REBUILDING WHAT'S ALREADY THERE:
ROLES AND PERCEPTIONS OF KEY PARTICIPANTS
IN NEIGHBORHOOD REVITALIZATION

by
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B.A., Wellesley College, 1973

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Adele Fleet Bacow

Submitted to the Department of Urban Studies and Planning
on May 1977 in partial fulfillment of the requirements
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ABSTRACT

With the skyrocketing costs of new housing, a moratorium
on federally subsidized units, and energy resource shortages,
emphasis is currently directed toward improvement of the
existing housing stock. Several "key participants" play
important roles in this process of neighborhood revitalization.
Specifically, bankers, appraisers, and realtors affect con-
fidence in the area and the availability and choice of housing
for potential residents. Insurance agents also reflect the
confidence or stigma of a particular neighborhood by the type
of insurance policies which are available.

The perceptions of a neighborhood and the subsequent
decisions made by these key participants, therefore, substan-
tially affect the future of urban neighborhoods. In order to
understand these influences, this research focuses on the
neighborhood of Melville-Park in Dorchester which is in the
midst of becoming revitalized. Results of numerous interviews
with individuals involved in this process are analyzed.

After identifying the goals and rationale for neighbor-
hood revitalization, the roles of the key participants are
evaluated. These interviewed respondents then reveal their
perceptions of Melville-Park and Dorchester, theories of
neighborhood change, and their extent of knowledge or involve-
ment in specific housing improvement strategies. The influ-
ence of the media on these perceptions is analyzed as well.

Finally, the relationships among these key participants,
in addition to the impact of their roles and perceptions on
neighborhood revitalization, are evaluated. Possibilities
for expanding the roles of these participants and altering
misperceptions about the neighborhood are suggested.

Thesis Supervisor: Robert Hollister, Assistant Professor
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The individuals involved in the City of Boston's project on neighborhood revitalization (of which this research is a part) provided valuable assistance, specifically John Weiss, Bob Rugo, John Coggeshall, Bob Fichter, Bill Harris, Stan Franzene, and Ruth Kolodney.

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Finally, appreciation goes to my husband Larry for providing constant encouragement as well as an ideal environment for us both to finish school (while never forgetting our first priorities).
"Neighborhood Revitalization"—these words are heard constantly as people discuss urban problems and strive for a solution. With skyrocketing costs of new housing, a moratorium on federally subsidized housing, and energy resource shortages, the emphasis is now directed toward the existing housing stock in urban neighborhoods.

Several "key participants" play important roles in the process of revitalization. Specifically, bankers, appraisers, and realtors affect confidence in an area and the availability and choice of housing for potential residents. Insurance agents also reflect the confidence or stigma of a neighborhood by the type of insurance policies which are available.

Research Objectives

The perceptions of a neighborhood and the subsequent decisions made by these key participants, therefore, significantly affect the future of urban neighborhoods. In order to understand these impacts, I focused this research on the neighborhood of "Melville-Park," located between Fields Corner and Codman Square in Dorchester, which is in the process of becoming revitalized. I interviewed mortgage bankers, appraisers, realtors and insurance agents who work in Dorchester to evaluate their observations about changes in the community and how their professional activities respond to such change.
The objectives of my research are to:

1. Understand the roles and perceptions of realtors, bankers, appraisers, and insurance agents as they relate to neighborhood revitalization.

2. Analyze these roles and perceptions in order to define and to substantiate the constraints and opportunities they entail with respect to improving neighborhoods.

3. Become familiar with the process of change in a particular neighborhood in Dorchester. Explore the various goals and dynamics behind neighborhood revitalization.

4. Learn about certain strategies for neighborhood revitalization and how the key participants perceive their potential effectiveness.

Keeping the above objectives in mind, it is important to emphasize that this study is not an attempt to document and evaluate the success or failure of city improvement programs, to collect and analyze housing and mortgage data, or to develop a neighborhood revitalization program for Dorchester.

Context of this Study

My research on the key actors in Dorchester is part of a larger project currently being conducted by the City of Boston's Office of Program Development and the Boston Redevelopment Authority. This larger 15-month project, entitled, "The Development of Public Information and Promotional Strategies in Support of Neighborhood Preservation" is funded by the Office of Policy, Development and Research of HUD through their Innovative Projects Program.
The major objectives of the HUD study are to:

-- Increase the confidence of residents in the neighborhood.

-- Increase the number of potential home buyers and renters in the neighborhood.

-- Develop and evaluate public information and marketing strategies which can positively influence perceptions of the neighborhood's future stability.

As part of the HUD study, the views of the present residents of Melville-Park are being documented, so they are not included in this analysis.

This present study grew out of my interests in neighborhoods, housing, and community development. Previous work on a housing study for the Community Development Corporation in East Boston, interviews of landlords and tenants for a study of Rent and Eviction Controls for the Commonwealth of Massachusetts (for the Joint Legislative Committee on Local Affairs), and on privately initiated efforts on neighborhood revitalization (for the Division of Neighborhood Preservation of HUD) helped me appreciate the problems and frustrations of a revitalization effort.

I have conducted my research with the aim of contributing to the work of people interested in the questions of housing and neighborhood revitalization, the participants in the City of Boston's project on neighborhood preservation, and the residents of Melville-Park.
Organization of Issues

The first chapter introduces the concept of neighborhood revitalization. What is the rationale for reviving old neighborhoods? What are past approaches for improving urban areas, and what strategies are currently being considered?

Chapter II identifies the key participants. Who are they, and what are their roles? Why are they important in the revitalization process? Chapter III describes the neighborhood of Melville-Park in which this process is occurring. Who lives there now, and who is moving into the area? What kind of housing exists? What is the character of the neighborhood?

The perceptions of Melville-Park and Dorchester by the key participants are evaluated in Chapter IV. How do they view the neighborhood? What factors affect their perceptions? Are they involved in any of the strategies for neighborhood revitalization? Chapter V, finally, analyzes the implications of the previous discussion. How do the roles and perceptions of the key participants affect the viability of urban neighborhoods? What is the impact of the media on their perceptions? In what ways do the various goals of neighborhood revitalization conflict with or complement the roles of the key participants?
1. BACKGROUND AND GOALS FOR NEIGHBORHOOD REVITALIZATION
CHAPTER I

BACKGROUND AND GOALS FOR NEIGHBORHOOD REVITALIZATION

Strengthening Existing Neighborhoods

The basic promise of neighborhood revitalization programs recognizes the current and potential value of urban neighborhoods. This emphasis, in other words, is directed at rebuilding what's already there. Strengthening a neighborhood, however, requires knowledge and confidence in the area by major participants in the housing process, as well as by present and potential residents.

As our urban system becomes more complex, the key participants are more removed from the neighborhoods which their day-to-day decisions affect. Senior mortgage bankers work downtown, for example, and insurance company headquarters where major policy decisions are made may not be located in the city at all.

Influences on the Neighborhood

With this increasing centralization and complexity of actors, stereotyped images and subjective factors acquire more influence in the decisionmaking process. Perceptions and confidence in a neighborhood stem from a variety of sources; the media is a major influence. Muggings, rapes, and fires highlight the local news, for instance. Rarely are housing
improvement programs or positive changes in the neighborhood documented.

Other factors which are poor advertisements for living in the city include residents' experiences with property tax assessments, insurance rates, availability and location of employment, public services, schools and busing, open space, and social service networks.

The Housing Burden

If for no other reason, the vast numbers of older structures is an opportunity for rehabilitation and revitalization of urban neighborhoods. Housing is, and must be, a durable commodity, as evidenced by the fact that only 2 to 3 percent of all units are newly built each year.

The inability of many families to find affordable, sound housing is a primary justification to turn to improvement of our existing housing stock. Recent studies suggest that an increasing proportion of the United States population will be unable to afford a new home. Only 25 percent of American families could afford a median-priced new home in 1975, for example, whereas twice that many could afford one five years earlier.* The median price of a new home almost doubled from 1970 to 1976, furthermore, increasing in cost

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from $23,400 to $44,200.*

According to the common rule of thumb, the average family should spend 25 percent of their gross income for housing. Any hopes of a new unit, therefore, are beyond the reach of most people. The percentage of income spent for housing, furthermore, ranges from 18 to 20 percent for upper income families to 35 percent and more for lower income families. (These percentages should be evaluated with some caution, however, since they do not reflect variations in tastes and in residential services included in the housing payment.**

Goals of Neighborhood Revitalization

Issues mentioned in the previous discussion suggest several goals for neighborhood revitalization. Depending on the role and perspective of the individual, different priorities are placed on these goals. Long-time residents of the neighborhood place one set of goals as first priority, for

*Ibid.

**When average total household expenditures, family size, and the age of the household head were factored into this calculation using 1961 data, however, according to Henry Aaron in Shelter and Subsidies (Washington, D.C.: The Brookings Institute, 1972, pp. 35-38), the fraction of income spent on housing was almost the same for all income classes. Aaron presumes that the quality of housing services "...that low income households can buy is a more important issue than the proportion of their income spent on housing. (Ibid., p. 38).
example, while the tax collector or Mayor would identify quite different listings. Many of the various goals are complementary to each other; others are in potential conflict.

My orientation in this research focuses on planning interventions which improve housing structures in the neighborhood. The following classification of goals is based on this emphasis, therefore, rather than on an orientation such as criminal justice, employment, or social services. The value of these latter considerations, however, should not be minimized.

I list below my interpretation of the major goals for neighborhood revitalization. Primary goals are selected as they relate most directly to housing interventions. Subsidiary goals are no less important, but they result less directly from the types of interventions which I consider in this analysis.

**Primary Goals**

- Improve and maintain the existing housing stock.
- Prevent further neighborhood deterioration. Rehabilitate or remove dilapidated and abandoned buildings.
- Maintain property values and municipal revenues.
- Encourage neighborhood stability in terms of reduced turnover of residents.
- Increase the amount of affordable, available housing.

**Subsidiary Goals**

- Reduce crime and vandalism in the neighborhood.
- Enable neighborhood and community interaction among residents.
Optimize use of existing buildings and public infrastructure where possible.

- Restore and maintain buildings and neighborhoods of architectural and historical significance.

Potential Conflicts

The most apparent potential conflicts appear between the goals of increasing the degree of affordable available housing and improving the existing housing stock. This latter goal could be at odds with the aim of encouraging neighborhood stability and reduced turnover of residents. Improving the quality of housing and restoring buildings of architectural and historical significance, furthermore, could also conflict with this latter goal.

The basic potential conflict may result among existing residents of the neighborhood versus newcomers with greater economic resources who plan to alter the character and quality of the neighborhood. I cannot offer an easy solution to resolve these potential conflicts. I can only emphasize the dilemma which is bound to occur when the economic, environmental, and social elements of an urban area are altered in the process of neighborhood revitalization.

A Definition of Terms

At this point, it is appropriate to attempt a definition of the words I have used in referring to "neighborhood revitalization." "Neighborhood" can have a broad range of meanings. It is usually described in terms of geographical area, unique
or common characteristics of the residents and/or housing stock, and it is often bordered by an identifiable element, such as a major roadway, railroad tracks, or a river. Usually many of the residents in the area think of themselves as living in the neighborhood, although this perception is not necessarily true for all of the residents. Individuals who live within the area probably describe the same neighborhood using slightly different boundaries, depending on their social network and range of experiences.

In some areas, a neighborhood is identified very closely with a particular parish.* Dorchester is a prime example of this identification. Melville-Park, for example, is referred to by long-time residents as being in St. Mark's Parish.

A neighborhood, finally, is a subset of a community. A community is a larger geographic area which may or may not have social cohesion. Depending on the size of the city or town, a community is composed of two or three or a large number of neighborhoods.

In discussing neighborhoods, the terms "revitalization," "conservation," "preservation," and "upgrading" are frequently used interchangeably to identify the process of neighborhood improvement and/or maintenance of the more positive qualities of an area. These terms, to me, have different shades of meanings which should be distinguished.

*The word "parish" is also officially used as a designation for "county" in the state of Louisiana.
"Conservation" suggests maintaining the neighborhood as it presently appears. The current housing and population mix are encouraged to remain in order to keep the present character of the neighborhood. The word "preservation," furthermore, has an historical tone. The specific housing types and structures are representative of a certain era, and deviations from this pattern are discouraged. Conservation and preservation have close parallels. "Neighborhood upgrading," finally, suggests almost a condescending attitude in that the existing neighborhood lacks a vitality which the planners and government officials would presumably establish.

Although these distinctions may seem subtle, I prefer to use the term "neighborhood revitalization." To me, neighborhood revitalization indicates both an external and an internal recognition of the neighborhood. In other words, not only do actors within the area realize the advantages of the neighborhood (such as present residents, realtors and community agencies), but actors outside the neighborhood recognize its potential value as well (potential residents, government officials, lenders, and media personnel).

Scale of Revitalization Efforts

Neighborhood revitalization does not necessitate complete renovation of housing units, conversion to condominiums, or gas lights on every corner. Rather, it reflects maintenance and improvements to the housing stock, adequate street cleaning and trash collection and municipal services. Most
importantly, this process requires confidence and security within the residents themselves that the neighborhood is a desirable place to live.

These efforts at improving the quality of housing are typically privately initiated efforts by individual home owners. I do not refer here to large-scale, comprehensive rehabilitation efforts, in concentrated areas, although they certainly contribute toward neighborhood revitalization. The individual actions which are considered in the present context may be influenced by government programs relating to financing, technical assistance, or home ownership counseling.

These actions are generally of an incremental nature, but they have significant impacts on the neighborhood. The decision to paint a house, put up new siding or a roof, repair a porch, or add a room can have positive externalities on the local level. Such actions by home owners frequently encourage their neighbors to consider improvements on their own homes. These influences, therefore, could ideally function as a continual incentive for improvement of the housing stock.

