Chapter 4: Boston’s Fairmount/Indigo Line Corridor

A View Down the Fairmount/Indigo Line Today, Facing Downtown Boston

Photo Courtesy of Goody Clancy

Corridor Snapshot

<table>
<thead>
<tr>
<th>Transit Technology</th>
<th>Currently Commuter Rail, Future Rapid Transit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Route Distance &amp; Number of Stops</td>
<td>9 Miles, 5 Existing Stops, 4-6 Proposed</td>
</tr>
<tr>
<td>Year Service Began</td>
<td>Line originated in 1850s, Current Service 1986, Future Expansion Date Uncertain</td>
</tr>
<tr>
<td>Current Average Daily Ridership</td>
<td>2,400</td>
</tr>
<tr>
<td>Projected 2025 Ridership w/Proposed Additional Stops</td>
<td>8,010</td>
</tr>
<tr>
<td>Residents Within _ Mile Radius</td>
<td>Population—88,881, Households—30,169</td>
</tr>
<tr>
<td>Residential Density</td>
<td>18 Dwelling Units per Acre</td>
</tr>
<tr>
<td>Median Income, 1999</td>
<td>Corridor (1/2 mile radius of stops)-$35,252 Region—$52,792</td>
</tr>
</tbody>
</table>
I. Introduction

The Boston metropolitan region is home to nearly three million people and covers roughly 1,400 square miles. Made up of 101 cities and towns it is a sprawling region. Nearly half of all households lived more than 20 miles from the central business district in 2000, and nearly one in five households lived more than 40 miles away, the highest percentage among the nation’s top 100 metropolitan areas.\(^4\) Yet, the region is well served by transit, having one of the oldest and most extensive transit networks in the country. Eighty percent of the city’s jobs; 56 percent of the city’s homes; and, 51 percent of the city’s schools are located within one-quarter mile of a commuter rail, bus or subway stop.\(^4\)

The Fairmount/Indigo Line provides commuter rail service through diverse, predominately lower-income urban neighborhoods. Almost half of the households in the corridor do not own a car.\(^4\) Much of the impetus for transit service improvements and affordable housing production has come from community-based development organizations active in housing and economic development along the corridor. Potential future re-development in the corridor will also involve the City of Boston, the regional transit agency, and the strong involvement of the State. The corridor provides important lessons on how local groups can lead the development process, while highlighting the need to address fragmented opportunity sites and the funding constraints of small, independent actors. The corridor also highlights the potential benefits that state-level involvement in coordination and technical assistance can bring to the TOD process. Figure B1 summarizes the key actors and observations regarding the opportunity for mixed-income housing within the Fairmount/Indigo Line Corridor.

Given the extensive size of the transit system serving the Boston metropolitan region, a large number of households (22 percent) already live within one half-mile of a fixed guideway station. By 2030, the projected demand for housing near transit is expected to almost double from 396,087 in 2000 to 733,686 by 2030.\(^4\) A quarter of households living near transit in 2000 earned less than $20,000 per year while a slightly higher percentage earned more than $75,000 per year, indicating a range of household types living within transit zones similar to the distribution of incomes across households throughout the metropolitan region.\(^4\)

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\(^{44}\) Center for Transit Oriented Development, *Hidden In Plain Sight: Capturing the Demand for Housing Near Transit*. Reconnecting America: April 2005; 2030 update forthcoming

\(^{45}\) Ibid.
**Figure B1: Regional Actors and Highlights**

<table>
<thead>
<tr>
<th>Key Actors</th>
<th></th>
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<tbody>
<tr>
<td>• Community Development Corporations (CDCs) take a large role in affordable housing production.</td>
<td></td>
</tr>
<tr>
<td>• State government plays an important role in coordinating TOD activities between transit agency, City of Boston, and individual developers.</td>
<td></td>
</tr>
<tr>
<td>• City of Boston has not taken proactive approach to planning in the corridor.</td>
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<tr>
<td>• Massachusetts Bay Transportation Authority (MBTA) has limited ability to proactively partner in TOD given its current financial crisis.</td>
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<table>
<thead>
<tr>
<th>Key Tools</th>
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<tbody>
<tr>
<td>• State TOD Planning Manager coordinates between public and private sector and various levels of government and provides technical assistance on TOD implementation.</td>
<td></td>
</tr>
<tr>
<td>• State rewards cities for implementation of TOD districts with financial incentives through smart growth housing laws (Chapters 40R and 40S).</td>
<td></td>
</tr>
<tr>
<td>• State TOD Infrastructure and Housing Support program provides capital funding for development projects within _ mile of transit stations.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Obstacles to Mixed-Income TOD</th>
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<tbody>
<tr>
<td>• Large number of small, fragmented TOD sites in corridor limits affordable housing opportunities.</td>
<td></td>
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<tr>
<td>• Lack of comprehensive planning efforts at local level limits potential for coordinated planning.</td>
<td></td>
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<tr>
<td>• State home rule restrictions limit local government ability to leverage TOD opportunities.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Lessons for Other Corridors</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>• State-level programs can improve intergovernmental coordination and provide funding sources for TOD.</td>
<td></td>
</tr>
<tr>
<td>• CDCs can provide important capacity for developing affordable housing and generating community support for improved transit service, but require technical expertise and organizational capacity to be effective.</td>
<td></td>
</tr>
<tr>
<td>• TOD-specific Affordable Housing Funds can increase the number of funding sources necessary to develop an affordable housing project, while TOD-specific scoring criteria for larger funding sources can prioritize affordable housing projects near transit.</td>
<td></td>
</tr>
</tbody>
</table>
II. Fairmount/Indigo Line – An Opportunity to Improve Transit Service and Serve Multiple Urban Neighborhoods

The Massachusetts Bay Transportation Authority (MBTA, or often simply the “T”) is the primary regional transit provider and the Commonwealth’s second largest landowner. Since 2004 transit planning and construction have been done jointly with the Commonwealth’s Executive Office of Transportation (EOT), which is also responsible for coordinating planning across transportation modes. The MBTA currently faces a severe financial crisis. A debt load of $8 billion has resulted in debt service payments being more than a quarter of the agency’s operating budget and sparked a series of fare increases that have negatively impacted ridership. Although budgetary needs and its enabling legislation severely limit the MBTA’s opportunities to develop a sustainable long-range real estate portfolio, there is an active TOD effort at the MBTA.

The MBTA operates 20 fixed rail routes and serves over 250 stations (see Map B1: Boston Regional Transit, following page) making it one of the nation’s most extensive transit systems. The Fairmount commuter rail line has only five stations and the lowest number of daily riders out of the 11 commuter rail lines in the MBTA system, yet it travels through nine miles of densely populated urban neighborhoods.

The line, which connects residential neighborhoods with the central business district, dates back to the 1850s. It originally included more stations and frequent service than exist in the current service configuration which has been in place since 1986. Headways during peak commuting hours are every 30 minutes and every hour during the non-peak. The corridor is also served by a number of bus lines providing connections to the larger region, but with significant travel times and no direct service to downtown.

Unlike other commuter rail lines, the Fairmount Line is entirely within the City of Boston. Several of the stops are unmarked, lack listings of service times, and require any potential passenger to find the elevated station and wait to flag down a ride on a passing commuter car.

