners to rent units at lower prices. Eligibility requirements for this program were typically around 100% of AMI, thus serving families who did not qualify for public housing or Section 8 but who still struggled to meet their shelter and non-shelter needs. This program did not last long and is credited with only producing about 184,000 units of housing.

Section 236

Section 236 was enacted as part of Johnson’s 1968 National Housing Act. This subsidy replaced Section 221(d)3 as a provider of low interest mortgages. This subsidy was focused on making housing affordable and available to low and moderate-income households. It did this by “reducing debt service expenses.” The subsidy “provided an annual subsidy to reduce the debt service cost to the equivalent of a 1% mortgage.” Section 236 was a widely used program; it created more housing in its first three years than 221(d)3 created in its entire tenure. Families at or below 80% of AMI were eligible for these subsidized units and were required to pay 25% of their income in rent (the was later increased to 30%). Most units subsidized by section 236 were converted to Section 8 units by the mid 1980s.

Federal HOME Program

The HOME program is a federal block grant that provides money to states and cities to help fund partnerships with not-for-profit housing organization. These partnerships typically invest these funds in the construction, purchase, and rehabilitation of affordable housing. This program provides much of the funding CDCs use in creating affordable housing. Of families benefiting from HOME subsidized rental housing 90% of them must be at or below 60% of area median income. For housing projects with more than 5 subsidized units, households at or below 50% of AMI must occupy at least 20% of the units. No household may occupy a HOME subsidized unit if their income exceeds 80% of AMI.

A brief summary of the State Subsidy Programs Used to Create Affordable Housing in Chinatown Today and Historically

Mass Housing (Massachusetts Housing Finance Agency)

MassHousing supports the construction of affordable, attractive and sustainable rental housing where at least 20% of the units are reserved for low-income households. MassHousing offers lower-interest loans that help to make the construction and maintenance of below market-rate housing financially feasible.

MRPV (Massachusetts Rental Voucher Program)

MRVP is a state-funded rental assistance program for low-income families and individuals. The MRVP offers tenant-based vouchers that can be used for any approved apartment, and project-based vouchers that are restricted to certain rental units or developments. This is the state version of Section 8 and much of the eligibility requirements and rent restrictions are the same.
Appendix B: Memorandum Of Understanding

MEMORANDUM OF UNDERSTANDING
BETWEEN TUFTS UNIVERSITY FIELD PROJECTS TEAM NO. 4 AND THE CHINESE PROGRESSIVE ASSOCIATION]

Project (i.e., team) number:  4
Project title: Demographic Study of Housing and Income in Chinatown

This Memorandum of Understanding (the “MOU”) summarizes the scope of work, work product(s) and deliverables, timeline, work processes and methods, and lines of authority, supervision and communication relating to the Field Project identified above (the “Project”), as agreed to between (i) the candidates for the Master of Arts degree enrolled during the spring 2006 semester in the Field Projects and Planning course (UEP-255) (the “Course”) offered by the Tufts University Department of Urban and Environmental Policy and Planning (UEP) who are identified in Paragraph II(1) below (the “Field Projects Team”); (ii) ________________________ , further identified in Paragraph II(2) below (the “Client”); and (iii) a Tufts faculty member directly involved in teaching the Course during the spring 2006 semester.

II. Specific Provisions

(1) The Field Projects Team working on the Project consists of the following individuals:

1. Emily Cohen__ email address: Emily.Cohen@tufts.edu
2. Amy Mattlage__ email address: a.mattlage@gmail.com
3. Chia-Hui Shen_ email address: Chia-Hui.Shen@tufts.edu
4. Matthew Reardon email address: matthew.reardon@gmail.com

(2) The Client’s contact information is as follows:

Key contact/supervisor: Lydia Lowe
Email address: lydia@cpaboston.org
Telephone number: (617) 259-1503
FAX number: (617) 357-9611
Client name: Chinese Progressive Association
Address: 28 Ash St.
Boston, MA 02111
Web site: www.cpaboston.org

(3) The goal/goals of the Project is/are:

1. Conduct a current census of housing units in Chinatown.

   A. Market-rate housing within the geographic boundaries of the BRA map of Chinatown.
   B. Subsidized Housing within the geographic boundaries of the Chinatown Neighborhood Council Map.