Specific Examples of Revitalization Strategies

As a means of understanding possible strategies for neighborhood improvement, three existing programs were selected for study. These programs, the Housing Improvement Program, Neighborhood Housing Services, and Urban Homesteading, are described in more detail in Appendix A. They are selected
in order to:

1. learn about the particular improvement strategy;
2. review the program in the context of Dorchester neighborhoods;
3. serve as probes in the interviews with key participants in order to make the discussion of neighborhood revitalization more concrete and specific.

The first approach considered is the Housing Improvement Program (HIP) of the City of Boston. HIP encourages and enables housing improvement through counseling and technical assistance for home owners, in addition to a 20 percent rebate to the owner on the value of home repairs. Two HIP offices are located in Dorchester in Mt. Bowdoin and in Ashmont.

Another program is the Neighborhood Housing Services (NHS) which is a home improvement lending program supported by the Federal Home Loan Bank Board and HUD. Currently two NHS offices function in Boston: one in Columbia-Savin Hill in Dorchester, and the other in Mission Hill in Jamaica Plain.

The Urban Homesteading program is the third strategy discussed with the key participants. This program is a method of reclaiming abandoned buildings for residential use. The structures are deeded to individuals who must rehabilitate them to code standards within one year. After a three-year occupancy period, the house becomes the property of the homesteader.

These programs are just a limited segment of a much larger approach to neighborhood revitalization. These
possibilities are described in more detail in Goetze's Building Neighborhood Confidence.*

Another less institutionalized strategy for promoting neighborhoods is positive use of the media such as television documentaries, newspaper articles and editorials, brochures, and posters. Scheduled conferences and tours of urban neighborhoods for key participants prove beneficial as well.

The City of Boston and municipal officials in other cities are initiating these techniques with surprising results. A small number of cases are evident where houses were sold as a result of these efforts, or present residents decided to stay in their community instead of selling their house and moving elsewhere. Some bankers and realtors also acknowledge a new understanding of certain neighborhoods which they previously considered to be in much worse condition.

Consideration of a New Approach

These approaches are obviously incremental and small scale; they are a far cry from the earlier ambitious programs which had comprehensive and broad-reaching objectives. The newer approach to neighborhood revitalization differs from earlier attempts since the current strategies:

1. Respect the existing fabric of the neighborhood rather than insist on large-scale demolition and rebuilding.

2. React against the negative experiences of displacement, recognizing the lasting consequences of destruction of social networks among residents and economic losses to small businesses who are unable to relocate.

3. Emphasize greater coordination among the community, public officials, and financial institutions.

Revitalization in the Context of Earlier Attempts

The current neighborhood-oriented approach to improving urban areas is best considered in the context of earlier programs. The first directed attempts at improving urban housing occurred during the settlement house movement from 1890 until World War I which was a reaction to the problems of immigrants in slum neighborhoods.* This movement led to the Tenement Laws which were the initial attempt to obtain decent housing for the poor and helped "raise the social level of awareness about problems of poverty and housing."**

The 1920s saw little progress. New York State passed the Limited Dividend Housing Law to stimulate non-profit housing, but only a minimum number of units were built, and they benefited mainly the lower middle income and skilled labor.


**Ibid., p. 3.
workers. The housing conditions were far from optimum at this time, since:

"At the height of prosperity in 1929, eighteen million families, roughly 50 percent of all families, were living at minimum subsistence income. . . (and one expert estimated) that about ten million people lived under conditions that endangered their "health, safety, and morals."*

**Increasing the Supply of Capital**

The Hoover Administration responded to this crisis by increasing the supply of capital to stimulate the economy and reduce the rate of mortgage foreclosures. The Home Loan Bank Board was established in 1932 to advance first mortgages. The Reconstruction Finance Administration was also formed to lend money to limited dividend housing corporations. These measures were not successful in stemming the rate of mortgage foreclosures, since by 1933, mortgages were being foreclosed at the rate of a thousand a day. In response to this problem, the Home Owners Loan Corporation loaned three billion dollars to refinance the mortgages of over a million home owners.

The Federal Housing Administration (FHA), established in 1934, encouraged home building by insuring new home mortgages and loans for repair and construction at low interest rates for long repayment periods. Since FHA regulations discouraged issuance of mortgages on low-priced homes and rental properties, their programs "did little or nothing to alleviate the

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*Ibid., p. 4.*
housing situation of blue-collar people or the lower middle class.* Only after the housing shortage of World War II did FHA respond to the housing problems of these two groups of people.

The first attempt at government sponsorship of public low-rent housing and slum clearance occurred under the Public Works Administration in 1933. The U.S. Housing Authority, established four years later, aimed to use the construction of housing as a means of solving the current economic crisis which the country faced. This program emphasized slum clearance, but the replacement of these lost units was far from adequate.

Larger Scale Attempts: Urban Renewal

Emphasis on public housing expanded with the Housing Act of 1949. This program initiated slum clearance programs, public housing, and redevelopment projects in urban areas. The concept of "urban renewal," however, became formally identified in the Housing Act of 1954 when "the new emphasis was on the rehabilitation of houses and the conservation of neighborhoods as alternatives to the bulldozer."**

Urban renewal was far from the success its originators intended. The failings of this program, as cited by the

*Ibid., p. 6

**Ibid., p. 15.
Under Secretary of HUD at the recent Governor's Conference on Community Revitalization in Boston, are listed below:

-- It drove small businesses out of business.
-- It displaced hundreds of thousands of families.
-- It left a lasting suspicion of federal programs with local people.
-- It destroyed the social fabric of urban neighborhoods.
-- It tore down more housing than it put up.

The basic error in the original design of the urban renewal legislation, according to Herbert Gans, is that it was considered a

"...method for eliminating slums in order to "renew" the city, rather than a program for properly rehousing slum dwellers."

The social costs of urban renewal are well documented in such studies as Gans, The Urban Villagers and Jane Jacobs, The Death and Life of Great American Cities; the political implications are considered in writings by James Q. Wilson and others. These criticisms reflect a conflict in goals of


the various programs. Jane Jacobs, for example, emphasizes a "people-oriented" or neighborhood approach, while the HUD and FHA programs are "structure- or unit-oriented."

Urban renewal is criticized from both ends of the political spectrum:

Critics viewed it as exacerbating the difficulties of cities and of the poor by displacing taxable property and housing. On the right, those who disliked the program saw it as a threat to private ownership and labeled it "the federal bulldozer"; on the left, it was seen as a means to rid urban areas of the poor and minority groups.*

The Short-Lived War on Poverty and Model Cities

A new approach was obviously necessary, and the War on Poverty, begun with the creation of the Office of Economic Opportunity (OEO) in 1964, and Model Cities became the talk of the sixties. Model Cities was an outgrowth of "the coordinating concept of community action (which) had misfired"** which had been developed by OEO. The program was originally intended to serve as a coordinating effort between OEO in Washington D.C. and the community action agencies on the local level. When this effort did not succeed, Model Cities


was created in 1966 as a new coordinating structure for urban programs. The War on Poverty, however, is considered by some to be the shortest war in history.

Despite the ambitious goals and intentions (or, perhaps, as a result of its ambitious goals), Model Cities fell short of its objectives. Briefly, some of the reasons for its lack of success include: flaws in the initial design of the program; funding limitations; unrealistic planning requirements for the participating cities; and the politics of the federal government's grant-in-aid system.*

Another Try: Block Grants With a Twist

Model Cities was later consolidated into the Community Development Block Grant program. Title I of the Housing and Community Development Act of 1974 consolidated Model Cities, urban renewal, neighborhood facilities, open space, water and sewers, and public facility loans. These programs were replaced by single block grants awarded to communities on a formula basis.

One of the major problems of the Community Development Block Grant program is the inability of communities to commit a major amount of resources for a particular project. With annual funding of a fixed level, a city may not be able to

secure enough resources for a major, one-time investment in a revitalization project. In response to this problem, HUD has recently announced an Urban Development Action Grant Program with annual funding of $400 million. The objective of this program is the economic and physical revitalization of older, decayed communities.

Communities will compete for this money for special programs. The money is also intended as a public leverage for significant private investment. The grants will be awarded in addition to the regular block grant payments, generally for much larger sums of money.* A typical block grant may be $500,000 to $1,000,000 per year, for example, while a typical action grant could be $10,000,000 for the one-time project.

In announcing this program, HUD emphasizes the need for cooperation and support among both the private and the public sector. As Jay Janis remarked at the Revitalization Conference:

This new program is intended to be the stimulus for the development of a "New Urban Partnership." That is, the cooperative interaction of the private sector, the governments, and the affected neighborhoods in the process of revitalizing America's cities.

The results of this program remain to be seen.

Now that the concept and goals of neighborhood revitalization have been presented, along with a brief history of

*One of the first proposals considered by the City of Boston for the Urban Development Action Grant is revitalization of Blue Hill Avenue in Dorchester. The grant would be allocated for seed money for new businesses, low-interest loans, and store-front improvements.
urban renewal and current strategies for neighborhood improvement, it is important to understand the roles of the key participants in this process. The following chapter analyzes the significance of bankers, appraisers, realtors, and insurance agents as they affect the revitalization of urban neighborhoods.
11. THE ROLE OF KEY PARTICIPANTS IN THE HOUSING PROCESS
CHAPTER II
THE ROLE OF KEY PARTICIPANTS IN THE HOUSING PROCESS

The process of selecting a house to buy and securing a mortgage and home insurance involves numerous decisions and judgments on the part of the various participants involved. Realtors, mortgage bankers, appraisers, and insurance agents are just a few of the individuals who have a major influence on housing in urban neighborhoods. Their roles are often intertwined and, in some instances, an individual can serve in more than one capacity. Frequently a real estate agent sells insurance, for example, and an appraiser may also sell houses. The roles and significance of these participants will be discussed in this chapter in order to illustrate the importance of their perceptions of neighborhoods in Dorchester.

Real Estate Agents

Real estate agents are important participants in neighborhood revitalization since they influence the selection and location of housing which many residents occupy. In searching for a place to live, home buyers and renters have several sources of information:

-- classified advertisements in local newspapers
-- real estate agents
-- "For Sale" signs placed either by private owners or realtors
"Word of Mouth" by friends and acquaintances

Neighborhood organizations

According to a nationwide survey which assessed the utility of various advertising and marketing techniques, 73 percent of prospective home buyers were motivated by newspaper ads, 51 percent went directly to real estate brokers, 9 percent were informed by open house signs, billboards, and the like, while 8 percent found their house through friends and acquaintances.*

The majority of home buyers, therefore, deal directly with real estate agents in purchasing a home. Most realtors specialize in particular parts of the metropolitan area, often locating their office within this market area. After much experience in selling houses, they are sensitive to subtle changes in demand and supply of the housing stock, as well as to current sales or rental rates for the property.

Influence on Potential Home Buyers

Realtors are instrumental in guiding potential home buyers toward certain neighborhoods. They have ample opportunity to exercise this influence, since 25 percent of the population in metropolitan areas in the United States moves every year. The turnover rates decline with increasing

distance from the central city.* Over 50 percent of the population, furthermore, change their residence at least once in six years. Over 60 percent of these moves are less than five miles in length.**

Since most realtors specialize in particular neighborhoods, they may not be able to advise home buyers on housing choices in other locations. Real estate agents certainly would have no economic incentive to suggest another community if their listings concentrate in a specific neighborhood. Why, then, should a suburban realtor advise a family to purchase a home in Dorchester who realizes that the housing costs in Needham or Sherborn are beyond their budget?

Realtors may coordinate their efforts (and customers) by splitting the fee or commission paid, but this exchange rarely occurs between urban and suburban real estate agents. Whether realtors can provide the instigating force needed to encourage home buyers to settle in urban neighborhoods remains to be seen.

"Steering"

Another aspect of the influence of real estate brokers and realtors is the decision of which houses to show to which home buyers. In other contexts, people have complained about


**Ibid.
the phenomena of "steering" in which black home buyers are shown homes only in areas with predominantly black home owners, or in areas where this racial transition is in the process of occurring.

A related type of steering which occurs relates to the economic or social status of particular neighborhoods. Realtors may be reluctant to show houses in particular neighborhoods to people who they think are looking for a more prestigious address. Since most realtors are paid by commission for a certain percentage of the sales price of the house (usually around 6 percent), it is to their advantage to encourage clients to buy more expensive homes. One can only guess how often home buyers would consider buying a home in a neighborhood such as Melville-Park in Dorchester when they are steered by realtors to higher priced homes elsewhere.

Mortgage Bankers and Financial Institutions

Once a housing unit is selected, home buyers depend on financial institutions for residential mortgages and/or home improvement loans. Mortgage bankers hold a great deal of power in determining the availability and terms of such credit. The process of neighborhood revitalization is inhibited unless banks grant mortgages on favorable terms within these areas.
FHA and VA Loans

Mortgage officers can refuse to accept an application for conventional financing and refer the home buyer to insured loans or to a mortgage company instead. Mortgage companies issue Federal Housing Administration (FHA)-insured and Veterans Administration (VA)-guaranteed loans and mortgages. Although these two programs are beneficial to home buyers who do not have the typical 20 percent down payment which is required for a conventional mortgage, the mortgage loans often have higher long-run costs for the consumer.

A neighborhood which is then identified by a large number of FHA-insured or VA-guaranteed loans, in turn, may be termed a "high-risk area" by lending institutions. Not only is this reputation detrimental as it relates to decisions made by the key participants, but it may become a stigma to the residents and potential residents as well.

Factors Affecting Loan Decisions

The decision to grant a mortgage or loan is based on a variety of factors, such as the credit history of the applicant, the condition of the building, and the characteristics of the neighborhood. Many of these factors cannot be quantified, and the perceptions of the neighborhood by the people who grant or reject applications for financing inevitably affect their decisions.