Community advocates are working with the City and MBTA to upgrade the Fairmount Line to rapid transit status and rename it the Indigo Line. They hope to add as many as five new stations and increase service frequencies along the nine-mile route. Recent funding, however, will only allow for four due to concerns about headways and running times. The cost of constructing four new stations is estimated to be approximately $100 million. The MBTA has recently indicated that this line

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46 For the purposes of this report, the authors refer to the Fairmount Line when discussing the current commuter corridor, including existing level of service and number of stations. The Fairmount/Indigo Line is used when referring to future plans for increased level of service and stations.

will remain a commuter line because of its access to the South Station. Funding was approved on November 17th, 2006 but still needs to be appropriated by the state.
Of the more than 163,000 people in the service areas of the Fairmount Line, 63 percent are people of color and in the section of the corridor between Upham’s Corner and Morton Street – currently without stations, but slated for infill stations as part of the Indigo Line – 91 percent of the population are people of color who are highly transit-dependent, with almost half of the households not owning a car. The corridor has not seen a large amount of new development, but new market-rate condominiums and houses are being constructed and selling at upwards of $350,000, outside of the price range of most of the current corridor residents.

III. Regional TOD Housing Market Will Continue to Grow

The local housing market exhibits great variation across the Boston metropolitan region, with some neighborhoods having extremely high median home values while others suffer from decades of underinvestment. As to be expected from an older industrial northeast city, the majority of housing stock (60 percent) was built prior to 1940.

Of the 253,532 housing units available in the region in 2005, almost 92 percent were occupied, indicating a very robust housing market with low levels of available vacant units. The long-term regional housing production shortage has kept vacancy rates low and prices high. In the past five years the median household price in the Boston region climbed dramatically from $190,600 to $420,400. This movement might help to explain the change in household expenditure on housing. In 2000, roughly 26 percent of households in the Boston region spent 30 percent or more of their income on owner-occupied housing, while 40 percent of renters did the same. In 2005 those numbers were up, with 34 percent of household owners and 51 percent of renters spending more than 30 percent of their income on housing. The dramatically increasing housing cost for both owners and renters makes Boston one of the most expensive housing markets nationally. Lower-priced neighborhoods where market-rate prices were affordable are quickly disappearing, leaving low- and moderate-income renters and homebuyers with dwindling options other than publicly assisted housing and leaving the city.

Over the past five years, the City and Commonwealth have stepped forward to provide new funding and policy tools to address the housing crisis. The City of Boston has in its development pipeline more than 40 projects near T stations that could produce more than 9,000 new housing units. At this time an estimated 4,700 units of housing are being planned or are already under construction in 22 station area development projects involving MBTA surplus land. Throughout the region, an

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48 Fairmount/Indigo Line CDC Collaborative, Ibid.
49 Ibid.
50 US Census Bureau, 2005 American Community Survey, Selected Housing Characteristics.
51 US Census Bureau, 2005 American Community Survey, Selected Housing Characteristics.
52 Ibid.
additional 40 such projects, possibly producing as many as 15,000 additional housing units, are planned, under construction or recently completed.\(^{53}\)

**Buildings along the Fairmount Line**

Corridor Serves Diverse Neighborhoods Currently with Limited Transit Access

The Fairmount Line is a commuter corridor that connects Downtown Boston south to the neighborhoods of Dorchester Bay and Mattapan with the neighborhoods and industrial areas of Hyde Park. The line currently has only five stations, bypassing many dense, urban neighborhoods and the South Bay Shopping Center, a regional shopping center just beyond Boston’s central city, south of Interstate 93.

The existing and proposed station areas along the line contain the highest number of residents of any of the case study corridors, 88,881 people, and include some of the most densely populated parts of Boston. Although 36 percent of local residents travel by transit, peak hour service runs only every half hour and off-peak only every hour; there is no evening or weekend service. The corridor is served by local buses but there is no direct bus service from the Fairmount Line neighborhoods to Downtown. Based on recent surveys by local coalitions and community development corporations, the average current bus and transit commute for residents in these lower income neighborhoods is 1 hour, 15 minutes.\(^{54}\)

Preliminary ridership projections done in 2002 indicate a substantial ridership increase resulting from service improvements and additional stations. A conservative estimate found 8,010 proposed daily trips from adding five new stations and improving frequency. At 1,900 projected boardings, a new Four Corners station

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\(^{54}\) Data from Dorchester Bay Economic Development Corporation, Jeanne Dubois, November 21, 2006.
would be the highest ridership station in the entire commuter rail system, outside of North Station, South Station and Back Bay. Even if no additional service improvements are made, a new station at Four Corners would achieve a ridership (1,350) that would rank it as the 9th highest performing station in the entire system.  

Four neighborhood economic and community development corporations (CDCs) have come together to collaborate on redevelopment, affordable housing and improving the corridor’s transit service. Known collectively as the Fairmount/Indigo Line CDC collaborative, these groups have developed an impressive vision and station area redevelopment plan for the neighborhoods of Dorchester Bay (North Dorchester), Codman Square, Mattapan and Hyde Park. Additionally, each is acquiring property in neighborhoods near the alignment to provide more entry-level jobs, neighborhood services and permanently affordable housing to the low-income residents living in the corridor.

55 KKO and Associates produced its Fairmount Line Feasibility Study for the MBTA Planning Department in October, 2002. The Report identifies six improvement packages, ranging from basic “State of Good Repair” improvements to modest expansion of service, including improved peak and off-peak headways, as well as increased span and days of service, and five new stations, identified as “Improvement Package Five.” While Improvement Package Five falls short of the rapid transit-like levels of service called for by neighborhood groups and area CDC’s envisioning and advocating for “Indigo Line” service in the corridor, KKO’s analysis nevertheless flags strong ridership potential along the line.

56 Ibid.
IV. Assessing the Development Potential and Existing Characteristics Along the Fairmount/Indigo Line

**Corridor is Defined by Distinct Land Use Patterns**

The corridor contains three primary land use patterns (see Map B2: Existing Land Uses, previous page). South Station, the existing downtown station, and the proposed station at Newmarket are predominantly commercial in character, possess a good amount of infrastructure and contain some civic and industrial uses. The Downtown contains a high concentration of commercial office uses (2.07 FAR) and gives the corridor over-all the highest commercial floor area ratio (FAR) among the case study corridors (see Table B1, below).\(^{57}\)

**TABLE B1: Land Uses & Density, Fairmount Line, Boston, 2005**

<table>
<thead>
<tr>
<th>LAND USES</th>
<th>Housing</th>
<th>Commercial</th>
<th>Industrial</th>
<th>Mixed Use</th>
<th>Civic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within 1/2 mile radius of stops</td>
<td>47%</td>
<td>15%</td>
<td>8%</td>
<td>1%</td>
<td>30%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DENSITY/INTENSITY</th>
<th>Housing (DUA)*</th>
<th>Commercial (FAR)^</th>
<th>Industrial (FAR)^</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18.23</td>
<td>2.07</td>
<td>0.82</td>
</tr>
</tbody>
</table>

Source: Center for TOD, Strategic Economics, City of Boston, 2006

All seven of the existing and proposed station areas from Uphams Corner to Fairmount are residential with a fine-grained parcelization pattern typical of older urban neighborhoods.\(^{58}\) Moving out from the urban core, the residential station areas through Blue Hill Avenue are built at a medium density (on average, 16 to 25 dwelling units per acre or DUA), while the residential portions of the two most southern station areas, Fairmount and Readville, are at the upper end of low density development (on average, 9 to 10 dwelling units per acre) and primarily consist of single family detached homes. The seven middle stations have a number of small and large parklands mixed into the urban fabric, as well as neighborhood-serving retail along arterials and at key intersections not necessarily adjacent to the stations. Readville, the last existing station on the line, has a significant amount of larger parcel industrial development separated from the residential neighborhoods by highway interchanges.