2. Conduct a study of housing trends in Chinatown for the years of 1990, 2000, and 2006. Investigate the trends and changes in house price and use over the 16 years from 1990 to 2006.

   A. Market-rate housing within the geographic boundaries of the BRA map of Chinatown.
   - Focus on investigating changes in cost and condo conversions.
   B. Subsidized housing: within the geographic boundaries of the Chinatown Neighborhood Council map.
   - Focus on change in affordability level, change in rent levels, and subsidies used to build the housing.

3. Compile data on new and future housing developments within the TCC map boundary.

   A. Market-rate housing.
   - Where and when is this housing being built?
   - What are the expected sale and rental prices?
   B. Subsidized housing.
   - Where and when is this housing being built?
- What subsidy is being used?
- How affordable is it? What percent of AMI?

(4) The work processes and methods by which the Field Projects Team intends to achieve this goal/these goals is/are:
1. Compile previously gathered data
2. Research of City Building Records via Assessor’s Office records and Registry of Deed’s records.
3. Onsite field survey
4. GIS satellite imagery
5. Interview with BRA representative
6. Interview with real estate representatives
7. Interview with subsidized housing developers / managers
8. Interview with community stakeholders (non-profits community agencies)
9. Research Chinatown census data
10. Research American Housing Survey
11. Research recorded housing sales and rental listings in newspapers

(5) The Project work products and deliverables are:
1. Excel database
2. Comprehensive written report
   A. Present raw data
   B. Interpret and Synthesize collected housing data
   C. Present photos
   D. Present charts and graphs
If time permits:
3. Map of Chinatown’s market-rate and subsidized housing

(6) The anticipated Project timeline is:
1. MOU – Feb 6
2. CPA meeting Feb 5th
3. CPA meeting Feb 26th
4. Initial Outline – Feb 27th
5. Mid Course Presentation March 6 or 13
6. Data collection completed – April 1st
7. CPA meeting - April 2nd
8. Week of compiling and draft writing April 2-6th
9. Draft of report due – April 6th
10. Presentation preparation week - April 9-17th
11. Project Presentation – April 17th, 24th or May 1st
12. Final report preparation phase - April 17th- May 4th
13. Turn in final report to UEP faculty – May 4th
14. Turn in all deliverables to CPA – May 5th

(7) The lines of authority, supervision and communication between the Client and the Field Project Team are:
Lydia Lowe is the primary CPA representative and Emily Cohen is the main contact person for the UEP Team. Professor Justin Hollander and Chris Mancini will play an advisory role to the UEP Team.

(8) The understanding with regard to payment/reimbursement by the client to the Field Projects Team of any Project-related expenses is:
If we produce a large-scale map for the client the UEP team would need to be reimbursed, provided that the UEP team will consult with the Client prior to incurring such cost(s). Other costs such as transportation, photocopies, and printing of the final report will come out of the UEP Field Project class budget.

III. Additional Representations and Understandings
A. The Field Projects Team is undertaking the Course and the Project for academic credit and therefore compensation (other than reimbursement of Project-related expenses) may not be provided to team members.
B. Because the Course and the Project itself are part of a larger academic context, it is understood that the final work product and deliverables of the Project (the “Work Product”) – either in whole or in part – may and most likely will be shared with others inside and beyond the Tufts community. This may include, without limitation, the distribution of the Work Product to other students, faculty and staff, release to community groups or public agencies, general publication, and posting on the Web. Tufts University and the Field Project Team may seek and secure grant funds or similar payment to defray the cost of any such distribution or publication. It is expected that any issues involving Client confidentiality or proprietary information that arise in connection with a Project will be narrow ones that can be resolved by discussion among the Client, the Field Projects Team and a Tufts instructor directly responsible for the Course (or his or her designee).

C. It is understood that this Project may require the approval (either through full review or by exemption) of the Tufts University Institutional Review Board (IRB). This process is not expected to interfere with timely completion of the project.

D. The UEP team report should be cited when using any or all of that data collected or analyzed by the team. If our work is edited or changed in anyway please do not attach the UEP team name to it.