Lending institutions typically place their first priorities in the protection and secure investment of their
principal. In deciding on the allocation of their liabilities, conventional lenders tend to be risk-minimizers. Interest rates are determined by forces beyond the control of the individual institution, so the rate of return and servicing costs are dependent upon the incidence of delinquency and default in the neighborhood.*

A Suburban Bias

Conventional lenders frequently prefer to grant mortgages and loans for suburban properties. Two major reasons explain this suburban bias:

1. Historically, rates of property value appreciation have been greater in newer suburban areas than in older central cities; in case of default and foreclosure, market-value appreciation provides an extra margin of safety in recouping the mortgagee's equity.

2. Since the mortgage servicing costs do not vary significantly with the size of the loan, the higher property values and consequent mortgage amounts associated with suburban properties minimize the servicing costs for the loan portfolio as a whole.**

Bank's preferences over the suburban or higher income areas result in reduced lending in urban neighborhoods. Information obtained by the Massachusetts Banking Commission (a bank regulatory agency which oversees state-chartered financial institutions) illustrates this point. The Commission


**Ibid., p. 20.
issued a directive requiring all institutions in the Boston SMSA (Standard Metropolitan Statistical Area) with assets of twenty million or more to disclose various types of mortgage and deposit information. The Banking Commission then found in a sample of 50 communities that mortgages granted in lower income areas equaled only 45 percent of savings deposits, while in middle and upper income areas, it equaled over 75 percent.*

In addition, a preliminary analysis of the information for the five largest savings banks in Boston indicates that:

For every savings dollar deposited from a Boston address, only nine cents was returned in one-to-four family mortgages in the City of Boston. In suburban Boston, for every dollar deposited, 31 cents was invested in one-to-four family mortgages. In the rest of the state and outside of Massachusetts, 54 cents was invested in one-to-four family mortgages for each dollar deposited.**

Clearly, the amount of investment compared to the number of dollars deposited in the lending institution is disproportionately smaller in urban areas.

Dependence on Depositors

The question remains: Do lending institutions have a responsibility to the community in which its depositors live?

*Harriet Tee Taggart, Director of Research, Massachusetts Banking Department, "Redlining - The Massachusetts Experience and Future Role of Public Regulatory Agencies," paper presented at Housing Issues Seminar, Department of Urban Planning, University of Tennessee, November 15, 1976, p. 3.

**Ibid., p. 3.
Why should banks lend in neighborhoods which they feel have the greatest possibility of default or foreclosure? The most obvious answer to this question is that lending institutions depend on their depositors in order to obtain capital to finance mortgages, loans, and other such investments. In 1975, for example, 90 percent of total liabilities for all savings and loan associations were in the form of savings shares.* Savings deposits formed 97 percent of liabilities of mutual savings banks, while demand and time deposits contributed 84 percent of total liabilities for commercial banks in 1975.**

Mortgages as Financial Assets

Savings and loan associations and mutual savings banks depend on mortgages as their financial assets. Mortgages as a portion of total financial assets in 1975, for instance, totaled 82 percent for all savings and loan associations and 64 percent for mutual savings banks. The percentage for commercial banks is much lower, however, or 16 percent of total financial assets in 1975.***


**Ibid., p. 115.

***Ibid.
Share of Residential Mortgages

Savings and loan associations have historically maintained the largest ratio of residential mortgages held by various financial institutions. Their share has increased dramatically from 29.7 percent in 1946 to 48 percent in 1974. The largest decline was experienced by life insurance companies, whose share decreased from 11.1 percent to 5.3 percent during this same time period. Other financial institutions (including government-sponsored credit agencies such as FNMA, or the Federal National Mortgage Association) significantly increased their share of home mortgage investment from 3.9 percent in 1946 to 14.2 percent in 1976. Much of this increase occurred after 1965.*

Competition for Depositors

Lending institutions are not in a position to offer higher interest rates on their deposits than the maximum amount allowed by law. Depending on whether financial institutions are federally or state chartered and on the type of deposit insurance it holds, several regulate the banks including the Federal Home Loan Bank Board, the Federal Reserve Board, Comptroller of the Currency, the Federal Deposit Insurance Corporation, and state regulatory agencies. Regulation Q**


**Regulation Q is a Federal Reserve requirement which establishes ceiling rates on interest on time and savings deposits.
and interest rate standards limit the incentives which financial institutions can offer depositors to frequent one bank as opposed to another.

Financial institutions' options in competing for depositors, therefore, are limited. Their advertising techniques focus on relatively minor advantages of one bank over another, such as hours of operation, free checking accounts, or gifts upon opening an account of blankets, glassware, or potted palms.

Fear of Disintermediation

Lending institutions realize they are dependent upon decisions of their depositors who contribute to the economic viability of the financial intermediary. This dependency is especially noticeable during times of disintermediation.

The process of disintermediation occurs when depositors take their money out of savings and loan banks and invest it in other markets which may yield a higher return. If interest rates on U.S. Treasury bills, notes, or stocks become more profitable than deposits at savings institutions, for example, then households may prefer this type of investment. This exchange occurs partially because of interest rate ceilings, inflation, and the lure of other money markets. One of the most immediate short-run impacts of disintermediation is a reduced flow of funds to institutions involved in financing housing.
More Informed and Politicized Consumers

Depositors now have increased opportunities to learn the extent of lending and investment which banks offer in their own communities. The passage of the Home Mortgage Disclosure Act of 1975 required all chartered lending institutions to compile data by census tract on the number, dollar amount, and type of mortgages made, and whether the parcel is owner-occupied or has an absentee owner. The directive by the Massachusetts Commissioner of Banks in 1975, additionally, required state-chartered lending institutions within the Boston metropolitan region to disclose current deposits and outstanding loan balances by census tract within metropolitan Boston and by zip code in surrounding suburbs. As consumers become more politicized and insist upon responsiveness by banks toward their community, this information should provide a basis for their claims.

The Bank as a Responsible Citizen

The concept of a bank as a "responsible citizen" is only recently becoming recognized as valid. A bank in Jamaica Plain, for example, conducted a survey of its customers four or five years ago. One of the questions asked was "How do you think of this bank as a concerned citizen?" Some of the respondents were incredulous that the bank would ask such a question. According to a vice-president of the bank,

... There was almost a complete agreement among depositors that banks weren't concerned citizens;
they didn't do anything for the community, they
didn't do anything to participate in the community;
they were businesses. It was ridiculous to ask the
question to start with.*

It is significant, however, that the bank would even consider such a question as relevant in the first place. It would not be surprising if they received a completely different set of responses, however, if that question were asked their depositors today.

Appraisers

The appraisers' role is important since they directly influence the availability of mortgage money in a neighborhood; their responsibility is to determine the market value of property before a lending decision is made by the loan officer. An appraiser's perception of a neighborhood may have a double importance, since independent appraisers frequently work as real estate agents as well. Lending institutions often employ appraisers to evaluate properties, or they may hire outside appraisers or appraiser/realtors to perform this function. The Federal Housing Administration and the Veterans Administration also hire outside professional appraisers to evaluate property for their loans.

Approaches to Evaluating Property

Appraisers choose among three different approaches to determining property value, and the method used has profound

*William W. Harris, transcribed interview with bank executive of a Boston bank, Jamaica Plain branch, February 2, 1976.
implications on the availability of mortgage money for urban neighborhoods. The three methods are listed below:

1. The market data approach is based upon the value indicated by recent sales of comparable properties in the market.

2. The cost approach evaluates the current cost of reproducing a property minus depreciation from deterioration and functional and economic obsolescence.

3. The income approach analyzes the value which the property's net earning power will support, based upon a capitalization of net income.

Appraisers often use a combination of the above approaches, or they may select one particular method. The market data or comparison sales approach is most often used as an indication of the value of residential properties. The cost approach is most effectively used when estimations of the cost of reproducing the structure and determination of depreciation costs are available. The income approach, finally, is most commonly used when the property is rent-producing and when expense data (such as taxes, insurance, and operating costs) for comparable properties can be estimated.

The market data method (like the other methods) has certain limitations. If no comparable property has been sold around the time of the appraisal, value comparisons are difficult. All properties differ in some ways, additionally, and depreciation affects value. Different properties also

*Oliver Oldman and Ferdinand Schoettle, State and Local Taxes and Finance, University Casebook Series, Foundation Press, 1974, pp. 137-144.
depreciate at different times. The amenities of various parcels are difficult to compare, and the exact conditions associated with each sale influence the selling price.

These various factors, as well as the priorities placed on each factor by the individual appraiser, suggest the role that perceptions play in the appraisal process. A revealing illustration of common perceptions of Dorchester occurred when I called the American Society of Real Estate Appraisers and American Institute of Appraisers in Boston. After requesting names of individuals who evaluated property in Dorchester, I was told by both appraisers referred to me by the two offices, "No one is doing much appraising in Dorchester; people aren't buying homes there." One appraiser finally suggested that I call the FHA or VA office to obtain names of people who do appraise property in Dorchester.

Insurance Agents

The role of insurance agents is less directly related to neighborhood revitalization that that of the other key participants. Insurance agents see their role as a service capacity in issuing policies, not as an influence on housing quality or availability. Insurance companies, on the other hand, affect the degree of confidence in the area by granting or restricting availability of conventional insurance policies.

Home owners in most suburban communities, for example, can purchase insurance policies merely by making a phone call to their agent. In many urban neighborhoods, however,
obtaining home insurance is not such an easy matter. Home owners who live in "high risk" areas will be screened much more carefully before they are considered for insurance.

One of the leading insurance companies, Travelers Insurance, for example, cancelled their home insurance policies for three-family homes and most of their policies for two-family homes in Dorchester. If a house is more than 10 or 12 years old, according to one agent, then it does not qualify for conventional policies. This criteria clearly discriminates against Dorchester since the vast majority of the housing stock is over fifteen years old and is two or three-family structures.

One Alternative: FAIR Plan

In response to the difficulty in obtaining insurance for many home owners, an alternative was created in Massachusetts in 1968. The Fair Plan (Fair Access to Insurance Requirements) was developed to provide insurance coverage to home owners who live in areas considered a poor risk by insurance companies.* While this program may appear at the outset to be beneficial to its participants, it can actually have detrimental effects on the community.

Members of the Jamaica Plain Banking and Mortgage Committee, for example, complain about the stigma associated with

communities unable to obtain conventional insurance coverage and forced to apply to the FAIR Plan.* Although the FAIR Plan rates are competitive with standard insurance companies at this time, some insurance companies offer discounts which are not available to FAIR Plan policyholders.**

Citing increasing deficits since 1968, FAIR Plan officials recently applied to the State Banking Commission for a 50 percent increase in their rates. After much discussion and controversy, their application was denied. This case emphasizes the potential discrepancies which would occur if future rate increases are allowed.

Some home buyers are referred directly to this type of insurance, and they may not be aware of the variations in policy coverage and cost. Advising FAIR Plan insurance is also a least-risk situation if the agent has any doubts whatsoever about the stability of the neighborhood (even if the client qualifies for conventional insurance).

The influence of these key participants, in conclusion, can be observed most directly in their attitudes and actions toward specific neighborhoods. The following chapter introduces the neighborhood of Melville Park in Dorchester which is in the process of becoming revitalized. This description

*Ibid.

**Ibid.
forms a background for the later analysis of the perceptions of the key actors and their impact on neighborhood improvement.
III. THE MELVILLE-PARK ENVIRONMENT
CHAPTER III
THE MELVILLE-PARK ENVIRONMENT

Selection of the Neighborhood

Since issues related to revitalization and the roles of the key participants become clearer when focused on a specific area, the neighborhood of Melville-Park was selected as the study area for this analysis. Melville-Park was chosen for several reasons:

-- It is experiencing a resurgence of interest by new residents, represented by a newly formed neighborhood association.

-- The first television show developed from the City of Boston project on neighborhood preservation spotlights Melville-Park.

-- The housing stock offers a variety of residential structures with a special emphasis on Victorian style architecture.

-- Melville-Park is located in Dorchester which is especially susceptible to the negative effects of the media.

Melville-Park is located between Fields Corner and Codman Square. The location of this neighborhood in Dorchester and in the Boston metropolitan region is illustrated in Exhibit 1; Exhibit 2 details the streets within this neighborhood. The planning area classifications, in addition, are presented in Exhibit 3.

Melville-Park is characterized largely by two and three-family homes, mostly owner-occupied, with a housing stock
Exhibit 1

Melville-Park within Dorchester and the Boston Metropolitan Context

DORCHESTER
Exhibit 3
Planning Area Classifications
that is increasing in value. A typical structure costs $18-20,000, is fairly well-maintained, and faces a tree-lined residential street. The racial mix has changed recently from a non-white population of less than 2 percent in 1970 to an estimated 15 percent today.

The general boundaries of Melville-Park incorporate the major streets of Dorchester Avenue and Washington Street and the area south of Park Street and north of Centre Street. Many of the interior streets surround narrow tree-lined parks. High-intensity lighting, street, and sidewalk improvements contribute to the quality of the neighborhood.

Architectural Quality

The architecture of the neighborhood is one of the strong selling points in Melville-Park. A promotional flyer distributed by the Melville-Park Neighborhood Association describes these details:

. . . Built up on a grand plan in the late 1800s the houses today are, practically and aesthetically, one of the great housing buys in the metropolitan area. A number of styles and designs predominate from the hands of practiced architects and capable workmanship of carpenter-builders: Queen Anne, Eastlake, Second Empire, neo-Colonial clapboard, shingle, and stick style houses. Many homes retain their period details: fireplaces, parquet floors, leaded and stained glass, inglenooks, oak paneling, and gas fixtures. The largest houses still have carriage houses and portecocheres. The neighborhood has remained stable through its almost hundred years of existence; many of the houses are only now being sold to their third or fourth owners. The prices
range from $20,000 to $40,000 and the taxes range comparatively from $1,000 to $2,500.*

The character and quality of the streets in Melville-Park vary from area to area. Wellesley Park represents one end of the spectrum with lower density and well-maintained homes. The tree-lined street is lit by gas lanterns, and it circulates around a park.