Overall, almost half of the total land uses in the corridor are residential, while only 15 percent are commercial, the lowest percentage of the case study corridors, despite

\(^{57}\) Floor area ratio refers to the proportion of total built area on a property to the total lot area. For example, a surface parking lot would have an FAR of 0.0, while a three story building that covered half the total lot area would have an FAR of 1.5.

\(^{58}\) The Fairmount/Indigo Line CDC Collaborative is advocating for additional stations beyond the four proposed stations shown on Maps B2 through B6. MBTA is, thus far, moving forward with planning and financing for only the four new stations shown.
the high intensity commercial FAR in the downtown. The over-all residential density of the corridor is 18 dwelling units per acre, comparable to the neighborhoods along the Hiawatha line in Minneapolis. The degree of civic uses is relatively high at 30 percent. The land use types and densities are typical of older, urban and first ring suburban neighborhoods and represent a distinct, historic development pattern.

Table B2, on the next page, summarizes the existing land uses, demographics and development efforts that are occurring along the Fairmount/Indigo Line. Adjacent stations with similar land use, zoning and demographic characteristics have been grouped. Since 2001, approximately 31 residential development projects, nine commercial and four civic or institutional projects have been built, are currently under construction, are planned, or are proposed within a half mile of the four existing and four proposed stations (not including South Station).59 If development activity for the downtown stations in the other case study corridors is similarly excluded, the Fairmount Line has had amongst the highest level of development activity, on par with the Hiawatha Line in Minneapolis, despite the lack of transit expansion on the line since 1986.

Those station areas closest to downtown are seeing the greatest amount of development activity. Existing land uses already support a mix of activity. Community development corporations (CDCs) are working to preserve and create affordable housing and employment opportunities around the proposed station areas. To date, new housing projects are being developed at densities similar to the surrounding neighborhood. The CDCs, through a corridor visioning effort are hoping to increase densities at sites closest to the existing and proposed stations. These efforts are described in more detail later in this chapter on page 49.

59 Development data for Downtown was not available as part of the Fairmount Line from the Boston Redevelopment Agency, which does not consider South Station to be part of the Fairmount Line, as it is a hub for multiple transit lines. A major mixed-use air-rights development project is planned for this station.
<table>
<thead>
<tr>
<th>Station Areas (1/2 mile Radius, see Map B2)</th>
<th>Existing Land Uses¹</th>
<th>Key Demographic Indicators, 2000</th>
<th>Current Zoning</th>
<th>Recent, Planned and Proposed Development²</th>
<th>Land Use Planning Efforts</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Station DT Commercial</td>
<td>Median HH Income: $50,500 % Owner-Occupied: 23% Average HH Size: 1.82</td>
<td>DT Commercial</td>
<td>N/A</td>
<td>7 different district planning projects in progress.</td>
<td></td>
</tr>
<tr>
<td>New Market Station (proposed)</td>
<td>Community Retail Infrastructure Industrial High Density Res (very diverse)</td>
<td>Median HH Income: $32,000 % Owner-Occupied 28% Average HH Size 2.58</td>
<td>Community Retail Infrastructure Industrial High &amp; DT Density Res</td>
<td>12 total projects: 1 affordable residential 1 market-rate residential 1 mixed-income mixed-use res. 1 hotel 1 retail 2 industrial 3 institutional 2 mixed-use office</td>
<td>Dorchester Rezoning (2002): Neighborhood-wide rezoning project intended to encourage more dense development. Affected New Market, Uphams Corner, Four Corners and Talbot Avenue Stations. CDC Collaborative-led Smart Growth Vision for 4 existing and 6 proposed stations published February, 2006. Primarily concepts for key infill/redevelopment sites near stations.</td>
</tr>
<tr>
<td>Dorchester Uplham's Corner Four Corners (proposed) Talbot Avenue (proposed)</td>
<td>Medium Density Res Civic (parks) Corridor Retail</td>
<td>Median HH Income: $30 - 32,000 % Owner-Occupied 27 - 32% Average HH Size 3.07 - 3.11</td>
<td>Medium Density Res Civic Local Commercial</td>
<td>22 total projects: 12 affordable residential 3 market-rate residential 4 market-rate mixed-use residential 1 retail 1 institutional 1 mixed-use office</td>
<td>Mattapan Economic Development Initiative: Economic development project to encourage job growth, add mixed-use higher density structures and improve the existing streetscape. Largely aimed at parcels outside of station area.</td>
</tr>
<tr>
<td>Mattapan Morton Street Blue Hill Ave (proposed)</td>
<td>Medium Density Res Civic (parks) Corridor Retail Industrial</td>
<td>Median HH Income: $34 - 38,000 % Owner-Occupied 34 - 41% Average HH Size 2.8 - 3.08</td>
<td>Med. &amp; Low Density Res Civic Local Commercial</td>
<td>4 total projects: 2 market-rate residential 1 market-rate mixed-use residential 1 retail</td>
<td>Mattapan Economic Development Initiative: Economic development project to encourage job growth, add mixed-use higher density structures and improve the existing streetscape. Largely aimed at parcels outside of station area.</td>
</tr>
<tr>
<td>Hyde Park Fairmont Readville</td>
<td>Low &amp; Medium Density Residential Infrastructure Industrial Local Commercial</td>
<td>Median HH Income: $42 - 50,000 % Owner-Occupied 52 - 59% Average HH Size 2.34 - 2.53</td>
<td>Low &amp; Med. Density Res Industrial High Density Res Local Commercial</td>
<td>6 total projects: 1 affordable residential 2 market-rate residential 3 mixed-income mixed-use res.</td>
<td>Mattapan Economic Development Initiative: Economic development project to encourage job growth, add mixed-use higher density structures and improve the existing streetscape. Largely aimed at parcels outside of station area.</td>
</tr>
</tbody>
</table>

¹ Density designations as follows: DT = >50DUA, high density = 26 - 50DUA, medium density = 10 - 25DUA, & low density = .5 - 9DUA.

² Known completion dates for projects date as far back as 2001; project information was provided by the Boston Redevelopment Agency and completion dates were not available for all projects.
**Underutilized Land Opportunities are Fragmented, Small Parcels**

A critical factor in determining a corridor’s ability to evolve into a more transit-supportive environment is the amount and type of underutilized or redevelopable land in proximity to stations. Given the built-out nature of the Fairmount Corridor and finely parcelized development pattern of the historic neighborhoods, only 345 acres of underutilized land exist along the corridor. (See Map B3, next page.) This is the lowest amount of identified underutilized land among the case study corridors.

Most of the redevelopment opportunity in the corridor is found in small in-fill sites that are challenging to develop from a financial feasibility perspective and will not, in gross, significantly alter the character of the station areas. A number of these scattered, small parcels are publicly owned, yielding the potential for the city to play a lead role in their redevelopment or negotiating redevelopment opportunities at adjacent sites through land assembly strategies. At 16 to 25 dwelling units per acre, much of the urban fabric surrounding the stations can already be considered transit-supportive, does not need significant public infrastructure improvements and has an existing population that already uses transit for over a third of all trips.