C. Original Project Description

Chinese Progressive Association [CPA]

Demographic Study of Housing and Income in Chinatown

A. Background

Boston’s Chinatown has a long history as an immigrant, working class neighborhood of some 5,000 residents and as the social, cultural, economic and political center of the Greater Boston Chinese community. Beginning in the 1950s, the combined effects of highway construction, urban renewal and institutional expansion robbed the community of one-third of its housing and one-half of its land base.

In recent years, Chinatown’s land has become prime real estate due to its proximity to Boston’s downtown and the revitalization of the theater district. Fifteen years ago, the neighborhood boasted some 1,500 housing units. Since 2002, though, a total of 1,239 luxury or market-rate housing units have been built or approved within a one-block radius of Chinatown. Hundreds more are in the pipeline for approval this year. This trend has inflated real estate values and rents for both private and subsidized housing. In the past two years, six Chinatown housing developments have experienced 10% to 200% rent increases. In addition to residential development, hundreds of hotel rooms have been built adjacent to Chinatown, with hundreds more proposed.

With the completion of the Big Dig, some 10 to 20 acres will become available for development along Chinatown’s eastern border. Known in the past as the Chinatown Gateway Special Study Area, this land is a combination of terra firma and air rights over highway ramps. Since the 1980s, the community has looked to this area as a strong candidate for community expansion. Indeed, this use was emphasized in the 1990 Chinatown Community Plan. At that time, affordable housing and community economic development opportunities for Chinatown were seen as the centerpiece of future plans for this land.

Today, the area has been renamed the South Bay Study Area, and the Massachusetts Turnpike Authority (MTA), which is the principal landowner, hopes to earn some $90 million by developing the property. The Boston Redevelopment Authority (BRA), which promotes and regulates the planning and development process in the city, has undertaken a South Bay Planning Study, working with an army of consultants and guided by a 17-member South Bay Planning Task Force, whose members are appointed by Mayor Thomas Menino. The Task Force is charged with developing a comprehensive plan for the South Bay Study Area that would then lead to rezoning.

As announced in 2004 by the South Bay Planning Task Force, the vision for the area is to develop “a new, mixed-use gateway district of downtown Boston that responds to both . . . city-wide and neighborhood-based aspirations.” Although the Task Force process has included significant discussion of community needs, Chinatown residents and community activists – both within and outside of the Task Force itself – fear that the neighborhood may be railroaded into accepting a final
plan that is essentially a mega-project lacking any mechanism to hold developers accountable for any community benefits they promise later. For this reason, the Chinese Progressive Association (CPA), the Asian Community Development Corporation and the Chinatown Resident Association have created a community-wide coalition to reclaim the Chinatown Gateway/South Bay area for the people of Chinatown. The goal of the coalition is to engage in a community-driven process that promotes participatory planning and related zoning and policy reforms that are consistent with the community’s vision.

CPA has also begun organizing at the grassroots level within Chinatown and in coalition with other groups across the city behind a Chinatown Stabilization Zone campaign designed to keep people in their homes and in the Chinatown community. This is organizational effort has three major aspects: (i) helping to support tenants who seek to limit rent increases and evictions; (ii) creating local support for development that adheres to the Chinatown Community Plan and the community’s vision – particularly development in the Chinatown Gateway/South Bay area; and (iii) reforming the city’s housing, zoning and development policies to stabilize Boston’s working class communities.

B. The Project
(1) Introduction. For the community to effectively plan a housing and land use strategy, we need to know more about the residents of Chinatown and the housing inventory in the neighborhood. To do this, CPA proposes to develop interactive census and housing data for the past and present, and then project it into the future.

The research parameter is the 20-year period from 1986 to 2006, with data documented in five-year increments. The overall focus will be on three data sets: (i) a housing inventory identifying and mapping housing units by type, rent level, location and demand; (ii) the current characteristics and composition of Chinatown residents; and (iii) future projections of these data. Given time constraints, the Tufts UEP team should focus on the first and third parts—particularly, the development of a Chinatown housing inventory and an account of new housing units planned and proposed.