Trees, parks, and gas lights do not grace the entire neighborhood. Alpha Road represents the highest density area in Melville-Park with numerous three and six-family structures. Many of the units need repair and rehabilitation, and a few of the buildings are boarded up. This variation in housing types is presented in Exhibit 4 which contains photographs of Melville-Park.

The commercial districts in the Melville-Park area also vary in quality. According to the Boston Redevelopment Authority planning profile of Dorchester:

...Decline is most evident in Codman Square [and Bowdoin Street] shopping districts. Fields Corner—in part because of its Red Line subway service and new shopping center—remains the healthiest of the neighborhood retail districts.**


**City of Boston, Boston Redevelopment Authority, District Planning Program, "Dorchester - District Profile and Proposed 1977-78 Neighborhood Improvement Program," Fall 1976, p. 28.
Exhibit 4
Photographs of Melville-Park

Common Open Space in Wellesley Park

Gas Lights in Wellesley Park
Architectural Styles in Melville-Park Neighborhood
"Fringe Areas" of Melville-Park

Higher Density Units on Regina Road with Boarded up Windows

Triple-Decker Home Adjacent to Boarded Up Commercial Strip on Centre Street
Real Estate Transfer Data

The range of sales prices and mortgage amounts for property transactions in Melville-Park for 1974 through 1976 is presented in the real estate transfer data listed in Appendix B. Exact comparisons of the prices among streets is difficult since the type of structure is not identified (e.g., single-family, three-family, commercial building, etc.). A general overview of the data, however, indicates that sales prices are lower on streets such as Alpha Road, Dorchester Avenue, Park Street, and Washington Street. Higher sales prices are listed for transactions on Lyndhurst Street, Paisley Park, Melville Avenue, Waldeck Street, Wellesley Park, and some addresses on Centre Street.

During this three-year period, the number of sales in the neighborhood increased significantly, especially on Centre Street, Lyndhurst Street, and Washington Street. Residential sales prices increased during this period as well, most notably on Waldeck Street, Wellesley Park, and Melville Avenue. (The real estate transfer data also reflects the ethnicity of the neighborhood to the limited extent that this information can be derived from the names of buyers and sellers listed in Appendix B.

Analysis of Census Tract Data

The discussion of demographic, housing, and labor statistics is based on data from the U.S. Bureau of the Census. The census tract for Melville-Park (#922) incorporates a
slightly larger area than the boundaries described previously for the study neighborhood. The following map outlines census tract #922.

Exhibit 5

Melville-Park Census Tract #922


Characteristics of the Population

The population of Melville-Park has a low, but rapidly increasing percentage of non-white residents. In 1970, of the 4,315 persons living in the Melville-Park census tract, only 1.3 percent were black. The City of Boston, in comparison, listed 641,071 residents with a 16.3 percent black population.
Although more recent data is unavailable, planners from the City of Boston estimate that the current percentage of black residents in Melville-Park is 15 percent. (Even though housing value in the neighborhood is improving, some inter-viewed respondents point to this change in racial mix as a sign of neighborhood decline.)

Melville-Park has a large proportion of Irish residents, 19 percent of the population in this area were of Irish parentage in 1970, compared to 8 percent for Boston as a whole. The large Irish representation in this neighborhood becomes more apparent with the fact that 45 percent of the 1,846 residents who are either foreign born or are native of foreign or mixed parentage are of Irish stock.

**Income and Education**

Melville-Park residents have higher incomes and are slightly better educated than residents in the City of Boston, on the average. In 1970, 57.4 percent of the residents in Melville-Park over the age of 25 graduated from high school, compared to 53.5 percent for Boston. The median number of school years completed is comparable for both categories: 12.2 years for tract 922 and 12.1 years for Boston as a whole.

The median yearly income at that time was over 15 percent higher in Melville Park than in Boston. Melville-Park residents averaged $10,566 annually, while Boston employees earned $9,133. Over twice as many Boston families had incomes below the poverty level, furthermore, or 11.7 percent of
Boston families compared to 4.5 percent in Melville-Park.

Employment and Work Force

The breakdown of employment by class of worker and occupation in the Melville-Park census tract in 1970 was surprisingly representative of the City of Boston.

The majority of people over the age of 16 who were employed were private and salary workers. Most of the remaining employees were government workers. For both Boston and Melville-Park, almost half of these individuals worked for local government (49 percent and 46 percent, respectively).

The following table summarizes the class of work performed by the residents in Melville-Park and Boston in 1970:

### Exhibit 6

**Class of Worker, Melville-Park Census Tract and City of Boston**

**1970 Labor Force Characteristics**

<table>
<thead>
<tr>
<th>Class of Worker</th>
<th>Tract 922</th>
<th>Percent of Total Employed</th>
<th>City of Boston</th>
<th>Percent of Total Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Employed, 16 years Old and over</td>
<td>1,775</td>
<td>100%</td>
<td>266,505</td>
<td>100%</td>
</tr>
<tr>
<td>Private wage and salary workers</td>
<td>1,362</td>
<td>77%</td>
<td>210,422</td>
<td>79%</td>
</tr>
<tr>
<td>Government workers</td>
<td>339</td>
<td>19%</td>
<td>46,709</td>
<td>18%</td>
</tr>
<tr>
<td>Self-employed workers</td>
<td>156</td>
<td>4%</td>
<td>8,864</td>
<td>3%</td>
</tr>
</tbody>
</table>

Clerical occupations employed the highest percentage of workers in 1970. Other major types of occupations included service workers, craftsmen, foremen, and professional and technical workers. Exhibit 7 compares the occupation classifications for Boston and Melville-Park. "Professional, technical and kindred workers" accounted for a smaller percentage of the Melville-Park work force than that of the City of Boston in 1970. This class of workers has increased in dominance in Melville-Park recently, however, due to the "young professionals" who are moving into the neighborhood. Their increased earning capacity, furthermore, enables more substantial improvements in the housing stock.

### Exhibit 7

**Occupation Classifications, Melville-Park and City of Boston 1970 Labor Force Characteristics**

<table>
<thead>
<tr>
<th>Occupation Type</th>
<th>Census Tract 922</th>
<th>Percent of Total Employed</th>
<th>City of Boston</th>
<th>Percent of Total Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total employed, 16 years and over</td>
<td>1,775</td>
<td>100%</td>
<td>266,505</td>
<td>100%</td>
</tr>
<tr>
<td>Professional technical and kindred workers</td>
<td>196</td>
<td>11%</td>
<td>44,894</td>
<td>17%</td>
</tr>
<tr>
<td>Clerical and kindred workers</td>
<td>521</td>
<td>29%</td>
<td>71,655</td>
<td>27%</td>
</tr>
<tr>
<td>Craftsmen, foremen, and kindred workers</td>
<td>213</td>
<td>12%</td>
<td>27,157</td>
<td>10%</td>
</tr>
<tr>
<td>Operatives, except transport</td>
<td>123</td>
<td>7%</td>
<td>27,895</td>
<td>10%</td>
</tr>
<tr>
<td>Service workers</td>
<td>344</td>
<td>19%</td>
<td>42,683</td>
<td>16%</td>
</tr>
</tbody>
</table>

Comparison of the Housing Stock

Melville-Park has a much higher percentage of owner-occupied units compared to rental units than does the City of Boston. In 1970, 26 percent of Boston's 232,448 housing units were owner-occupied, and 68 percent were rental units. Forty-three percent of Melville-Park units were owner-occupied, in contrast, and 54 percent were rental.

Housing is more expensive in Boston, both for rental and for owner-occupied units. The median value for owner-occupied one-family homes in 1970 in Boston was $19,600. Comparable median value in the study neighborhood was substantially lower, or $17,800. The median gross rent in this neighborhood in 1970 was $119 per month, compared to $126 per month in Boston.

The amount of gross rent paid as a percentage of income ranged from 10 percent to 35 percent in 1970. Not surprisingly, families with the most limited incomes spent the highest proportion of their income on rent. Exhibit 8, appearing on the following page, illustrates this relationship.

Families in the Melville-Park area, therefore, spend a smaller percentage of their income for rent than do residents in the City of Boston.

Melville-Park has been a relatively stable neighborhood in terms of the tenure of residency. Sixty-two percent of the 4,000 residents over the age of five, for example, lived in the house in 1970 than they had five years earlier. The
Exhibit 8
Gross Rent as a Percentage of Income, Melville-Park and City of Boston, 1970

<table>
<thead>
<tr>
<th>Yearly Income</th>
<th>Gross Rent as Percentage of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Melville-Park Census Tract</td>
</tr>
<tr>
<td>Less than $5,000</td>
<td>35% or more</td>
</tr>
<tr>
<td>$5,000 to $9,999</td>
<td>19.7%</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>11.6%</td>
</tr>
<tr>
<td>$15,000 or more</td>
<td>10.0%</td>
</tr>
</tbody>
</table>


comparable percentage for Boston residents during the same period was 50 percent. Twenty-eight percent of the new residents who moved to the Melville-Park area, furthermore, lived in the central part of the Boston SMSA (Standard Metropolitan Statistical Area) before relocating to this neighborhood.

The Melville-Park Neighborhood Association

One indication that the Melville-Park neighborhood is a recognizable entity among its residents is the existence of the Melville-Park Neighborhood Association. Established in February of 1976, the group meets monthly at different residents' homes to discuss issues of mutual concern and to gather socially; approximately 35 to 40 people attend each meeting.
The more recent residents of Melville-Park took the initiative for organizing the Association.

The Real Estate Committee serves as the "working group" for the Melville-Park Neighborhood Association. This committee recently formed a House Bank to function as a referral service for people interested in buying or selling homes in Melville-Park or for people planning on renting a unit. No fees are involved in this service. The House Bank has not advertised formally yet, and most people hear about this system by word-of-mouth.

As a result of the House Bank, two homes were recently sold in Melville-Park. The final sales prices of these homes, $35,000 and $26,000, are considered high for the neighborhood.

Representatives from the House Bank contacted the major realtors in the neighborhood offering them three services to help promote Melville-Park:

1. Referring names of potential home buyers to realtors;

2. Maintaining a list of people who want to rent a unit in Dorchester (which could be useful for a buyer of a multi-family house; and

3. Providing names of neighbors who are willing to show their homes and talk about the neighborhood.

The most recent activity of the Melville-Park Neighborhood Association is the House Tour given on May 15, 1977. With the goal of changing people's misperceptions about Dorchester residences, ten homes were open for public
inspection.* A fee of 50¢ for Dorchester residents and $2.00 for non-residents was charged.

This tour drew hundreds of people into Dorchester, many whom had never visited the neighborhood previously. The housing quality available in Melville-Park surprised many observers who previously associated Dorchester only with blight and crime.

The image of Dorchester held by many of the key participants in the housing process, however, remains fixed to the notions of inevitable decline and deterioration. The perceptions of these individuals, which influence their day-to-day decisions and therefore affect Dorchester and Melville-Park, are described in the following chapter.

*Copies of the flyers describing Melville-Park and the House Tour which the Neighborhood Association distributed are presented in Exhibit 9 and 10.
An Introduction to the Melville-Park Neighborhood

The Melville-Park Neighborhood, a series of small squares and streets centered around Melville Avenue in Southeast Dorchester, is a unique living environment giving its residents the best of several worlds. With its large Victorian houses, two line streets and flowering greens it suggests a suburban Newton or Hingham. Yet its proximity to Boston and its rich ethnic mix makes it a cosmopolitan neighborhood where people of various racial and ethnic heritages, ages and classes live.

Each successive wave of newcomers from the 1880's to the present has added something of value to what they found. For other neighborhoods, change or transition has meant decline. For Melville-Park it has meant a development toward a rich urban maturity. The ethnic groups sharing the neighborhood are numerous and the range of the residents' occupations is equally broad: factory workers, politicians, judges, professors, office workers, plumbers to name a few.

Neighbors
What has attracted all these groups is a reasonably priced ensemble of large comfortable Victorian homes that allow each family the maximum of privacy and space. Another factor is the diversity of age groups: young marrieds, middle aged, elderly, or students-Melville-Park is made up of all of these. Young parents have a safe neighborhood to bring up their children, as well as an endless supply of babysitters and the elderly never lack for someone to shovel snow or run an errand. Both the oldtimers, who have introduced the newcomers to the area and have maintained it for many years, as well as the newer residents, who have brought to it their enthusiasm and energy, combine to give the neighborhood its distinctive air of confidence and beauty.

Architecture
The most obvious attraction of the neighborhood is its housing. Built up on a grand plan in the late 1800's the houses today are, practically and aesthetically, one of the great housing bulges in the metropolitan area. A number of styles and designs predominate from the hands of practiced architects and capable workmanship of carpenter-builders: Queen Ann, Eastlake, Second Empire, neo-Colonial clapboard, shingle, and stick style houses. Many homes retain their period details: fireplaces, parquet floors, leaded and stained glass, inglenooks, oak paneling, and gas fixtures. The largest houses still have carriage houses and porte-cochères. The neighborhood has remained stable through its almost hundred years of existence; many of the houses are only now being sold to their third or fourth owners. The prices range from $20,000 to $40,000 and the taxes range comparatively from $1,000 to $2,500. Mortgages are readily available from several local banks.

Location & Facilities
The neighborhood covers about 10 blocks and is serviced by the MBTA Red Line (Shawmut and Fields Corner stops) making it only a 20 minute ride from the center of Boston. It is also within 10 minutes drive from Boston Harbor with its boating facilities and beaches; convenient to the Southeast Expressway; and within easy distance of several shopping districts. Recreational centers and community schools have been established to serve the area: the Lee School, Murphy School, Marshall School, Dorchester House, two public libraries, and several city parks. As for formal schooling, there are many options that present themselves. Parochial and private schools are available as well as the public school system with its excellent city-wide magnet school system.