A significant question for redevelopment is to what degree station areas could function as centers of neighborhood commercial and social activity. Some of the existing stations (i.e. Morton Street) are in the heart of, or immediately adjacent, to local-serving retail nodes or strips. In general, neighborhoods can support a finite amount of local-serving retail, depending on their density and walkability. Planning and approval of new development should consider the total amount of retail that can reasonably be supported, and strategic ways in which new, in-fill mixed use development around the stations can support and connect with existing retail, rather than undercutting it.

The largest potential redevelopment opportunities may exist around the proposed Newmarket station and downtown South Station, and in an underutilized industrial or low intensity commercial land around the Readville station. This analysis does not take into account the possibility of environmental contamination which does impact redevelopment potential, but that can be surmounted with the assistance of brownfield redevelopment liability and financing tools, in which Massachusetts is a leader.

Given the nature of the identified underutilized sites, their redevelopment potential is somewhat limited. However, through engagement of public and private stakeholders

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60 In general, parcels owned by civic organizations (i.e. cities) were excluded from the underutilization analysis because most are open space or uses that will not change in the near future. However, in Boston, there appear to be many small (i.e. under 1 acres) sites that are owned by the city, but are currently vacant.

61 Some of the existing retail districts are specialty retail nodes, i.e. Codman Square with its Caribbean wares, which have potential for more growth as their markets extend beyond the immediate neighborhood.
these sites should not be overlooked, but rather, would benefit from a strategy to identify those that may be best suited for redevelopment. Assuming that half of the 345 underutilized acres were suitable for redevelopment, and that the average corridor housing density of 18 units per acre was applied to these sites, between 3,000 and 6,000 new housing units could potentially be located within the corridor.\textsuperscript{62}

\textbf{Map B3}
Underutilized Land
Fairmount/Indigo Line
Boston, Massachusetts

\textbf{Legend}
- Existing Commuter Rail Stop
- Proposed Commuter Rail Stop

Land Use
- Residential
- Commercial
- Industrial
- Civic
- Vacant/Misc.
- Underutilized Land

\* Underutilized Land includes parcels where the value of built improvements is less than the value of the land. Also for the Boston Case alone, civic property which was less than an acre and a half is included.

\textsuperscript{62} This estimate is consistent with the range identified by the Fairmount/Indigo Line Collaborative.
Corridor Demographics Highlight Diverse, Transit-Supportive Communities

The corridor as a whole had a median household income of approximately $35,000 in 1999, in comparison with the regional median of $53,000 (see Table B3, below). While only 32 percent of units are owner-occupied, as compared with 59 percent for the region, this differential is actually less than in most of the other case study corridors. The corridor also has relatively high transit use, with 33 percent of residents using transit to commute versus only 9 percent for the overall region.

Table B3: Demographics & Journey to Work, Corridor & Region, Fairmount Line, Boston, Massachusetts 2000

<table>
<thead>
<tr>
<th>DEMOGRAPHIC CHARACTERISTICS</th>
<th>Population</th>
<th>Households</th>
<th>Average HH Size</th>
<th>Median HH Income</th>
<th>Median Age</th>
<th>% Hsg Units Owner-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fairmount Line (within 1/2 mile of stops)</td>
<td>88,881</td>
<td>30,169</td>
<td>2.85</td>
<td>$35,252</td>
<td>31</td>
<td>31.9%</td>
</tr>
<tr>
<td>Region</td>
<td>5,819,100</td>
<td>2,221,499</td>
<td>2.54</td>
<td>$52,792</td>
<td>36</td>
<td>59.1%</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>JOURNEY TO WORK</th>
<th>Car Alone</th>
<th>Car Pool</th>
<th>Transit</th>
<th>Walk/ Bike</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fairmount Line (within 1/2 mile of stops)</td>
<td>0.48</td>
<td>0.14</td>
<td>0.33</td>
<td>0.03</td>
</tr>
<tr>
<td>Region</td>
<td>0.74</td>
<td>0.08</td>
<td>0.09</td>
<td>0.04</td>
</tr>
</tbody>
</table>

Source: Center for TOD, Strategic Economics, US Census 2000

The Fairmount Line has a larger average household size than the region as a whole and the largest average household size among the case corridors. This is a critical difference and relates to the greater ethnic diversity and greater maturity of the neighborhoods along the line, in comparison with the other corridors. In general, these areas can be described as predominantly working class, majority non-white, family neighborhoods providing some of the last affordable housing within the City of Boston. This points to both the need for more extensive efforts to ensure long-term affordability and helps explain the intensive organization around planning for and building mixed-income housing in the corridors.

Map B4, on the following page, overlays new planned, proposed and recently built development with the median household income of each station area. A higher percentage of middle-income households live at both ends of the line in Downtown and Readville, where median household income is 80 percent or more of the regional median. The three-mile segment of the Fairmount Line between Uphams Corner and Morton Street, contains the largest concentration of low-income households, with median incomes at only 30 to 60 percent of the regional median. This area, which is likely home to many transit-dependent households, is currently bypassed entirely by the Fairmount Line but the CDC Collaborative proposes adding three new stations here.

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63 New development activity around South Station was not available in conjunction with the Fairmount Line, as it is regarded by the City as a hub rather than part of the line. However we know of one major air rights development project planned for South Station which includes an expansion of the MBTA bus terminal, a 40 story office tower, boutique hotel, incidental retail, and housing.
Map B4
Median Household Income (1999), Station Areas and Region
Fairmount/Indigo Line
Boston, Massachusetts
Legend

- Existing Commuter Rail Stop
- Proposed Commuter Rail Stop
- Development Project
- Heavy Rail Transit
- Commuter Rail Transit

Median Household Income $52,792
Percent Of Regional Median Income
- Red: 0-30%
- Yellow: 30-60%
- Green: 60-90%
- Blue: 90%+

Source: Center for TOD + Strategic Economics + Census 2000
Reactive Land Use and Zoning Impedes Collaboration between City and Neighborhoods

Stricter home rule restrictions in Massachusetts than in other states limit local decision-making power and discourage regional cooperation. Massachusetts explicitly denies local governments home rule authority over taxing or borrowing. It also limits towns and cities from imposing impact fees or enacting a range of affordable housing regulations proven successful in other areas. Specific local impacts are responses to community input within the permitting process and because cities and towns lack adequate control over their own affairs, they often resist efforts at larger regional strategies for housing, transportation, the environment and other matters that have a regional scope. Consequently the Commonwealth plays a critical role in setting policy and providing funding tools for towns and cities.

In general, land use and zoning in the corridor are consistent with the current densities and intensities of existing development. In 2002, the City of Boston updated zoning in Dorchester, including the Newmarket through Talbot Avenue station areas and, in the Downtown area, seven different district planning efforts are currently in progress.

A number of local developers and practitioners are concerned by the frequent disregard for existing zoning regulations in favor of development proposals viewed favorably by the Boston Redevelopment Agency. Interviews suggest that variances, conditional use permits and spot re-zonings occur regularly in response to development proposals and that concerted planning efforts often do not result in changes in zoning that would guide and regulate future development. Although community members have become wary of participating in planning processes, preferring to wait until actual projects are proposed to weigh in, community input has effectively informed development through the permitting process.

The inability of local government agencies and the Boston Redevelopment Authority (BRA) to rezone and consistently implement station area plans through the entirety of the development process is a challenge for developers and local communities. A large amount of redevelopment is happening though through BRA support to local CDCs who are leading neighborhood-focused corridor planning and redevelopment. Map B5, next page, identifies a number of recent and proposed development projects along the corridor. Development activity is particularly strong between the New Market and Talbot stations, where local CDCs have the most development capacity. The BRA’s strategy is empowering the non-profit and affordable developers to direct long-term development that will meet shared community goals. While not all of these new developments are being done by CDCs, the Fairmount/Indigo Line CDC Collaborative has developed a powerful vision for corridor transformation that is being used to make the case for improved transit service in the corridor, and to shape station area redevelopment.