(2) Housing Inventory. The housing inventory will focus on the following:

1. Number of privately owned, unsubsidized housing units, including:
   a. Location (on a map)
   b. Ownership history (especially data showing conversion from rental units to owner occupancy)
   c. Rental history, calculated on basis of square footage
   d. Ground floor/basement usage
2. Number of subsidized units, including:
   a. Location
   b. Rental history
   i. Changes in number of units for each income bracket (e.g., those covered by Section 8 subsidies compared to those targeted for low- to moderate-income occupants)
   c. New units, types of subsidies available, the target population (e.g., the elderly, families, etc.), year in service and unit size
3. Number of new housing units, including:
   a. Location
   b. Income and population targets for these units – e.g., whether they are market-rate, affordable (and at what income level?), for the elderly, for families, etc.
   c. Rent levels, calculated on basis of square footage
   d. Type of ownership
   i. If condominium, history and sale price(s)
4. Supply and demand, including:
   a. Residential vacancy rate
   i. The character of vacant units (location, rent levels, size and conditions)
   ii. For vacant units, how long on the market?
   b. Waiting list at subsidized housing developments
   i. All such developments, and those with waiting lists
   ii. Length of time that tenants remain on waiting list
   iii. Turn-over rate of units (size, type of tenants, reason for turn-over)
5. Number of housing units planned and proposed, including:
(3) Policy Applications. Hard evidence of housing trends is critical to the Chinatown community’s fight to stabilize the working class residential core. These data are essential to the effort to strengthen community advocacy, as well as the desire to design effective policy solutions. Over the past ten years, luxury housing in Chinatown has been justified by the claim that, in view of the high percentage of subsidized housing there, the neighborhood will never be gentrified. Despite this, anecdotal evidence suggests the opposite conclusion – that even tenants of subsidized housing are being pushed out by rising rents, particularly given that many low-income families live in units subsidized only at moderate-income levels.

The UEP project team should use the housing inventory data it compiles and organizes to develop policy arguments supporting proposals to channel additional development dollars into housing subsidies for Chinatown. Currently, CPA is researching the concept of establishing a rental subsidy fund that could help to support low-income tenants who want to continue to live in moderate-income units.

(4) Data Sources. The Boston Redevelopment Authority (BRA) is a major source of data on the number of housing units in the neighborhood. Sue Kim, a BRA planner for the Chinatown community, has published an analysis of 2000 census data that includes housing data from 2003. She should be contacted. Ownership history and data on condominium conversions is expected to be available through the Suffolk County Registry of Deeds.

Between 1985 and 1988, the BRA also published several research reports on Chinatown. In the past, these reports were available at the BRA’s publication office, but they are now housed in the government document section of the Boston Public Library. MIT’s Rotch Library [http://libraries.mit.edu/rotch/] also has copies of them. The library’s Master in City Planning (MCP) thesis archive is another good place to locate useful information. Some of the MIT library’s collection is available on-line. Both CPA and Zenobia Lai at Greater Boston Legal Services have a set of the BRA’s research documents. In addition, the BRA should be an important source of information on housing units that are planned or constructed, because these must be reviewed and approved by the agency.

CPA has a list of subsidized housing projects in the Chinatown area and the approximate number of units in each. MassHousing should be able to update this information. Also, the latter is a key source of data on income-level targeting of subsidized housing units. Projects that receive any form of federal or state subsidy must provide annual audited financial reports to MassHousing, and proposed rent increases must be reviewed and approved by the agency. Management offices of these subsidized housing developments would be the source of waiting list information.

C. About the Chinese Progressive Association

The Chinese Progressive Association is a grassroots community organization that works for the full equality and empowerment of the Chinese community in the Greater Boston area. It strives to involve ordinary people in the decision-making processes in that community and to improve living and working conditions there.

CPA program areas include the Campaign to Protect Chinatown, which helps to organize residents in leading the struggle for Chinatown’s survival and growth; a Workers Center that helps immigrant workers organize for their rights; a Community Empowerment Project to encourage the civic and political participation of the Chinese community; the Chinese Youth Initiative to develop youth leadership through hands-on community organizing projects; an Adult Education Program; and a variety of community service and know-your-rights activities.