Neighborhood Association
A neighborhood association was formed in February 1976. It is a loosely structured group which has monthly meetings at different residents' houses. It is open to all people living in the area and is primarily social in its function. It provides an opportunity for people to meet their neighbors and discuss and work to solve common problems. A House Bank was recently formed by the Real Estate Committee. This is a service which refers people who are interested in buying and renting in the area to those neighbors who have houses for sale or apartments for rent. There is no charge for this service. Please call Marlene Knight (288-4672) or Jennifer Dowley (825-5656) if you would like more information about houses or about the neighborhood in general.
Dorchester House Tours

MELVILLE-PARK / Sunday, May 15
Tour begins at 10 Melville Avenue; admission is $3.00. For more information, call 288-4767
Sponsored by the Melville-Park Association

ASHMONT HILL / Sunday, May 22
Tour begins at 65 Welles Avenue; admission is $3.00. For more information, call 282-6369.
Sponsored by the Ashmont Hill Association

Visit Victorian homes of many styles in two of Dorchester's distinctive neighborhoods. See stained glass windows, turrets, parquet floors—reminiscent of progress—lovely landscaping and gardens. Within walking distance of Shawmut Station and Ashmont Station on the MBTA Red Line.
IV. PERCEPTIONS OF DORCHESTER AND MELVILLE-PARK
CHAPTER IV

PERCEPTIONS OF DORCHESTER AND MELVILLE-PARK

The perceptions of Dorchester and Melville-Park by the key participants are presented in this chapter; the views of these respondents are described in their own words as much as possible.* By considering the roles of the participants analyzed in Chapter II, the significance of their perceptions is emphasized. The implications of their views and the relationships among the respondents, furthermore, are detailed in the concluding chapter.

The interviews with mortgage bankers, appraisers, realtors, and insurance agents who do business in Dorchester address the following issues:

-- How familiar are they with Melville-Park and Dorchester? How much of their professional activity is directed at this area?

-- What is their perception of the Melville-Park neighborhood or Dorchester? How do they describe the housing and the patterns of residential migration?

-- How are people's perceptions of Dorchester shaped by the media? In what ways does the media's portrayal of Dorchester affect the neighborhood?

-- Is the respondent involved in or familiar with government programs relating to neighborhood revitalization? What is their reaction to such strategies as the Housing Improvement Program, Neighborhood Housing Services, or Urban Homesteading?

*The selection of the interview responses and the research methodology are described in detail in Appendix C.
Familiarity with Melville-Park and Dorchester

The degree of confidence in Dorchester and Melville-Park varies greatly among the respondents and relates to a certain degree to the extent of their knowledge of the area.

Bankers' Perspective

Most of the decisionmakers from the financial institutions work in the main office of their bank or mortgage company, usually located in downtown Boston. As a result, they are relatively removed from Dorchester and are unfamiliar with the various neighborhoods in the area; their comments tend to describe Dorchester as an aggregate, rather than as a large, community almost a third of the population of Boston which is made up of separate neighborhoods.

Several of the respondents, however, are either currently involved in neighborhood improvement programs or have been in the past. Their range of experiences include the Columbia-Savin Hill Neighborhood Housing Services, the Mortgage Review Board, the Boston Banks Urban Renewal Group (BBURG) program of the 1960s* and the Boston Redevelopment Authority.

*Several respondents point to the failure of the BBURG program as it relates to neighborhood stability. This program, which offered an assigned risk pool for mortgages, resulted in widespread foreclosures with many mortgages transferred to HUD. The program was stopped in 1971 as a result of a U.S. Senate Subcommittee hearing which documented charges of racial blockbusting, irregularities in FHA inspections, and bank redlining.
Appraisers' View

The appraisers, in contrast, have a very specific knowledge about the housing stock in the neighborhoods in which they work. They distinguish between the housing characteristics and value among the streets and neighborhoods in their appraisal area. Many appraisers have even more information about the neighborhood since they frequently work as real estate agents as well. Both appraisers I interviewed worked in these two capacities, so they are especially familiar with Melville-Park and Dorchester.

Real Estate and Insurance Agents' Familiarity

All of the realtors interviewed sell insurance policies as a secondary business in addition to real estate. (I also spoke to one insurance agent who sells policies in Dorchester and Mattapan, but does not sell real estate.)

Approximately 75 to 100 percent of their real estate listings are located in Dorchester. Not surprisingly, the realtors have very detailed knowledge about the various neighborhoods in Dorchester, especially the areas in which they work. Most of the realtors note subtle distinctions among the various streets, and a few sketched street maps of Melville-Park while describing the neighborhood.
Analysis of Neighborhood Change:

Bankers' View

Dorchester is universally described by bankers and mortgage officers in negative and pessimistic terms. Their sentiment is summarized by one respondent who comments that

"...what was once an area with good housing stock has now turned into a disaster in the past decade."

One vice president of a major bank blames this change on the Supreme Court's decision to remove the residency requirements before allowing welfare payments since "...there was a growing influx of lower and moderate income people (especially from the South) moving to areas like Mattapan, Roxbury, and Dorchester neighborhoods."

Another banker blames the BBRUG program:

"...50,000 to 60,000 minorities came to the BBRUG-Dorchester area. People flocked toward their own kind. Less educated blacks and Puerto Ricans moved into the neighborhoods who had never owned homes before. ...That is a bad feature of the program."

This "chaotic social environment," according to yet another banker, resulted from the transition in Dorchester from Jewish residents to an influx of black and Spanish-speaking people.

These explanations for neighborhood change cite experiences of several years ago and do not reflect current or detailed information about the area.

Not only do the respondents from financial institutions personally express fears and stereotyped images of Dorchester, but their personnel operating policies reflect these fears as
well. Bank appraisers, for example, are required to go out in pairs, make sure their car doors are locked, and exercise other such precautions.

The Stigma of Dorchester

An indicator of the stigma of living in Dorchester, according to one mortgage officer, is the assumption of points* in a mortgage transaction. In areas where the market demand for housing is low, such as in Dorchester, sellers are willing to pay the points on the mortgage. In areas where the demand for housing is high, buyers assume this extra fee.

Another stigma related to Dorchester is the constant connection of default and foreclosure. One lender points out that although 50 to 75 percent of their portfolio is located in the suburbs, at least 95 percent of the foreclosures occur in Mattapan, Dorchester, and Jamaica Plain.**

*One point is one percentage of the mortgage cost, or, for example, $200 on a $20,000 home mortgage. FHA mortgages typically charge five points.

**This comment is questioned by at least one housing expert who points out that residential foreclosures are a small percentage of losses for financial institutions compared to their other investments. Defaults on a condominium development, for example, would result in much more of a financial loss.

Most of the loans in these three communities, furthermore, are either FHA-insured or VA-guaranteed, so the bank would absorb much less of the loss.
Changes in Melville-Park

Only a few bankers interviewed are familiar enough with Melville-Park to comment in changes in the neighborhood. One lender's reaction, however, is that:

"...Melville-Park seems to be changing ethnically. It's sort of a "wait to see" atmosphere to see if there is a stigma of it going from good to bad. It is really too early to tell about the neighborhood... There are some blacks and Puerto Ricans moving into the neighborhood, as well as some young professionals. These are the "do-gooders" who think the city is a good place to live."

The Community Relations Officer from a Dorchester bank is a long-time resident of the area, and he notices an influx of young people moving into Melville-Park. Many of these people are locating in the Wellesley Park area which he describes as

"...gorgeous, but the nearby neighborhood is too congested to feel comfortable. There are too many people living in the multi-family houses located nearby which are like tenements."

Another Dorchester banker, however, has not observed any changes in the Melville area in the past few years, although most of the houses "...require a good bit of renovation." This respondent does recognize the impact brokers have on "...change, and with the kinds of people who move into an area." One realtor is drawing affluent people into the neighborhood, he notes, since two professors and their wives just bought a $45,000 house in Melville-Park.

One mortgage banker, in addition attributes the rehabilitation of homes in Dorchester partially to the education
program of his mortgage company which encourages "...personal contact with the lender and more of a sense of obligation and responsibility toward the property."

Perception of Safety

Some changes in Dorchester are occurring in the degree of safety perceived by residents. Melville Avenue is considered by one respondent to be "in the middle in the degree of safety" as measured by street crime. According to police statistics he has read, the safest area is Neponset. Lower Mills is considered fairly safe, although some vandalism and arson has occurred. Codman Square is the highest crime area of Dorchester. Fields Corner, finally, is perceived by some residents as becoming safer in the past three or four years. Some of the signs of change, according to this respondent, are "...fires, burn-outs (these are most visible), abandonment, businesses closing, and changes in street activity, or fewer people in the shopping areas."

Appraisers

The appraiser's view of a neighborhood is extremely important since a banker relies on the appraisal report before deciding on the amount and terms of a mortgage application.

The appraisers I interviewed have a fairly pessimistic view of Melville-Park. One notes an out-migration of present residents, with poorer families moving in from the surrounding streets. (These views are contrary to other evidence
suggesting people with higher incomes moving into the neighborhood.) Former owners are becoming absentee-landlords; one appraiser estimates that 50 to 70 percent of the older families have left the neighborhood.

Some young families who moved into the neighborhood three to five years ago, observes another appraiser, are now responding to the urge to move to the suburbs and avoid taxation and the automobile insurance rates. People who live there (Dorchester) a short time give up. The chic thing they did, the experiment of being in the city near culture, failed. They are tired of being ripped off, of having their autos burned on the streets, house break-ins and high crime. It's hard to understand the behavior of people.

This appraiser also notices a slight decline in the area; the property is not maintained because the value is going down. "More blacks are buying into the area than whites," he comments, "and only blacks will buy in the Melville area." This appraiser estimates the racial mix currently to approximately 50 percent black and 50 percent white. Whites will buy homes in St. Gregory's Parish (Lower Mills) or St. Brendon's Parish (Galvin Boulevard or Neponset area) because of the parochial schools.

The contrast between the "beautiful homes" on Melville Avenue and the deteriorated and unsafe area on nearby Geneva Avenue is noted by this respondent. Another appraiser also points to the rapid contrast in neighborhood quality in Melville-Park. This neighborhood has a low percentage of black residents, but only a thousand yards away, the
neighborhood is predominantly black. The respondent views this situation as a threatening force:

. . . I fear a creation of enclaves-residential clusters which control the whole neighborhood. These pockets of nicer homes are almost like a walled fortress or oasis in the desert. I fear the unhappy poor, the disenfranchised, the welfare people will be an attacking force on the enclave.

The dramatic language expressed in the previous statement indicates the key participants' perceptions and biases which are difficult to change.

Real Estate and Insurance Agents

Most of the real estate agents refer to Dorchester as being composed of several different types of neighborhoods. The Melville-Park area, for example, is considered different from Uphams Corner or Lower Mills; Neponset is separate from Codman Square. One realtor, however, disagrees:

. . . People who are indigenous to Dorchester don't think of separate entities, such as "Melville-Park" or "Ashmont Hill." I don't know why people call themselves neighborhoods. I perceive all neighborhoods as being "equal" in South Dorchester. They are all just as desirable.

Although most residents probably do not think of their neighborhood with clearly definable boundaries and a formal title, I doubt they would state that all of South Dorchester is considered an equally desirable place to live.

Perceptions of Melville-Park

All of the realtors interviewed, however, agree that the Melville-Park area offers some of the best housing value in
Dorchester. One real estate agent considers it "...one of the most beautiful areas in Dorchester." Other realtors complain about the over-demand and under-supply of available housing in Melville Park.

The area is described as "up and coming," and the neighborhood is "well kept-up." A "good pride in ownership" exists, although some of the property is considered "seedy," with "a lot of homes in disrepair."

One real estate agent, however, emphasizes that Melville-Park cannot be considered representative of Dorchester. Another agreed that while much confidence exists in the Victorial homes around Melville Avenue, this perception does not pertain to "...the two or three-family areas which are 85 to 90 percent of Dorchester."

Several realtors indicate that Melville-Park can actually be separated into two types of areas. The central parts around Melville Avenue and Wellesley Park have the highest housing value. The homes here are large single-family and two-family houses with Victorian or Queen Anne architecture; the average house value in this area is $30,000. The "fringe area" around Alpha Road, Allston Road, Centre Street, Nixon and Clementine contain three-decker units which are worth $18-20,000 on the average. The higher density areas tend to be in greater disrepair.

The realtors estimate that homes in Melville-Park are 80 to 90 percent owner-occupied. One insurance and real
estate agent estimates that "...Melville-Park is 95 percent owner-occupied, and that is the only thing that holds area." Another realtor estimates a racial mix of 60 percent white and 40 percent black, with both black and white families buying homes in the area. Some blacks are selling houses to white families, according to another respondent who considers this type of transaction "...a most unusual arrangement."

The Newer Residents

The newer home buyers are described most frequently as "young professionals" or as "young, liberal, out-of-state, university-oriented people." Other realtors mention a broad spectrum of buyers, such as the "arty people who appreciate the Victorian architecture" or "upwardly mobile minority groups, blacks or immigrants."

The newcomers are considered outsiders by many of the present residents. The perception of one realtor is that

...The feeling by some is that the out-of-staters are coming in to take advantage of the area. This resentment is tempered by the fact that other residents are leaving because they feel the area is on the way down. They are surprised that whites want to buy in the neighborhood.

The racial patterns in Melville-Park, according to one realtor, are "very separate." Specifically,

Centre Street is all white, and Park Street is all black. The core area is easily integrated. That is one positive aspect of the liberal educated mind.

Most realtors agree that very little rehabilitation of the homes is occurring in Melville-Park. When it is done, the
repairs are usually made by the new home buyers who might modernize a kitchen or bath or paint the exterior of their house. Long-time residents seldom spend much money on major investment in their home.