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V. CDCs Lead Affordable Housing Development Activity in Corridor

The majority of residential activity in the corridor, 18 out of 31 projects, has been affordable or mixed-income development built by the very active community development corporations (CDCs) working in the corridor, as well as other non-profit affordable housing developers. Map B6, next page, illustrates the location of recent residential development projects. Additionally, four of the recently built or planned projects have been civic, which means that half of all development activity has not been driven by traditional market forces. In general, the Fairmount Corridor has not been a target area for market-rate in-fill urban housing in Boston over the last market growth cycle. The general slackening of the market at the most recent end of this cycle has benefited local non-profits looking to secure land for future projects.

Dudley Village is one of the most recent efforts underway to provide affordable housing within the corridor. Dorchester Bay Economic Development Corporation received approval from the Boston Redevelopment Authority for their mixed-use residential development that includes 50 units in three to four story structures, plus 6,400 square feet of retail space, a management office, a computer center for the residential tenants and parking for approximately 66 spaces. The units, which will all be affordable rentals to households earning up to 60 percent of area median income, will be created on five separate parcels located on East Cottage and Dudley Streets in Roxbury. Part of the land used for this project were former Department of Neighborhood Development parcels. Dudley Street Neighborhood Initiative (DSNI), a community land trust, has partnered with DBEDC on Dudley Village and on other projects. DNI is allowed to use eminent domain on vacant land within its service area and has transformed 500 of 1,300 vacant parcels within the corridor area into affordable housing and other community amenities such as parks and community gardens.  

Fairmount/Indigo Line Envisioned as "Boston’s Newest Smart Growth Corridor"

With support from The Boston Foundation and with the BRA and Mayor’s office, the Fairmount/Indigo Line CDC Collaborative created its own Smart Growth Corridor Vision. The Collaborative includes all four CDCs active along the corridor.

The Smart Growth Corridor Vision, drafted by the Collaborative through significant community input working with a team of urban designers and planners, outlines development concepts for key in-fill parcels around existing and proposed stations along the Fairmount/Indigo Line. The Collaborative is using the Vision document as a community organizing tool to develop consensus on the appropriate development vision.

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65 Information on this project is available through the Boston Redevelopment Authority (http://www.ci.boston.ma.us/bra/press/PressDisplay.asp?pressID=269) and Dorchester Bay Economic Development Corporation (http://www.dbedc.com/).

for the corridor for each current and future stop as well as integrating jobs and green space opportunities along the whole corridor.

Map B6
Residential Development (After 2001)
Fairmount/Indigo Line
Boston, MA

Legend
- Existing Commuter Rail Stop
- Proposed Commuter Rail Stop
- Heavy Rail Transit
- Commuter Rail Transit
- Recent Development
- Market Rate Residential
- Market Rate Mixed Use Residential
- Affordable Housing
- Affordable Mixed Use
- Mixed Income Residential
- Mixed Income Mixed Use

※ Some projects may not show up due to overlapping dots

Source: Center for TOD + Strategic Economics + City of Boston, 2006
The locally agreed upon Vision has become a tool for implementation via individual development projects and re-zonings that each participating organization will undertake. Ensuring affordable housing is a key goal. The Collaborative anticipates that 1,200 to 1,400 low- to moderate-income multi-family housing units can be built near current and future stops along the line. Preservation of Section 8 affordable housing units set to expire in 2009 is also a priority for the collaborative. More than 2,200 expiring-use units are located just in the Readville and Fairmount station areas.

While the various local CDCs have been tremendously successful in moving affordable, mixed-income residential and mixed-use projects forward in the corridor, this approach can be undermined by potential development proposals not in keeping with the Smart Growth Vision, particularly since it is not an official City-approved plan. While the Collaborative feels that the community is sufficiently organized to keep inappropriate development from moving forward, a religious organization has recently acquired one of

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68 Ibid.
the key in-fill parcels at the proposed Columbia Road Station and is moving forward with entitlements to build a church in this location. Another church acquired a key 50,000 square foot commercial building in Uphams Corner, further destabilizing economic development initiatives at that station.

The Columbia Road Station is one of the two additional stations proposed by the CDC Collaborative that have not been sanctioned by MBTA. It would be located between Uphams Corner and Four Corners.

The accomplishments of corridor’s CDCs, including their successful grass roots organizing and receiving over $43 million in state funding commitments for four of the proposed stations, suggest that local government may not be the sole or even primary resource for achieving mixed-income communities. Federal agencies offering sources of transit and affordable housing funds may want to consider ways of more directly incorporating this type of local CDC into planning for transit investments and transit-oriented development. While these organizations know a great deal about the needs of their communities, they sometimes lack adequate venture capital to buy, assemble, and hold sites, as well as some organizational capacity to overcome specific barriers to TOD, such as infrastructure costs and restrictive local land use and development policies. These groups may require outside technical assistance to ensure implementation of their community-based development efforts.

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69 The Columbia Road Station is one of the two additional stations proposed by the CDC Collaborative that have not been sanctioned by MBTA. It would be located between Uphams Corner and Four Corners.
VI. State-Level Commitment Expands Local Housing Opportunities

Increasing housing production and preserving neighborhood stability are two explicit goals shared by the City and Commonwealth. In 2002, private development in the state was producing homes at a rate of 17,500 per year; in the past three years that rate has increased to 24,000 homes per year. In the same time period, the ratio of multi-family to single-family homes has doubled. The City has also made a strong commitment to producing more new units of housing, and preserving existing affordable housing. From 2000-2003, almost 8,000 units of new housing, of which over 2,000 were affordable, were constructed. Another 5,000 households were protected from displacement through City efforts to prevent subsidized housing from becoming market-rate.\(^{70}\) A bevy of tools and funding sources have been developed by the City and State to achieve these results (see Table B4 on pages 53-54 for a summary of these tools and funds, also described below).

The Commonwealth has emerged as a strong partner in redirecting resources and policies to promote greater use of existing infrastructure resources. One important new tool can be found in Massachusetts’s new smart growth housing laws, Chapters 40R and 40S. Under Chapter 40R, cities and towns are encouraged to establish compact smart growth districts and rewarded with incentives ranging from $10,000 to $600,000 plus $3,000 per home built. Under Chapter 40S, cities and towns get reimbursed for the unfunded cost of educating new school-age children resulting from housing growth. Both tools, while still relatively new, may become powerful incentives for overcoming exclusionary zoning obstacles and creating new housing choice.

Given the projected doubling of demand for housing near transit, coupled with a strong statewide desire to preserve open space and create more housing, the Commonwealth is strongly advocating transit-oriented development as part of its toolkit. Through the TOD Infrastructure and Housing Support Program more than $30 million in infrastructure grants have been authorized to facilitate TOD and more towns have taken steps to modify zoning, conserve open space, and diversify their housing stock using $2.1 million in smart growth grants and technical assistance.\(^{71}\) One of the Fairmount CDCs was an early winner of the maximum $2 million grant under this program. Even the Massachusetts Department of Transportation is supporting TOD through funding and revising road design standards. The state’s 20-year transportation plan commits fully half of future funding to transit and requires zoning reform in all new corridors.