As part of its Campaign to Protect Chinatown program, CPA is helping to develop a multi-pronged organizing strategy aimed at stabilizing Chinatown’s core of immigrant working class residents, and is working with a community-wide coalition to reclaim the Chinatown Gateway.
Contact: Lydia Lowe, Executive Director
28 Ash Street Tel.: 617/259-1503
Boston, MA 02111 email: lydia@cpaboston.org
web: www.cpaboston.org
<table>
<thead>
<tr>
<th>Name of Building</th>
<th>Address:</th>
<th># of units:</th>
<th>Year property became subsidized housing:</th>
<th>Elderly or Family :</th>
<th>Type of Subsidy:</th>
<th>year of subsidy expiration:</th>
<th>Rent Price or % of income:</th>
<th>% of AMI:</th>
<th>Source:</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEDC</td>
<td>65 Beach St.</td>
<td>32 Units total</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA</td>
</tr>
<tr>
<td>Chauncy House</td>
<td>115 Chauncy St.</td>
<td>87 Units total, 27 Studios, 65 1br, 34 low-income, 53 market rate</td>
<td>1975</td>
<td>53 Family, 34 Elderly</td>
<td>LIHTC (53 units), Section 8 (34 Units)</td>
<td>Sec 8 expires 8/31/08</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ Mass Housing/ Chinatown master plan</td>
</tr>
<tr>
<td>Chinagate</td>
<td>15 Beach St.</td>
<td>15 units total, 10 1br, 5 2br, 15 low-income</td>
<td>1984</td>
<td>Family</td>
<td>section 8</td>
<td>Sec 8 Expires 7/28/10</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ Mass Housing (MH)</td>
</tr>
<tr>
<td>Yee Realty / 21 Edinboro</td>
<td>21 Edinboro St.</td>
<td>12 units total, 2 studios, 6 1br, 2 2br, 2 3br, 3 low-income, 9 moderate-income</td>
<td>1970</td>
<td>Family</td>
<td>section 8</td>
<td>Sec 8 expires 8/1/2012</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>Hong Lok House</td>
<td>25 Essexs St.</td>
<td>28 units total, 10 studios, 18 1br, 28 low-income</td>
<td>1981</td>
<td>Elderly</td>
<td>section 8</td>
<td>Sec 8 expires 8/24/22</td>
<td>tenants pay 30% of income average about $180/mo</td>
<td>N/A</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>Mass Pike Towers</td>
<td>360 Tremont St.</td>
<td>200 units total, 42 1br, 142 2br, 16 3br, 200 low-income</td>
<td>1974</td>
<td>Family</td>
<td>LIHTC (236 units), Section 8, and HOME</td>
<td>Sec 8 Expired 11/30/06 - owners have committed to keeping it affordable for 70 years</td>
<td>1br = $631 2br = $702, 3br = $782</td>
<td>60% AMI unless the resident has tenant based sec 8 = 50% AMI</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>Mei Wah Village</td>
<td>10 Maple Pl.</td>
<td>35 units</td>
<td>1996</td>
<td>elderly</td>
<td>section 8</td>
<td>Sec 8 expires 5/31/17</td>
<td>N/A</td>
<td>N/A</td>
<td>Some units at or below 60% of AMI and 60-100% AMI</td>
</tr>
<tr>
<td>Oak Terrace</td>
<td>888 Washington St.</td>
<td>88 units total, 60 low-income</td>
<td>1994</td>
<td>elderly</td>
<td>MRVP/ Sec 8/ Mass Housing Financed</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ MH</td>
<td></td>
</tr>
<tr>
<td>Oxford Place</td>
<td>15 Oxford Pl.</td>
<td>39 units total, 22 1br, 15 2br, 2 3br, 39 low-income</td>
<td>1984</td>
<td>Family</td>
<td>Project based Sec 8/ Mass Housing Financed</td>
<td>Sec 8 expired 10/2/06 - contract must be renewed yearly - owner has made a long term commitment to affordability</td>
<td>rent = 30% of income</td>
<td>50% of AMI</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>Quincy Towers</td>
<td>5 Oak St.</td>
<td>162 units total, 161 1br, 1 2br, 161 low-income, 1 moderate-income</td>
<td>1977</td>
<td>Elderly</td>
<td>Mass Housing Financed/ LIHTC/ Section 8</td>
<td>Sec 8 expires 3/1/19</td>
<td>N/A</td>
<td>N/A</td>
<td>MH</td>
</tr>
<tr>
<td>Name of Building:</td>
<td>Address:</td>
<td># of units:</td>
<td>Year property became subsidized housing:</td>
<td>Elderly or Family:</td>
<td>Type of Subsidy:</td>
<td>year of subsidy expiration:</td>
<td>Rent Price or % of income:</td>
<td>% of AMI:</td>
<td>Source:</td>
</tr>
<tr>
<td>---</td>
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<td>---</td>
</tr>
<tr>
<td>Castle Square</td>
<td>484 Tremont St.</td>
<td>500 units total, 144 1br, 159 2br, 132 3br, 65 4br, 450 low-income, 50 moderate-income</td>
<td>1968</td>
<td>Family</td>
<td>Section 8</td>
<td>Sec 8 Expires 7/31/07</td>
<td>N/A</td>