The Impact of the Media on Perceptions of Dorchester

Real estate agents react the strongest over the media's emphasis on crimes and fires in Dorchester. This negative reporting reduces potential home buyers' confidence in the area which directly affects the realtor's business. Insurance agents also suffer since some parent companies refuse to issue conventional policies in Dorchester since the area is considered "high risk." While recognizing the dysfunctional effects of the media on Dorchester, several respondents point to other influences on neighborhood decline, such as property taxes and inadequate municipal services. One banker points to "the economics of the situation" as the real problem.

Response from Financial Institutions

Although several key participants acknowledge the few recent attempts to promote Dorchester (such as the Boston Globe articles included in Appendix D), some of the respondents from financial institutions are less optimistic. According to one banker,

...the article was too sweet. It's obvious that someone had a hand in it. Maybe the media should take their own initiative.

(City officials, in fact, did play a major role in these particular articles which spotlighted Dorchester.)
Another mortgage banker discounts the influence of the media and other such approaches to improving neighborhood quality. The most important consideration, in his view, is the economy.

... How do you influence the conditions to create value? It is not through neighborhood association block parties or brochures (or the media). You need to address the problems that create economic problems.

Other bankers, however, are more concerned over the impact of the media in neighborhood decline. As one respondent exclaims:

... The media has done a pretty good job of helping to destroy Dorchester. ... The newspapers report repeatedly about blockbusting, the BBURG experience, or black immigration to Dorchester. All of these factors downplay the good points of Dorchester.

Another banker expands this view:

... The first assignment for every cub reporter is BBURG. ... They all want to expose abandoned housing. ... You never see a story about a historic park or Melville-Park. All you see on the front page is pictures of kids and balloons in the suburbs.

The community relations officer of one bank, finally, who formerly worked as a journalist for a community newspaper in Dorchester, points toward the inconsistent treatment by the media toward blacks and ethnic groups:

... The media is uncomfortable with ethnics. They can't portray them in a few words. Very little is done in the media generally to understand what's going on. Few people report on neighborhoods... Every now and then a journalistic Albert Schweitzer comes into Dorchester to take a visit.
Effects on Real Estate and Insurance Agents

Realtors are extremely sensitive to the image a particular neighborhood portrays. When one agent told me that 70 percent of his business is in Dorchester, he insisted that I keep his name anonymous since "it's bad for our suburban business for people to know we do so much work in Dorchester."

Another realtor accents this point:

. . .The Neponset group has a new trick. They call themselves "Neponset," not "Dorchester" anymore. There really is a need for more confidence.

The significance of certain names and perceptions of various neighborhoods, therefore, is important to the real estate business.

The implications of misperceptions about an area are suggested by one realtor:

. . .Dorchester is a huge, huge area. If separated from the City of Boston, it would be the second or third largest city in New England. There is a crime shown on the news every night which is played as "Dorchester." Most people only think of Dorchester as a whole. It would be better if the media said which neighborhood they were talking about, then people wouldn't characterize all of Dorchester as having so many crimes.

Several of the respondents complain about the "disgraceful treatment of Dorchester by the press." This action is defended, in a way, by comments that "good news is dull. . . they have to sell papers. . .and 'Man Beats Dog' is always news." Realtors lose business from this negative reporting, and they prefer "to see the positive accented."

Many of the real estate agents cite the Globe articles promoting Dorchester as one of the few positive actions taken
by the media toward their community. "The articles are still a topic of conversation," one realtor acknowledged, "The community papers reprinted and distributed the article. It made note of the real swell sections of Dorchester, which is unusual." Another realtor added that his ads "drew like crazy after the editorial in what is traditionally a slow time of the year."

Not all the realtors are satisfied with this minimal amount of positive reporting of Dorchester:

"One-day articles in one paper is not enough write-up about Dorchester; it is not balanced. People who live outside of Dorchester perceive Dorchester as a place not to live. It is violent. You attract a lower economic spectrum of people because of their image of Dorchester. Dorchester was "...like the forgotten child for a while," according to another realtor:

"...the emphasis was on Charleston and the South End, and Dorchester only received federal funds for demolishing abandoned buildings...There is better publicity about Dorchester now...And people aren't leaving as much because of fear.

He also observes people reconsidering urban living since they realize the expense of living in the suburbs. This view is not shared by all the realtors, however, since according to one respondent:

"...Everything is preordained. You can't make people move to the city. The concept of living in the city is not in vogue anymore.

An insurance agent and realtor conclude:

"...The media won't affect it (patterns of movement) at all. You can't ask people to go to an area where they don't feel safe."
Response to Government Interventions

Although changes in the media's portrayal of Dorchester will help strengthen the community, this one intervention is far from sufficient. As many of the key participants emphasize: government dollars and commitment of city services are required before substantial change can occur.

Three programs for housing improvement were discussed with the respondents to determine their involvement and perceptions of these approaches. The programs, Neighborhood Housing Services, the Housing Improvement Program, and Urban Homesteading, are described in more detail in Appendix A. In discussing these programs, the respondents reveal their confidence in these approaches as they relate to neighborhood revitalization and to their own roles in this process.

The participants from financial institutions generally have more detailed knowledge and involvement in the government housing programs than the appraisers or real estate and insurance agents. One reason is that Neighborhood Housing Services specifically requires cooperation with financial institutions and many residents apply for home improvement loans when they participate in the Housing Improvement Program. Realtors, in contrast, are not directly involved in these government interventions. The bankers tend to be less optimistic than the other participants about the success of these strategies.
Neighborhood Housing Services

The concept of Neighborhood Housing Services (NHS) brings together bankers, government officials, and community residents to improve housing quality and availability in specific neighborhoods. The respondents from financial institutions involved with this program are more committed to granting loan and mortgage requests from NHS participants. One banker explains that he has more confidence in applications from individuals who have been counseled by NHS financial advisors.

Another banker (not participating in the NHS program) is less optimistic:

...What bothers me with this program is that most people are extended, either because of their spending habits or from lack of income. People can't take on additional expenses. (That happened under the BBURG program.) The cost of ownership is too high. ...There is also no record of better experience with people who had counseling than those who didn't have counseling.

This remark is another example of how one banker's experience with the unsuccessful BBURG program erases his confidence in subsequent neighborhood revitalization programs.

A major complaint about Neighborhood Housing Services is the small neighborhood areas in which the program applies. As described by one financial officer:

...It is so tiny--such insignificant little efforts. They (NHS) might point to 10 or 15 or 25 cases where they have helped. They do not treat the real cancer. That has to be the product of hundreds of individuals.
Most of the real estate and insurance agents interviewed, in contrast, are unaware of the NHS program in Columbia-Savin Hill. They agree that more marketing and public information programs are required to make people more aware of this program since, as one realtor comments, "People need all the counseling and financial help they can get."

Some of the real estate agents are concerned that people can "over-improve" their property. Home owners may not get their investment back in deteriorating neighborhoods. A couple of real estate agents also note the difficulty of selling homes in neighborhoods with relatively high-density three-decker homes. Six-family homes are even more risky in terms of recouping the investment. The NHS impact areas, furthermore, are the higher density neighborhoods.

One agent questions the value of any type of counseling for home owners in Dorchester:

"...You can do all the counseling you want, and these people are always in debt. There was a lot of counseling for that B Bank [BBURG] program, but it didn't do any good.*"

Another realtor agrees with the concept of Neighborhood Housing Services, but does not consider it an appropriate program for Melville-Park. People are more sophisticated in this neighborhood, he observes, and they tend to have higher

*The prejudices of some of the respondents are reflected in this remark about "these people" always being in debt. The comment also indicates lack of knowledge about BBURG, since the program did not include a great deal of counseling.
finances. They would not need the financial counseling typically offered at a NHS office.

Housing Improvement Program

Most of the respondents from financial institutions are aware of the Housing Improvement Program (HIP). A number of bankers emphasize that the success of the program depends on the neighborhood since, as one respondent explains:

...If there is a responsible community, then this program will enhance it. If there is not proper police protection and lighting, then people won't take advantage of it.

The chief problem with the Housing Improvement Program, according to another banker, is the lack of adequate funds. Nevertheless, he still considers HIP "...the best program the city offers." An example of the impact of this program, according to this individual, is a street in Codman Square in which five home owners took advantage of the HIP rebate.

Suggested Changes

Several respondents consider the 20 percent rebate for the value of home improvements to be too low. Some suggested that the 40 percent rebate which is available in selected areas of Boston be extended to all program participants. (None of the respondents, however, discuss the cost implications of increasing the rebate percentage.)

A number of the key participants indicate that most people are unaware of the Housing Improvement Program. As a result, home owners are unable to receive a rebate on
improvements which they make on their property. One appraiser suggests granting home owners the rebate after the home improvements are completed if they learn about the program after the property rehabilitation has begun. This suggestion illustrates a confusion by many of the participants over the goals of the Housing Improvement Program. The purpose of HIP is to provide rebates for people who otherwise would be unable to improve their property. The program is not intended for home owners who can afford rehabilitation of their units without financial assistance.

Some respondents are surprised that more people don't take advantage of the HIP. One individual suggests that "...perhaps it is because the city requires that the job be done right." (The city housing inspectors make sure no code violations exist in homes which receive a HIP rebate.) Although the city clearly states which improvements do not result in increased assessments, some residents fear higher property taxes as a result of their rehabilitation efforts.

A few financial institutions make a point of promoting the Housing Improvement Program. The president of Malmart, an independent mortgage company in Massachusetts, for example, emphasizes that they have "...played more of a role in the Housing Improvement Program than any other lender in the city." When they appraise a property that needs substantial work, the mortgage company requires a work write-up and contractor estimates requests that applicants apply to the Housing Improvement Program.
Realtors' Use of HIP

Realtors also occasionally perform this function of referring people to the HIP office. Several of the real estate agents consider this program a "sales tool" for their clients considering purchase of a home. According to these participants, however, HIP could be used more effectively. One respondent points to the lack of any organized effort to make real estate brokers aware of the Housing Improvement Program. These agents are in a prime position to recommend to home owners that they participate in this program.

FHA and VA require certain repairs before a house is transferred if their loan programs are used. Home owners would be in a good position to take advantage of this program, one realtor suggests, before they plan to sell their house using these types of mortgages.

Complaints about HIP relate to the maximum income level requirements for program participants (which some realtors think should be raised or eliminated) and the 20 percent rebate. A few realtors suggest a 40 percent rebate (which is also recommended by some bank respondents).

The effective benefit of HIP, according to one realtor, frequently results in rebates much lower than 20 percent. The required code enforcement inspection frequently ends up with home owners investing much more money in repairs than they originally had intended. A request for a rebate for new siding and minor repairs, for example, might result instead
in an order by the code inspector for new wiring for the structure.

This observation raises the question of the goals of the Housing Improvement Program. Although the major goal is enabling the rehabilitation and improvement of housing structures in Boston, the health and safety of individuals should not be sacrificed by ignoring housing code regulations.

**Urban Homesteading**

Since Urban Homesteading is just beginning to be implemented in Boston, the respondents are least informed or involved with this strategy. They are not without opinions, however, on the potential problems with this program.

Representatives from financial institutions and real estate agents emphasize that home owners must recognize the real costs and commitment necessary for home acquisition and improvement. These factors are intensified for the abandoned structures involved in the Urban Homesteading program. Several respondents indicate that the houses may not be worth the investment which is required to bring them up to code standards.

As one appraiser observes, "If the house next door is in terrible condition, it won't do you much good to fix up your house."

Another banker adds:

. . .The whole idea of Urban Homesteading is not to provide housing for the indigent, but a bonanza for people who are really enterprising. . .Why would people invest if the property is no good?
Confidence in the surrounding neighborhood, therefore, is perceived as a critical factor in the success of this program.

Realtors are perhaps most directly involved in housing rehabilitation, and they express the most concern about Urban Homesteading. They cite the problems of the high costs of construction, people being "at the mercy of the contractors," and lack of knowledge and inexperience in housing improvement. The best conditions for the Homesteading program to work, according to realtors, is for the property to be located in a stable area and in good condition.

One of the biggest problems in renovating an abandoned structure is the threat of vandalism and theft before the unit is occupied. A few respondents recommend hiring a person to "camp out" at the property before the home buyer can move into the house permanently.*

The necessity for careful screening of the Urban Homestead participants is also emphasized. Comprehensive counseling by rehabilitation specialists is a major factor in the success of the program.

The Major Culprits

The key participants consider these housing strategies as only minor steps toward other solutions to reviving urban neighborhoods. The improvement of municipal services, easing

*This recommendation is actually being implemented by Urban Edge, a non-profit real estate firm in Jamaica Plain.
of property tax pressures, and reduction in crime and vandalism are perceived as much more threatening forces. Additional problems cited include busing, high insurance rates, rent control, and the lengthy foreclosure process. One respondent, finally, blames the change in the family structure and the current emphasis on a "leisure ethic" in our society.
V. RELATIONSHIPS AND IMPACTS OF THE KEY PARTICIPANTS' ROLES AND PERCEPTIONS
CHAPTER V
RELATIONSHIPS AND IMPACTS OF THE KEY PARTICIPANTS' ROLES AND PERCEPTIONS

The previous chapters evaluate the roles of the key participants in the process of neighborhood revitalization along with their perceptions of Melville-Park and Dorchester.* The implications of this analysis raise several questions which are answered in this concluding chapter:

-- What are the perceptions of the participants of their own roles in this process?
-- What is the relationship among the various participants?
-- How do their views of Dorchester and Melville-Park differ, and what effect does the media have on these perceptions?
-- In what ways do the various goals of neighborhood revitalization conflict with or complement the roles of the key participants?
-- How do the perceptions of the key participants influence the effectiveness of information strategies to revitalize neighborhoods?