The MBTA, given its extensive inventory of land and air rights next to and above transit stations, is also pursuing TOD opportunities. The MBTA has examined realigning operations as stations are rehabilitated to include TOD opportunities. Examples of these types of projects include Jackson Square in Jamaica Plain, Ashmont Station in Dorchester’s Peabody Square, the North Station Superstation at Canal St in the Bulfinch


Triangle, and the Mattapan Trolley Station in Mattapan Square. With the exception of Ashmont Station which is a 100 percent affordable housing project, these projects are typically mixed-income/mixed-use developments and are often collaborations between CDCs and for-profit developers.

The agency does not have the mission or funds available to partner with local neighborhood non-profits that may want to pursue TOD collaboratively with the transit agency. Its finances and statutory regulations require that it sell or lease property for the highest obtainable financial return consistent with its long-term operational needs. Despite its financial obstacles, the MBTA is showing leadership. It has entered into a Memorandum of Agreement with the Commonwealth and the BRA to encourage affordable and mixed-income housing on targeted properties owned by the MBTA. Strategies such as providing affordable and mixed-income housing and local-serving retail and community uses to transit-dependent populations are encouraged and enabled by the MBTA’s deference to local permitting processes and its responsiveness to community desires. In addition, prior to publicly offering significant TOD sites, the MBTA together with the BRA and/or other local community organizations typically runs a series of pre-development public meetings and charrettes to obtain community input for development guidelines to assist bidders in preparing proposals sensitive to community concerns.

Together with MassHousing, local communities are provided technical assistance and resources to help plan and develop potential TOD sites. The Fairmount/Indigo Line CDC Collaborative has benefited from this assistance. The BRA’s quick, zero percent deposits for the CDC property acquisitions has also been a brilliant and extremely helpful tool for the CDCs.

MassHousing, through the Priority Development Fund provides over $100 million for mixed-income housing, with specific funds set aside for affordable housing located near transit stations. The creation of a TOD Planning Manager, funded by the Office of Commonwealth Development and the MBTA indicates the priority that Commonwealth places on improving the coordination between housing, development, and transit. Nationally, Massachusetts stands out as a leader in promoting TOD and mixed-income communities. A greater degree of coordination between agencies and development/transportation policies exists in Boston than in any of the four other case study regions. The active engagement and success of local community development cooperatives at tackling affordable housing and economic redevelopment in very low-income neighborhoods also stands out as exemplary. Missing from the story thus far, however, is a shared partnership by cities and towns to provide their own sets of tools and incentives for creating TOD and mixed-income communities. This reflects, in part, the unique home rule restrictions, but also suggests a much stronger effort to do more to revise zoning and regulatory barriers that are within the control of local government which currently make compact, mixed-use development extremely difficult and time consuming.

<table>
<thead>
<tr>
<th>Tool</th>
<th>Intended Funding Agent/Implementing Agent</th>
<th>For use by:</th>
<th>Funding/Financing</th>
<th>Affordable Housing</th>
<th>Mixed Income (MI)</th>
<th>TOD</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOD Planning Manager</td>
<td>City, Transit agency</td>
<td>City, Transit agency</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>An employee funded by the Office of Commonwealth Development and the Massachusetts Bay Transportation Authority (MBTA) to serve as TOD planning manager. An intermediary between the private sector, City, State and Transit Agency. Works with private developers to understand their needs and address their concerns. Provides education about TOD and helps developers find funding sources.</td>
<td>Tad Read</td>
</tr>
<tr>
<td>Linkage Program</td>
<td>City, Developer</td>
<td>CDCs, Developer</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td>The linkage program is meant to balance large-scale commercial development with needed residential construction. Linkage is a fee ($7.87 per square foot for housing programs and $1.57 for jobs programs) exacted from all new large-scale commercial real estate development exceeding 100,000 square feet. The linkage requirement can be fulfilled with a cash payment or through direct creation of housing or a job-training program. The housing is to be built within a mile and a half of the commercial development that generated the funds.</td>
<td>Dudley Village Housing Project is a mixed-use development containing 50 new affordable rental housing units, 7,700 square feet of commercial space, a computer center for the residents, outdoor play space, and bicycle storage. Linkage fees were used to build the affordable units.</td>
</tr>
<tr>
<td>Chapter 40R: Smart Growth Incentive Zoning</td>
<td>State</td>
<td>Municipality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Passed into law in 2004, it provides for direct payments to municipalities that adopt smart growth overlay zoning districts in downtowns, commercial centers, and around transit stations and issue building permits in these areas to create new opportunities for housing. The Zoning Incentive Payment is based on the number of net additional housing units allowed by newly adopted zoning. Density bonus payments are tied to the issuance of building permits for new housing units. A payment of $3,000 is made to the municipality for each new unit that is permitted.</td>
<td>On May 20, 2006, the Town of Plymouth approved at Town Meeting a Chapter 40R District for Cordage Park, which will allow for the development of 675 units of housing, 50,000 square feet of retail, and 600,000 square feet of office uses next to Plymouth Station on the Plymouth/Kingston Commuter Rail Line.</td>
</tr>
<tr>
<td>Chapter 40B: Comprehensive Permit Law</td>
<td>State / Local Government</td>
<td>Developer</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td>Encourages the development of affordable housing in communities that currently lack economic diversity. Allows developers to apply for expedited permit review process. Allows an appeal of a local government decision about permits. Allows developers to build affordable housing at greater densities than is allowed under local zoning.</td>
<td>From 2002-2006, 30% of all new housing construction in the state and 80% of all low and moderate income housing outside of larger cities was built under 40B. Construction of 30,000 affordable units over the past 35 years</td>
</tr>
<tr>
<td>Chapter 40S: School Cost Insurance Policy</td>
<td>State</td>
<td>Municipalities</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td>Designed to cover the unfunded costs of educating any school-age children who move into Chapter 40R Smart Growth Zoning districts. Qualifying communities will be reimbursed for the net cost of educating students living in new housing in smart growth districts</td>
<td>No funding for schools from 40S yet</td>
</tr>
</tbody>
</table>
| Chapter 90E              | State                                     | DOT                                           |                   |                   |                  |     | "The [transportation] commissioner shall make all reasonable provisions for the accommodation of bicycle and pedestrian traffic in the planning, design, and construction, reconstruction or maintenance of any project undertaken by the department."
<p>|                          |                                          |                                               |                   |                   |                  |     | Resulted in a new statewide &quot;Project Development Guide&quot;, which takes a &quot;complete streets&quot; approach to street design, with attention paid to pedestrians, cyclists and transit-users. |                                                                                             |</p>
<table>
<thead>
<tr>
<th>Tool</th>
<th>Intended Funding Agent/Implementing Agent</th>
<th>For use by:</th>
<th>Funding/Financing</th>
<th>Affordable Housing</th>
<th>Mixed Income (MI)</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Area Transit Node Housing Program (CATNHP)</td>
<td>State</td>
<td>Municipality, CDC and developer</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Bond program to support first-time homebuyer housing through new construction or acquisition and rehabilitation. Only residential projects, 25 units or more, within neighborhood commercial areas and in proximity to public transit nodes. At least 51% of the units in the project must be affordable.</td>
<td>Developers used CATNHP funds for the Ashmont TOD, a mixed-use development including 116 new housing units, 74 affordable rental units, 42 market rate for-sale condominiums, and 10,000 sq ft of retail space.</td>
</tr>
<tr>
<td>Smart Growth Technical Assistance</td>
<td>State</td>
<td>Developer, Municipality, Community Organization</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>The TOD Planning Manager at the Office of Commonwealth Development provides technical assistance for local communities to facilitate access to State resources, such as the Priority Development Fund, the Chapter 40R, and surplus MBTA Property to help catalyze TOD.</td>
<td>In the City of Attleboro, the Technical Assistance Grant is being used for planning, urban design, financial feasibility analyses, and traffic studies for 28 acres of land between Ten Mile River and the downtown Attleboro Commuter Rail station to allow for 300 to 500 housing units as well as 35,000 square feet of retail development.</td>
</tr>
<tr>
<td>TOD Infrastructure &amp; Housing Support Program (TOD Bond Program)</td>
<td>State</td>
<td>Developer</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Multi-year funding to finance pedestrian improvements, bicycle facilities, housing projects, and parking facilities in mixed use developments located within 1 mile of a transit station. The TOD Bond Program is designed so that projects located in an existing or proposed Chapter 40R Smart Growth Overlay District receive more points in the scoring system. At least 25% of the units in housing projects must be affordable to households earning up to 80% of the area median income.</td>
<td>Dudley Village Housing Project is a mixed-use development containing 50 new affordable rental housing units, 7,700 square feet of commercial space, a computer center for the residents, outdoor play space, and bicycle storage.</td>
</tr>
<tr>
<td>Massachusetts Affordable Housing Trust Fund</td>
<td>State / Local Government</td>
<td>Developer</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>A flexible funding source that can be used to produce and preserve rental and ownership units for households with incomes of up to 110% of the area median income, adjusted for household size. It can also be used to provide down payment assistance for homeownership.</td>
<td>The Affordable Housing Trust Fund has provided funding for 5,527 units of housing, 4,542 of which qualify as affordable. Twenty-four percent of the units serve families and individuals with extremely low incomes, those who make less than 30% of the area median.</td>
</tr>
<tr>
<td>Priority Development Fund: Capital Grants and Planning Assistance Grants</td>
<td>State / Local Government</td>
<td>Developer, Municipality, CDCs</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>$100 million of state funding including $75 million for mixed-income communities throughout the state where at least 20% is affordable. $3 million for comprehensive planning for communities looking to develop affordable housing plans. $22 million to fund the development of new affordable rental housing located near transit stations. And grants of up to $50,000 per project for financial assistance for planning, education, outreach, financial feasibility analyses and other planning activities related to increasing housing production through planning and zoning changes.</td>
<td>Cordovan at Haverhill Station, involves the conversion of a mostly vacant historical property into 146 1-and 2-bedroom rental units of which 85 are market rate and 61 are affordable.</td>
</tr>
</tbody>
</table>