<td>N/A</td>
<td>cpa/ MH</td>
</tr>
<tr>
<td>Mason Place</td>
<td>80 Mason St.</td>
<td>127 units total, 9 studio, 110 1br, 8 2br, all low-income</td>
<td>1979</td>
<td>Elderly</td>
<td>P.B. Sec 8/ Mass Housing Financed</td>
<td>Sec 8 Expires 10/4/24</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>South Cove West</td>
<td>230 Stuart St.</td>
<td>231 units total, 193 1br, 38 2br, 231 low-income</td>
<td>1982</td>
<td>2 family units 229 elderly units</td>
<td>section 8</td>
<td>Sec 8 expires 1/10/23</td>
<td>N/A</td>
<td>40% of the units = 30% of AMI, 60% of the units= 40% AMI</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>Stearns</td>
<td>10 Temple Pl</td>
<td>140 units total, 4 studios, 136 1br, 139 low-income, 1 market-rate</td>
<td>1979</td>
<td>Elderly</td>
<td>P.B. Sec 8/ MRPV/ Mass Housing Financed</td>
<td>sec 8 expires 7/31/20</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>Tremont Village</td>
<td>180 Shawmut St.</td>
<td>20 Units Total</td>
<td>early 1990s</td>
<td>family</td>
<td>LIHTC</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ Stephen M. Nolan DLA Piper US LLP</td>
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<tr>
<td>Waterford place</td>
<td>180 Shawmut St.</td>
<td>40 Units total</td>
<td>early 1990s</td>
<td>family</td>
<td>LIHTC</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>CPA/ Stephen M. Nolan DLA Piper US LLP</td>
</tr>
<tr>
<td>The Metropolitan</td>
<td>1 Nassau St.</td>
<td>251 Total, 17 1br, 60 2br, 21 3br, 90 low-income,</td>
<td>2003</td>
<td>Family</td>
<td>Mass Housing Financed/ LIHTC/ HOME/ BRA/ City Linkage/ and more</td>
<td>N/A</td>
<td>incomes restricted at a variety of levels. 30% of AMI, 60% of AMI, 80% AMI, 100% AMI, 120% AMI</td>
<td>N/A</td>
<td>CPA/ MH</td>
</tr>
<tr>
<td>Eva White (Public Housing)</td>
<td>440 Tremont St.</td>
<td>102 units total, efficiencies, 1 and 2 br</td>
<td>N/A</td>
<td>elderly and disabled</td>
<td>Public Housing Funding</td>
<td>N/A</td>
<td>30% of income</td>
<td>N/A</td>
<td>Boston Housing Authority</td>
</tr>
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<td>Number Street</td>
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<td>Census Tract</td>
<td>Building Type</td>
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<td>Assessor's Office Information Links</td>
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<tr>
<td>17-23 Beach</td>
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<td>702</td>
<td>Residential/Commercial</td>
<td>1F: Pho Hoa Restaurant, Fortune Market, 2F: Gung Ho Club</td>
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<td>31 Beach</td>
<td>32</td>
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<td>Residential/1F:Commercial</td>
<td>1F: Sovereign Bank</td>
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<td>49 Beach</td>
<td>40</td>
<td>702</td>
<td>Residential/1F:Commercial</td>
<td>1F: Chung Wah Hong Market &amp; Grand Chau Chow Seafood</td>
<td><a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=1600016004">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=1600016004</a></td>
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<td>50 Beach</td>
<td>3</td>
<td>701</td>
<td>Residential/1F:Commercial</td>
<td>1F: Quality Café (closed)</td>
<td><a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0304464000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0304464000</a></td>
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<td>52 Beach</td>
<td>4</td>
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<td>Residential/1F:Commercial</td>
<td>1F: Yan's Best Place Restaurant</td>
<td><a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0304463000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0304463000</a></td>
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<td>Residential/1F:Commercial</td>
<td>1F: Cathay Corner Shop</td>
<td><a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0304461000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0304461000</a></td>
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<td>Residential/1F:Commercial</td>
<td>1F: Korea House (closed)</td>
<td><a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305292000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305292000</a></td>