Perceptions of Their Own Roles: Mortgage Bankers

Financial officers consider their role as being "reactive" rather than "directive." Bankers do not consider

*While these respondents provided useful insights and information, the constraints of this research method must be kept in mind. The participants view Dorchester and Melville-Park from their own frame of reference and discuss the issues related to neighborhood revitalization from this limited perspective.
themselves aggressive forces in directing improvement or decline of neighborhoods. They view their role as responding to market forces already in effect rather than altering the direction in which they turn. Bankers also rely on secondary information concerning the applicant and the neighborhood such as appraisal reports and credit references.

Financial institutions state their main role as acquiring and protecting their depositors' investments; providing of residential mortgages and home improvement loans is a much lower priority.

The senior vice president of one of Boston's major banks summarizes this view:

...Financial intermediaries have the number one responsibility of protection of principal. Number two is to earn what they can by investing principal. Only number three, four, or maybe five is to make real estate loans, but people feel we're obligated to make loans.

Banks' Changing View of Their Role

Although banks may traditionally view their role in this manner, some financial institutions are beginning to consider a broader sense of responsibility to the community. A variety of factors explains this trend: increasing political awareness of investors, opportunities for appealing banks' decisions, such as the Mortgage Review Board, recognition of financial institutions' potential for helping improve neighborhood conditions, experiments in joint efforts between private, public and community groups (such as NHS) and emphasis
on the public relations benefits of these programs.

The First American Savings Bank in Dorchester, for example, recently announced a three million dollar mortgage and home improvement fund for Dorchester residents. The bank also hired a community relations officer to inform the public and promote this program. Some residents, however, consider this fund a way for the bank to make amends to the community for having changed its name from "Dorchester Savings Bank" to "First American Savings Bank." Regardless of the intent of the program, its effects should increase the availability of funds for housing improvement in Dorchester.

Respondents from another major Boston bank hint about a new policy for "sociological lending" in Boston. The bank executives are devoting part of their time to "researching social programs to help out urban areas." One possible program suggests that the five largest banks in the city form a corporation and rehabilitate property in Boston. The incentive for this program, according to the banker, is 

...to preserve the inner core of the city, because if that area fails, the rest of the surrounding area will quickly disintegrate as well.

These discussions and proposals are in preliminary stages at this time. The fact that the financial institutions are recognizing the issues, however, and beginning to talk about possible solutions, suggests a shift in their perception of their own role.
Appraisers' View

Real estate appraisers view their role as description and evaluation of housing value. They consider their function as "descriptive" rather than "prescriptive," since the appraisal report is submitted to the mortgage banker who then determines the acceptance and terms of the mortgage or loan. Most appraisers, therefore, do not perceive their role as bearing directly on neighborhoods and would reject the notion that their appraisal reports contribute to a self-fulfilling prophecy of neighborhood decline.

Realtors' Perception

Although real estate agents tend to concentrate their listings in particular areas, they do not perceive their role including promotion of that neighborhood. They are concerned instead with renting or selling the specific units available in their listings. Their viewpoint, therefore, is more atomistic (or directed as specific locations) as opposed to promoting a larger neighborhood or community in general.

Another reason why realtors do not generally "sell" a particular neighborhood is that many clients are familiar with the community, and they specifically choose a certain location. Residents who know Dorchester, furthermore, frequently request a house located in a certain parish.
Opportunity to Influence

Real estate agents have more opportunity to influence the locational choice of a client who is not a current resident of the Boston area. The client may be most interested in a Victorian home, for instance, or a location near the place of employment.

Criteria such as these leave room for flexibility. In this situation, a potential home buyer could be much more easily convinced to choose a home in Melville-Park over Cambridge or the South End since the housing costs are much lower in Dorchester and transportation is readily available.

A few realtors are beginning to alter their perception of their own role in promoting housing on the neighborhood level. Some realtors are considering working together to sponsor a bus tour for potential home buyers in order to advertise the desirable housing opportunities in Dorchester. This technique deviates from the conventional marketing approach in which realtors advertise specific housing units separately. Real estate agents could become a more aggressive influence in residential locational patterns, however, by coordinating their promotion strategies.

Insurance Agents

Most of the realtors interviewed also function as insurance agents. They view their role as insurance agents, however, in even more of a reactive capacity than they do their role as realtors. Major insurance companies have cancelled
policies in parts of Dorchester, for example, and the agent's response is simply to transfer the client's policy to FAIR Plan insurance.

The lack of substantial action by the insurance agents regarding the refusal of some companies to do business in parts of Dorchester can be attributed to two factors:

1. Agents believe that they have little power to influence the decisions of these large companies; and

2. FAIR Plan insurance is easily obtainable for their clients with little extra effort on the part of the agent. The price differential between conventional and FAIR Plan policies is not extreme enough to cause much concern by the majority of policyholders.

Relationship Among the Key Participants

In addition to the perceptions of their own roles, the relationships among the key participants are significant as they affect neighborhood revitalization. The following diagram illustrates the most direct relationships (and the direction of influence) among these groups:

Exhibit 11
Direction of Influence and Relationships Among Key Participants
The relationship of appraisers to bankers and of bankers to potential residents is reflected in the mortgage application process. Realtors also influence appraisers in this process by conveying information on recent sales prices of comparable properties.

This latter relationship is detrimental to a neighborhood such as Melville-Park, for example, where housing value on certain streets is increasing rapidly. The appraiser and financial officer may not recognize or accept the rising value of such neighborhoods in Dorchester, so the appraisal report and mortgage terms would not represent this trend.

The current residents in the neighborhood frequently are factored into the appraisal report, either in a conscious or an unconscious manner. The present residents of the neighborhood also influence potential home buyers by reflecting the current character of the neighborhood. Realtors, finally, influence potential residents by directing them toward certain housing possibilities.

Suburban-Urban Contact?

One recommendation currently being discussed which would increase realtors' influence on residential location patterns is more intensive use of a referral and fee-splitting arrangement among suburban and urban real estate agencies. A real estate agent probably would not show a house in Dorchester, for example, to a family unable to locate a home in Dedham or Milton within their price range, especially if the realtor
has no listings in that area. If the real estate agent were to use another realtor's listing and split the commission, the family could secure the housing quality they desire in a neighborhood in which they previously were unaware.

This policy assumes, however, that the client is willing to make the shift from suburban to urban locations. Response from the realtors interviewed indicates that this change in priorities is unlikely to occur. The fee-splitting and referral arrangement also assumes a working relationship (or familiarity) among suburban and urban realtors which has not developed at this point.

Other Impact Flows

Another situation in which realtors affect the housing process is their relationship with mortgage bankers. Frequently, real estate agents contact bank officers to recommend a home buyer for a residential mortgage. Realtors also recommend home insurance policies since they frequently sell insurance as a secondary business venture. These connections are important since they affect mortgage and insurance availability for their clients.

Different Approaches to Viewing Dorchester and Melville-Park

The specific impressions of Dorchester and Melville-Park by the key participants in the housing process are described in Chapter IV. This section analyzes the different approaches these respondents take in describing their perceptions of the area.
Response from Financial Institutions

The major financial institutions are oriented toward the broader Boston metropolitan region; they are not tied to a particular neighborhood. Even though branch banks are located in a particular community, the lending decisions which affect that community are frequently not made at that location. In Boston, the bank executives with decisionmaking power usually work at a main office located downtown.

Since they are removed from the neighborhoods, the respondents from financial institutions typically describe Dorchester in general stereotyped terms, always mentioning deteriorating areas, fires, and crime. The abandoned structures on Blue Hill Avenue and problems associated with the BBURG program are two major factors also associated with Dorchester.

Unless the respondent worked or lived in Dorchester, little distinction is made among the various neighborhoods. Only occasionally are positive attributes mentioned (e.g., housing value or the stability of a few neighborhoods such as Lower Mills). Almost all the realtors, in contrast, mention these two points.

The bankers' emphasis on decline and deterioration in Dorchester, however, is not surprising. The media highlights daily the stories of crime and fires in Dorchester, photographs or a drive down Blue Hill Avenue represent the blight of urban decay. The financial institutions, furthermore, are
aware of the proportion of defaults and foreclosure in Dorchester compared to other neighborhoods in which they issue loans and mortgages.

Appraisers' View

In contrast to financial institutions, the appraiser's contact with particular neighborhoods is much more direct. Their professional role is the evaluation of specific houses in specific neighborhoods, so the appraisers are in a better position to observe change. Their observations of Dorchester and Melville-Park are much more detailed than those of the bankers and mortgage officers. Although the appraisers notice slight improvements in the housing stock, they consider these changes an anomaly in the midst of a deteriorating environment.

Appraisers' evaluation of neighborhoods are affected by the change in the standards of the Society of Real Estate Appraisers and the American Institute of Appraisers. No longer are factors such as racial mix and religious affiliation considered appropriate measures of neighborhood quality. This change in view is described by one appraiser:

...Appraisers used to talk about "an influx of inharmonious racial groups." Now that's as bad as shouting obscenities on Park Street.

(Although this respondent is acutely aware of the illegality of using these measures to determine housing value, I am not convinced he does not continue to evaluate property using these values. His description of Melville-Park and Dorchester
repeatedly emphasizes such factors, and he objects strenuously to criticism of "traditional appraisal methods," since, as he insists, "What's wrong with tradition?"*

Not all appraisers, obviously, are as emphatic in their approach as the respondent described above. The impossibility of appraising property using a common basis of comparison for all neighborhoods, however, complicates the process. The many variations among conditions in the housing market make objective evaluation difficult. Individual perceptions of the area, therefore, play a key role in the final appraisal evaluation.

The Realtors' Perception

Due to the nature of their role in the housing market, realtors' familiarity with the neighborhood is much more direct than that of the other key participants. They are more closely attuned to patterns of movement in and out of the neighborhood. Realtors are able to describe Dorchester in terms of the various neighborhoods. In contrast to the other respondents, furthermore, many real estate agents emphasize distinctions among streets within the neighborhood, as well. They describe variations in housing stock, maintenance, types of residents, and degree of safety.

*The current lawsuit by the Justice Department against the appraisal organizations and banking associations, as well as the ongoing effort by the Federal National Mortgage Association ("Fannie Mae") to rework appraisal criteria, suggest an answer to this question.
The realtors emphasize the inequity of considering Dorchester as only one community in the aggregate. The real estate agents resent the media's portrayal of Dorchester which ignores the important variations in the quality and characteristics of the neighborhoods.

Impact of the Media on Shaping Perceptions

In describing the perceptions of Dorchester and Melville-Park, the respondents mention various sources of information: personal observation; professional contacts; newspaper articles; radio and television news; conferences and printed material issued by government agencies. The participants agree, however, that the impact of the media is a primary factor in shaping their perceptions of the area.

The media is certainly not a neutral actor. Even a purely straightforward reporting of an event involves a certain degree of editorial comment. The fact that one story is selected for reporting rather than another is an editorial comment in itself. The impact of a particular news item, furthermore, affects decisions made by the key participants.

A case in point is the fire which occurred in Fields Corner on April 27, 1977. The Fields Corner Business Association decided only the week before to initiate commercial revitalization of the area. When the fire destroyed several businesses, questions intensified concerning the future of Fields Corner. The newspaper article describing the fire
entitled "Fields Corner Fire Dims a Comeback" suggests that this revitalization effort may be doomed before it had hardly begun. (Appendix D contains a copy of the newspaper article.)

Many other factors, of course, determine the success of the Fields Corner improvement program. The reporting of this event, however, triggers negative perceptions about Dorchester. (I am not suggesting that the newspaper omit a report of this fire; obviously the event is news and is important to Dorchester.)

What I am suggesting, however, is that the media take responsibility to follow up the story. Subsequent efforts to counteract the effects of the fire and improve Fields Corner should be emphasized. Before the fire occurred, most readers were unaware that a commercial revitalization of this area was even considered. Now their main impression is that Dorchester is in much worse condition than it was previously.

The media's portrayal of a neighborhood impacts all of the key participants in the housing process, including the present and potential residents of the neighborhood. The following diagram illustrates the connections among these participants as they relate to the impact of the media.

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Exhibit 12
Perception and Impact Flows Among Media and Key Participants

PRESENT RESIDENTS

POTENTIAL RESIDENTS

REALTORS

APPRAISERS

BANKERS

MEDIA

Selection of Stories

Timing and Follow-up

Reporting of Events
Potential Conflict of Revitalization Goals and Participants' Roles

This last section analyzes ways in which the various goals of neighborhood revitalization complement or conflict with the roles of the key participants.

Financial Institutions

Since financial institutions consider their main function to be protection of their assets, mortgage bankers are most concerned with default and foreclosure. The bank procedures which are most effective in preventing foreclosures also limit entry of some residents in the housing market, thus conflicting with a goal of revitalization to expand the availability of housing. Favorable mortgage terms are also available in higher density residential areas, and this policy contributes to the lack of affordable available housing.

Financial intermediaries argue that they complement the goal of maintaining the existing housing stock since the bank policies help prevent abandonment. The lending patterns of financial institutions, therefore, have both short- and long-run effects.

Appraisers

To the extent that appraisers' reports influence the decisions made by mortgage bankers, the goal conflicts described for financial institutions apply here as well. The bank appraisers are cautious in evaluation of the property, often underestimating housing value. While this procedure
has certain advantages for the financial institution, it is detrimental for the neighborhood and may ultimately hurt the banks as well. Properties which do not receive favorable mortgage terms reflect a lack of confidence in the neighborhood.

Realtors and Insurance Agents

A prime motivating factor for a realtor is the commission or rental income available from the property. For this reason, realtors prefer to obtain the highest sales and rental prices which the housing market will support.

A few realtors carry their objective of increasing profits to an unprofessional extreme by "blockbusting" neighborhoods and severely altering the demographic make-up of the area. Although this discriminatory practice occurs only in a minimum of cases, it disrupts the stability of the entire neighborhood.