Source: Center for Transit Oriented Development, 2006

* An overview of general federal, state, regional and local tools used in a number of the case study regions is included in Appendix B.
VII. TOD and Housing at the Station Area Level: Upham’s Corner Exemplifies Development Opportunities and Process

Uphams Corner is one of the five existing stations on the Fairmount Corridor and the MBTA has begun improvements to the station to make it more functional, accessible and visible to the surrounding community. Within the half-mile transit zone (TZ), substantial redevelopment has already begun. Land use and household characteristics in this transit zone indicate that a variety of factors may be influencing the development potential in this area. While a majority of the land use is residential (shown in yellow on above map), it does also contain some of the corridor’s larger industrial lands and is located near a commercial district that has been the focus of targeted redevelopment funds. Recently, a key commercial building in this station area has been acquired by a church.

Table B5: Uphams Corner

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Housing Unit Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>TZ Population</td>
<td>Median Year Built</td>
</tr>
<tr>
<td>Share of Corridor Population</td>
<td>Owner Occupied</td>
</tr>
<tr>
<td>Households</td>
<td>Renter Occupied</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The Market</th>
<th>Journey to Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Units</td>
<td>Car Alone</td>
</tr>
<tr>
<td>Share of Corridor Housing Units</td>
<td>Transit</td>
</tr>
<tr>
<td>Residential Acreage</td>
<td>Walk/Bike</td>
</tr>
<tr>
<td>Residential Density</td>
<td></td>
</tr>
<tr>
<td>Gross Housing Units per Acre</td>
<td></td>
</tr>
<tr>
<td>Median HH Income 1999</td>
<td></td>
</tr>
</tbody>
</table>

Source: 2000 US Census
As shown in Table B5, the station area density is relatively high compared to the rest of the corridor and dominated more by renters than homeowners. The median household income of $50,337 is significantly higher than the overall corridor median of $35,252.

The Dorchester Bay Economic Development Corporation (DBEDC) has been active in the neighborhood both in building and redeveloping almost 1000 units of affordable housing and six economic development projects including new retail and commercial properties.73 The vision for this station area is to serve as a transit-oriented urban village with compact, high-density residential and commercial development within walking distance of high-quality transit.74 DBEDC’s Dudley Village development is a $15.5 million mixed-use project under construction that will create 50 new rental units and 70 new mixed-income housing units. The CDC also has another 103 housing units under construction in this area, and has acquired three new properties for both housing development and industrial businesses.

Uphams Corner Station Today

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73 Data from Dorchester Bay Economic Development Corporation, Jeanne Dubois, November 21, 2006.
VIII. Opportunities, Obstacles & Lessons: Partnerships are Essential to Coordinated Development

The Fairmount/Indigo Commuter Rail Line illustrates a number of major opportunities and obstacles to creating successful transit-oriented, income-diverse new development. The corridor contains densely populated, historic neighborhoods with a high percentage of low-income and minority households. Improved transit service and investment can substantially improve the quality of life and development potential. Ensuring that improved transportation and housing choices exist in the future to serve the needs of the many low-income, transit-dependent households will depend on the ability of local CDCs, City, and state partners work together.

Major Opportunities for Mixed-Income Housing Near Transit

- **Extensive Transit Network Creates Significant Regional Accessibility**
  As noted in a recent report, “MBTA’s regional transit system may be one of greater Boston’s least acknowledged regional assets.” The region has excellent transit coverage, and improvements to the Fairmount Line to provide more frequent service and a greater number of stations would further enhance the overall accessibility of the neighborhoods along the corridor. This is a substantial opportunity for residents and businesses located in the corridor, and also suggests a need to ensure that benefits accrued from this accessibility are realized by those currently living in the corridor.

- **Strong Local Community Development Organizations (CDCs) provide Leadership and Proven Success**
  The corridor has several well-established, high capacity CDCs who are leading the charge to improve transit service and to create permanently affordable and mixed-income housing projects in the station areas. The successful engagement of these CDCs stands out in terms of their ability to secure funding, leverage assets, and engage the community in developing a locally-defined vision for future growth and preservation of housing and economic development. CDCs can be a powerful, non-governmental partner in addressing affordable housing issues and leveraging investments to maintain and improve neighborhood stability.

- **Corridor Not Yet Focus of Market-rate Development Activity**
  The Fairmount corridor was not a center of market-rate TOD activity in the last housing development cycle. The current softening of the housing market has meant that affordable housing developers are succeeding at securing some land in the corridor for future projects. If successful in improving transit service, however, the market may substantially improve, creating new challenges and opportunities.