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<td>64 Beach</td>
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<td>Residential/1F:Commercial</td>
<td>1F: New Golden Gate Restaurant</td>
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| 160    | East Berkeley | 38             | 704          | Residential /1F: Commercial        | 1F: Kid Palace Learning Center, Jackie @ Hamilton (617-228-5313) Hamilton- 617-783-0039, Rentals-617-228-5312 | http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304433000  
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=1903911000 |
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=1903911000 |
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=1903911000 |
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304450000 |
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304468000# |
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304468000# |
| 34     | Harrison   | 3              | 701          | Residential /1F: Commercial        | 1F: Bernie’s Pub, Boarded up and looks vacant                                                | http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304468000#  
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304468000# |
| 36-38  | Harrison   | 2              | 701          | Residential /1F: Commercial        | 1F: Eldo Candy House, Bakery, Address = 36.5 & 38.5 - Boarded Up and looks vacant             | http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304467000#  
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304467000# |
| 75     | Harrison   | 3              | 702          | Residential /1F: Commercial        | 1F: Nam Bac Hong Chinese Herbs                                                               | http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304951000  
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304951000 |
http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304952000 |
| 79     | Harrison   | 1              | 702          | Residential /1F: Commercial        | 1F: Hong Kong Eatery, We Yong Yu                                                             | http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304953000  
| 81     | Harrison   | 1              | 702          | Residential /1F: Commercial        | 1F: Dong Khanh Restaurant, 1 mailbox                                                          | http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&pid=0304953000  
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<td>Harrison</td>
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<td>702</td>
<td>Residential</td>
<td>3 bells, only 1 box</td>
<td><a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305472000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305472000</a></td>
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<td>7</td>
<td>Hudson</td>
<td>9</td>
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<td>Residential</td>
<td>1F: Jumbo Seafood</td>
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<td>Hudson</td>
<td>3</td>
<td>702</td>
<td>Residential</td>
<td>3 doorbells, no mailboxes</td>
<td><a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305143000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305143000</a></td>
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| 93 | 702 | Residential |           | <a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305155000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305155000</a> |
| 95 | 702 | Residential |           | <a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305156000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305156000</a> |
| 97 | 702 | Residential |           | <a href="http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305157000">http://www.cityofboston.gov/assessing/search/default.asp?mode=reval&amp;pid=0305157000</a> |</p>
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<td>Knapp</td>
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<td>Residential/Commercial</td>
<td>Com: CoCo Hair, Teo Chew Assoc, Wing Lau Employment Agency, Cynergy Realy (617-482-6388)</td>
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Total Units: 1180
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Appendix F: Gateway/South Bay Study Area

South Bay Planning Study Task Force:
- Marc Margulies, Chair
- Bissara Antikarov
- Robert Berman
- Ed Chiang
- George Chin
- Stephanie Fan
- Albert Li
- Melissa Lo
- Ruth Moy
Appendix G: Breakdown of Market-Rate Units by Street

The following is a breakdown of market-rate residential units by each street that runs through the core of Chinatown.

- Beach Street: 111 units – 10 structures – 11.1 units/structure – 9.41% of units
  - Runs east/west through the core of Chinatown
  - Mixed-use residential structures with commercial space on the ground floor consisting of mostly restaurants
  - Acts as the dividing line between Census Tracts 701 & 702
• Edinboro Street: 13 units – 2 structures – 6.5 units/structure – 1.10% of units
- Runs north/south and marks the northeast corner of the Chinatown core bordering Leather District
- Mixed-use residential structures with commercial space on the ground floor consisting of shops and restaurants
- Located in Census Tract 701

• Essex Street: 49 units – 1 structure – 49 units/structure – 4.15% of units
- Runs east/west and marks the northern border of the Chinatown core
- Chau Chow Dim Sum restaurant on ground floor
- Building is owned by the Hamilton Company
- Located in Census Tract 701

• Harrison Street: 102 units – 20 structures – 5.1 units/structure – 8.64% of units
- Runs north/south through the center of the Chinatown core
- Mixed-use residential structures with commercial space on the ground floor at northern end tapering down to smaller residential homes at the southern end
- Extends through Census Tracts 701, 702, and 704

• Harvard Street: 10 units – 4 structures – 2.5 units/structure – 0.85% of units
- Runs east/west through the Chinatown core
- Short three block street with one grouping of brownstones between Hudson and Tyler St.
- Located in Census Tract 702

• Hudson Street: 73 units – 20 structures – 3.65 units/structure – 6.19% of units
- Runs north/south parallel to Harrison Street and marks the eastern border of the Chinatown core
- Heavily residential consisting mostly of brownstones with very little commercial
- Located in Census Tract 702

• Johnny Court: 17 units – 9 structures – 1.9 units/structure – 1.44% of units
- Runs east/west through the southern portion of the Chinatown core
- Short one block street lined on both sides by small one, two, and three unit structures
- Fully residential, no commercial
- Located in Census Tract 702

• Knapp Street: 37 units – 4 structures – 9.25 units/structure – 3.14% of units
- Runs north/south with an east/west connection
- Knapp St. is a large alley connecting Beach St., Kneeland St., and Harrison Ave
- Commercial space with three small units and one large structure at 9 Knapp St.
- Located in Census Tract 702

• Kneeland Street: 1 unit – 1 structure – 1.00 units/structure – 0.08% of units
- Runs east/west through the center of the Chinatown core
- The main street through Chinatown. Heavily commercial with high levels of traffic
- Extends west into the Theatre District and east into South Bay district
- Located in Census Tract 702

• Nassau Street: 136 units – 1 structure – 136 units/structure – 11.53% of units
- Runs east/west connecting Washington and Harrison St. in the southern portion of the Chinatown core
- Short one block street with one very large residential structure; The Metropolitan
- Also contains subsidized units in addition to the 136 market-rate units
- Located in Census Tract 702

• Oak Street: 17 units – 6 structures – 2.83 units/structure – 1.44% of units
- Runs east/west from Tremont to Tyler St. in the southern portion of the Chinatown core
- Fully residential, no commercial
-Structures are small one to 4 unit homes
-Located in Census Tract 702

• Oxford Street: 63 units – 7 structures – 9 units/structure – 5.34% of units
  - Runs north/south between Essex and Beach St.
  - Mixed-use with residential with commercial space on the ground floor and basements consisting of shops, restaurants, companies, and hair salons
  - Mostly three-story attached structures
  - Located in Census Tract 701

• Pine Street: 14 units – 3 structures – 4.67 units/structure – 1.19% of units
  - Runs east/west from Washington St. to Harrison Ave. in the southern portion of the Chinatown core
  - Heavily residential
  - Located in Census Tract 702

• Tyler Street: 88 units – 20 structures – 4.4 units/structure – 7.46% of units
  - Runs north/south parallel to Harrison and Hudson St.
  - Mixed-use residential structures with commercial space on the ground floor at northern end tapering down to smaller residential brownstones at the southern end
  - Located in Census Tract 702

• Washington Street: 375 units – 1 structure – 375 units/structure – 31.78% of units
  - Runs north/south parallel to Harrison and Hudson St.
  - Dominated by the New England Medical Center and commercial buildings
  - One very large residential structure; Archstone Boston
  - Extends through Census Tracts 701, 702, and 704
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Sue Kim, Planning Department Representative for Chinatown at the BRA. Conducted February 26th 2007.


Elaine Ng, Director of the Boston Chinatown Neighborhood Center. Conducted March 28th 2007.

Katherine Oh Roof, Director of Housing for ACDC and Alex Zhang, community organizer for ACDC. Conducted March 16th 2007.
End Notes

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