- **Existence of a Transit-Supportive Urban Fabric**
  Because the corridor was originally built as a series of streetcar-oriented neighborhoods, there is a fine-grained parcelization pattern, relatively dense

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75 Stephanie Pollock, *On the Right Track: Meeting Greater Boston’s Transit and Land Use Challenges.*
development and existing sidewalks. Already, 35 percent of household work trips in the corridor are via transit, with substantially higher percentages in the predominately low-income neighborhoods. However, there public infrastructure investments are needed to improve public safety and the pedestrian environment in this corridor. These include sidewalk, streetscape and lighting improvements as well as larger community crime and safety enhancements that are needed to address concerns and fears of existing and potential residents, business owners, employers and employees.

**Obstacles**

- **Limited, Fragmented Redevelopment Opportunity Sites throughout Corridor**
  The majority of existing underutilized land is contained on numerous small infill parcels, many of which may require environmental remediation. A few pockets of larger redevelopment opportunity sites exist along the corridor, but the potential for substantial redevelopment is limited. The Fairmount CDC Collaborative anticipates that 1,200 to 1,400 low- to moderate- and mixed-income multi-family housing units can be built near current and future stops along the line. Overall, the new stations could stimulate the creation of 3,000 to 6,000 new housing units along the Fairmount/Indigo Line. This is far short of the projected overall demand for housing near transit in the region, but would provide an important and much needed new supply of affordable housing.

- **Home Rule Restrictions Encourage Reactive Development Regulation at the Local Level**
  A number of those interviewed described the regulatory environment in the City of Boston as largely reactive. Frustration was voiced concerning the intensive planning efforts that have occurred over the years with little implementation of new zoning or improvements to regulatory barriers identified by these processes. It is difficult to ensure that all proposed development projects will leverage new transit investment without proactive zoning in place that mandates transit-supportive land uses. Focusing on redevelopment at the individual project level has the effect of creating uncertainty for developers about the scale and amount of development that may be permitted, adding time and cost to projects and inhibiting the affordability of some projects. However, the state restrictions on home rule decision-making negates some of the potential benefits of proactive station area planning by limiting the use of value capture tools such as impact fees and taxation, as well as limiting local borrowing capacity that can help stimulate development activity.

- **Significant Affordable Housing Needs Must Be Addressed Through Preservation and New Units**
  The Fairmount/Indigo Line corridor includes some of Boston’s most densely populated, low-income neighborhoods. Several station areas have households with incomes at only 30 to 60 percent of the regional median. Preservation of Section 8 affordable housing units set to expire in 2009 is also a priority for the collaborative.
More than 2,200 expiring-use units are located just in the Readville and Fairmount station areas. There is a significant need, and challenge, in preserving existing affordable housing units, though some may need to be rehabbed or renovated to provide decent, safe, affordable housing located near transit. New units are also needed to meet the current unmet and growing need for low- to moderate-income housing. Costs of new construction begin at $350,000 per unit, presenting a substantial cost challenge particularly for non-profit developers.

• **Transit Funding Crisis Impacts MBTA’s Ability to Partner**
  The MBTA faces a $100 million shortfall that severely impacts its ability to provide funds to help leverage TOD and to invest in capital improvements. Additionally, the current fiscal crisis needs to be considered in determining the use and return on MBTA-owned land that could be sold or leased. The MBTA has passed a fare increase following a series of fare raises over the last six years. Strategies to resolve the MBTA’s fiscal crisis are being pursued at the state level, but their absence adversely limits the ability of the agency to be a financial partner with local communities. While the MBTA’s transportation mission does not include directly funding and developing housing, which is the mission of MassHousing, its strives in other ways to be an effective partner with local communities and MassHousing to produce affordable and mixed-income TOD projects near transit.

• **Industrial Contamination of a Number of Sites Inhibits Redevelopment**
  The precious few larger redevelopment sites in the corridor have supported industrial uses for a very long time and are likely to have significant histories of various types of contamination. A large number of sites are also publicly owned (primarily by the City of Boston). Environmental clean-up may also be needed at these sites to allow for redevelopment. The city will need to assess the existence and extent of contamination in deciding the cost and potential for clean-up and re-use.

**Lessons from the Corridor for Other Places**

• **The State can be a Powerful TOD Partner**
  While a number of policies and funding sources exist to support TOD and mixed-income housing within the greater Boston region, the Commonwealth plays a major role in providing incentives to encourage zoning and regulatory changes to promote TOD and affordable housing, and funds to address related infrastructure needs, including educating new school-age residents and infrastructure investments. The degree of state involvement is unmatched among the case study regions, and exhibits a significant financial commitment and government leadership. Creating a statewide TOD framework encourages greater regional coordination and helps to level the playing field between central cities and suburban jurisdictions, all of which are served by transit, and provides opportunities for creating mixed-income TOD.

  The strong state brownfield infrastructure, and the progressive state brownfield legislation of 1998, provided both a $30 million assessment and remediation fund as well as liability protection for non-responsible parties, additional covenants-not-to-
sue tools, and ability for even non-profits to access assumable tax credits for their redevelopment projects. That fund has recently been recapitalized and has been enthusiastically utilized by non-profit, public, and for-profit developers. In this area, Massachusetts is a real national leader, which bodes well for future TOD.

• **CDCs Currently Leading Redevelopment of Small Sites**
  Non-profit developers with a local community base and access to outside funding and government support can play a critical role in redeveloping smaller sites. These groups also possess important community legitimacy that can be extremely helpful in addressing community concern over density, traffic impacts, and affordable housing – critical elements of successful mixed-income TOD. CDCs also have long experience in grassroots organizing that leads to more positive vision and consensus thus shortening zoning delays. Ensuring that public resources can be easily used by CDCs, and private for-profit developers, is an important element of public-private partnerships. A number of CDCs nationally are pursuing TOD, but some of them require some degree of technical assistance with the complex planning and funding process entailed in this type of development. While the availability of a variety of funds to support TOD and mixed-income housing are to be commended, navigating the complex and sometimes competing requirements for reporting, use, and timing of these funds can add significant cost to a project and may be a burden preventing more small CDCs from fully engaging in TOD development.

• **Include Local CDCs, Neighborhood Organizations in Planning for Transit Investment & TOD**
  Local governments and transit agencies may not be the primary resources for stimulating affordable or mixed-income development in a transit corridor. In mature, working class urban neighborhoods, local community development organizations can be potential sources for leadership in integrating housing for different income levels, can help frame community benefits, and can help discourage displacement. As noted by one CDC leader, the expertise and passion for many CDCs is providing housing for those left out of traditional markets but that are essential to creating diverse, TOD communities. The Fairmount/Indigo CDC Collaborative gained development and planning capacity through years of activity. Efforts to actively engage CDCs in local housing and transportation plans can yield results in other localities. Financial and technical support to CDCs from foundations and the public sector can be used to build local organizational capacity and TOD expertise particularly focused on affordable housing and community building.

• **Reduce Burdens Created by TOD-Specific Affordable Housing Funds**
  An extensive menu of TOD and affordable housing funding sources exist in Massachusetts, but for the most part these funds are specialized pots of funding from existing affordable housing streams. For affordable housing organizations this requires assembling multiple funding sources for a single development project. Because sources have different requirements and timeframes, this increases the complexity and overhead costs of financing projects. Before creating small, specialized funding streams, local, regional, and state government should consider how best to make these funds flexible and easily accessible with limited application
and reporting requirements. Consideration should also be given to the efficacy of adding TOD-related scoring criteria to existing housing funds, which may be a more effective and efficient means to target funding resources to housing within transit corridors, in contrast to creating new, separate funding.

In the next chapter, Charlotte’s mixed-income TOD experience will be examined, focusing on the South Corridor/Blue Line that is anticipated to open in late 2007.