Rehabilitating or removing dilapidated and abandoned buildings is in the interest of both the realtors and the residents, since these structures are blighting influences on the neighborhood. If the rehabilitation effort increases housing value to such an extent that existing residents can no longer afford to live there, then these residents would become the victims of this goal conflict.

One goal of insurance companies, finally, is to maximize their profits by minimizing insurance risks. This aim results in reduced availability of conventional insurance policies.
in "marginal" areas which reduces the level of confidence in the neighborhood. To the extent that the agents' objective is reduction of crime and vandalism in the neighborhood, then their aim is in concert with revitalization programs. As neighborhood quality improves, the properties which agents insure are more likely to increase in value and reduce the element of risk.
Conclusions

After identifying the goals and rationale for neighborhood revitalization, I have analyzed the roles of the key participants in this process. I then discovered their perceptions of Dorchester, emphasizing the neighborhood of Melville-Park within this larger context. Finally, the relationships among these various participants, as well as the impact of their roles and perceptions on neighborhood revitalization, were evaluated.

This analysis yields the following conclusions:

A. Diversity of Goals and Goal Conflict

In a period of increasing interest in neighborhood revitalization a wide variety of policies, programs, and goals are being developed. I began my research by clarifying the different meanings of neighborhood revitalization and identifying the separate goals that cluster under this general approach. Listing the various goals forces an awareness of potential dilemmas, since some of these goals are complementary and some are in conflict.

Increasing the supply of affordable housing, for example, conflicts potentially with the goal of improving the supply of the housing stock and property values. The latter goal, furthermore, might be at cross-purposes with encouraging neighborhood stability and reduced turnover of residents.
B. Roles and Professional Goals of Key Participants

The key participants perceive their role in a reactive capacity instead of a directive or prescriptive role affecting neighborhood change. The various participants emphasize different goals, however, in conducting their professional activities. These goals influence the prospects of attempts to revitalize neighborhoods.

Appraisers and bankers determine the availability and terms of residential mortgages and home improvement loans. They are cautious in their lending patterns in order to prevent default and foreclosure and to protect their depositors' investments. Real estate agents, in addition, influence the locational choices of residents in the area. Promoting the neighborhood is in the self-interest of realtors, and they urge higher sales prices of homes in order to increase their commissions.

C. Varying Perceptions and Confidence in Melville-Park

While realtors indicate more confidence in Melville-Park, bankers and appraisers only cautiously acknowledge the strength of the neighborhood. The groups who are most knowledgeable about Melville-Park and Dorchester and most confident in its future work in the area in a more decentralized operation. Banks and appraisers, in contrast, typically are located downtown in a centralized operation more removed from the neighborhood.
Key participants from financial institutions emphasize that Melville-Park is surrounded by the larger deteriorating environment of Dorchester. Respondents question whether the increasing decay of adjacent areas will overpower this one neighborhood.

D. **Involvement in Housing Improvement Strategies**

In general, the key participants are only minimally involved in housing improvement strategies, and they lack detailed knowledge about these programs. Although a few bankers participate in revitalization strategies, most financial institutions have few real incentives to change the nature of their role toward neighborhoods. Some realtors, however, refer to the housing improvement strategies as a sales tool in their business. Appraisers are least involved, and a greater challenge exists to alter their perceptions of Melville-Park and Dorchester.

Increases in funding, information, and participation in these programs must occur, the respondents emphasize, before significant changes result from the revitalization strategies.

E. **Effect of the Media and Perceptions**

The media shapes people's perceptions of Dorchester and confidence in the area. The newspaper, radio, and television media present Dorchester in the aggregate as a single large neighborhood, rather than a collection of smaller areas with
significant differences in population, income, housing and stability. This representation distorts and stereotypes the character of the individual neighborhoods.

The respondents vary to the extent they view Dorchester as a single area as opposed to acknowledging the separate neighborhoods within this larger area. Information strategies have the potential of altering misperceptions of Dorchester by disaggregating the presentation of neighborhoods.

F. Identification of Major Threats to the Neighborhood

The key participants interviewed feel strongly that the most severe problems facing Dorchester cannot be solved merely by focusing on housing improvement strategies or the impact of the media. The major threats described by the key participants include inadequate municipal services, crime and vandalism, and property tax assessments. The respondents feel unable to solve these overwhelming problems.

Recommendations

The success of the neighborhood revitalization programs require some change in the roles of the key participants. The intensity of response from most of the people interviewed, however, suggests that convincing them to change their roles is a difficult task. Current incentives and structural reasons encourage the key participants to view their roles as they do.

Some evidence exists that the respondents have begun to alter their roles in neighborhood revitalization from a
reactive to a directive capacity. Realtors, for example, are beginning to recommend housing improvement programs to their clients, and they are considering sponsoring tours of their market neighborhoods for potential residents.

Financial institutions are also reconsidering their responsibility to the community. Due to a variety of reasons, banks are becoming more directly involved in public/private efforts toward neighborhood revitalization. Tentative references by financial institutions of their new policies toward "sociological lending" and establishing development corporations for rebuilding urban areas suggest the possible expansion of their role. Implementation of these policies, however, has yet to be proven.

Insurance agents are the least directive of all the participants. They are tied to the policies of the insurance companies when decisions are made to eliminate the service to certain neighborhoods. If insurance agents were to expand their role, they could react more aggressively against the parent companies and try to alter policies which are discriminatory toward older urban neighborhoods.

Changing Misperceptions

As decisionmaking by the key participants becomes a more centralized process, the boundaries of their area of influence increases and the individuals become further removed from the neighborhood. The media then plays an even larger role in filtering information, especially for financial
institutions and insurance companies.

The most effective way to change misperceptions is to provide the key participants with more detailed information about the individual neighborhoods within the larger area. It is important to reiterate, however, that some of the people most knowledgeable about specific housing conditions in Melville-Park and Dorchester are also pessimistic about the area's future.

Since the key participants may vary in their professional goals and knowledge about the neighborhood, they also differ in the likelihood that they will change their perceptions and expand their roles. It is, therefore, essential for information strategies to revitalize neighborhoods to recognize the key participants as separate groups. (Realtors are the group most likely to respond to information strategies and to receive the highest returns since more immediate perceptions of self-interest are evident.)

The goals for neighborhood revitalization considered in this study suggest a prescriptive approach which contrasts with the orientation of the key participants. Some tension between the public purpose and their private function is to be expected, but expansion of the roles of these key participants would enable a broader opportunity to revitalize urban neighborhoods.
APPENDIX A

Selected Strategies for Neighborhood Revitalization

This section describes the specific strategies for neighborhood revitalization discussed with the key participants. The selected programs include:

- Neighborhood Housing Services
- Housing Improvement Program
- Urban Homesteading
- Public Information and Media Promotion

Neighborhood Housing Services

Neighborhood Housing Services (NHS) is a home improvement lending program established by the Urban Reinvestment Task Force in 1974. This Task Force is a joint effort of the U.S. Department of Housing and Urban Development and the Federal Home Loan Bank Board. The major objective of NHS is to increase lending by financial institutions in neighborhoods showing early signs of disinvestment and deterioration.

The NHS organization is a state-chartered private, non-profit corporation which relies on a "High Risk" Revolving Loan Fund for residents.

Important features of the Neighborhood Housing Services Program as listed in the notice for the Federal Register of July 23, 1974 include:
1. A neighborhood in which the housing stock is basically sound but beginning to show signs of deterioration, and where a high degree of ownership exists.

2. Neighborhood residents who want to preserve their neighborhood and improve their homes and are willing to put their efforts into establishing and operating an NHS.

3. A local government which agrees to reinvest in the neighborhood by making necessary improvements in public amenities and by conducting an appropriate housing code compliance program coordinated with NHS activities.

4. A group of financial institutions who agree to reinvest in the neighborhood by making loans to all home owners qualifying for market rate loans by meeting each institution's underwriting criteria. Participating financial institutions normally make tax-deductible contributions to the NHS to meet its operating costs.

5. A High Risk Revolving Loan Fund which can make loans at flexible rates and terms to residents who do not meet commercial credit standards. Funds for the revolving loan fund are normally contributed by foundations, local corporation sources, and so forth. Matching grants at various ratios may be provided by the Urban Reinvestment Task Force.

6. An NHS organization which has a board of directors of which a majority are community residents with a significant representation from the financial institutions. A staff of two or three people carries out the NHS work of:

   -- financial and home owner counseling and mortgage application assistance;

   -- assistance with rehabilitation specifications and bids;

   -- on-site supervision and final inspection of rehabilitation work;

   -- administration of the revolving loan fund; and

   -- liaison with city agencies and financial institutions.
The Columbia-Savin Hill NHS issued 14 revolving loan funds this past year for a total of $23,600. Most loans are for an average of three to five years with interest rates ranging from zero to nine percent, depending on the individual case.* Since January 1975, furthermore, 13 loans were obtained from conventional financing (totaling $95,000). During this time period, 255 residents took part in the NHS counseling program.

**Housing Improvement Program**

The Housing Improvement Program (HIP) in Boston encourages and enables housing improvement through counseling, technical assistance, and a 20 percent rebate on the value of home repairs. This program has been in existence since 1975. $5 million of Community Development Revenue Sharing funds were allocated to the Housing Improvement Program in Boston, thus generating $20 million in private investment.

Home owners can receive advice about repairs, current contractors and their selection, work specification and cost estimates, financial counseling on obtaining conventional loans, money management, insurance, and even suggestions on energy conservation and home protection from burglaries and crime.

The 20 percent rebate is based on the value of the repairs instead of on certified expenditures since many

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people do the work themselves. In addition, certain code-related improvements are exempt from reassessment so the fear of increased taxation would not deter investment.

In Boston, approximately 10 percent of the eligible home owners have applied to the HIP from all the neighborhoods.* In order to qualify, home owners must undergo a work write-up before beginning repairs, live in a one to six-family dwelling, finish the repairs within a year, and have a taxable income of less than $16,000. A single-family dwelling is eligible for the maximum incentive payment of $1,000, whereas a five or six-family, owner-occupied building can receive up to the maximum payment of $3,000.

Two Housing Improvement neighborhood offices are located in Dorchester. One is in Mt. Bowdoin, and the other is located in Ashmont.

Urban Homesteading

The Urban Homesteading Program was adopted in Boston by city ordinance in November 1973. This program is a method of reclaiming abandoned housing for residential use by deeding them to individuals who rehabilitate the structure. As of May 1977, only two properties have been rehabilitated, and title has passed on two others. Ten additional homestead parcels are in the planning stage. According to the Housing Improvement Office which administers this program in Boston,

Rolf Goetze, "Housing Rehab is a Winner in Boston, Planning, January 1976, pp. 4-5.
this delay is due to the "long turn-around time" required for
HUD review of cases and FHA commitments.*

The only acquisition cost required per se in obtaining
the housing structure is a $2000 deposit at the signing of
the sales agreement. Interested residents apply to the
Housing Improvement section at City Hall. The participants
in the Urban Homesteading program are responsible for the
full cost of repairing the structure to housing code and FHA
rehabilitation standards within one year. They are given a
set of rehabilitation specifications for plumbing, heating,
roof, electrical and other repairs. They must obtain their
own mortgage for property improvements, which typically cost
approximately $15-20,000. Once rehabilitated, the housing
value is then usually in the low $20,000. After a three-
year occupancy period, the property is deeded to the
homesteader.

Under Section 810 of the Housing and Community Develop-
ment Act of 1974, $5 million was allocated for FY 1975 and
$5 million for FY 1976 nationwide. The City of Boston allo-
cated one million dollars of their first and second year
Community Development Block Grant funds for the Urban Home-
steading program. Half of that money is appropriated for a
construction loan revolving fund.

*Mr. Frank Tate, Housing Improvement Office, City of
Very little of that money has been spent at this time. Approximately $80,000 has been consumed, mostly for administrative staff support for writing specifications and for obtaining financing.* The city also has a contract with Community Training Dynamics in Mattapan to market the Homesteading program and to select the Sweat Equity participants.

Although Urban Homesteading may seem at first glance like a relatively simply solution for reuse of abandoned buildings and improving neighborhoods, several potential problems exist. Many reasons contributed to the abandonment of the homesteading property in the first place, and these factors most likely still exist. Increasing costs of taxes, home maintenance, heating, changing preferences in neighborhood location, and other such issues all work against the home owner.

Nonetheless, Urban Homesteading offers a number of advantages, as well as disadvantages. This program has the potential to:**

-- Offer home ownership to people who could not otherwise afford their own home.

-- Revitalize deterioriating neighborhoods by increasing their economic viability.

-- Convert tax liabilities into tax-producing units.

-- Reduce crime by ridding neighborhoods of vacant structures which often encourage crime.

*Ibid.

-- Promote economic and racial integration.

-- Create a new force in the community to demand quality municipal services.

-- Provide lower income homesteaders with training in rehabilitation work which may lead to new job opportunities.

Major potential problems relating to the Homesteading program, however, include:*

-- Lack of large-scale federal, state or municipal community development and planning funds which could substantially improve deteriorating neighborhoods in which homestead units are located.

-- Possible creation of middle and upper income enclaves.

-- Insufficient below-market rate loans or direct grants for bringing dilapidated units up to code standards (and, once rehabilitated, to provide heat and maintenance).

-- Permitting city residents to live in dwellings which are exempt from minimum housing code standards over extended periods of time may bring legal, ethical, and public safety questions.

-- Costs of counseling, tax abatements, and administrative services necessary to carry on a successful program may not justify the benefits derived.

Public Information and Media Promotional Strategies

Various uses of the media and other promotional and informational strategies are valuable tools for encouraging neighborhood confidence. Several techniques which the City of Boston has initiated include:

Prime-time television programs about Jamaica Plain and Melville-Park.

Tours of Dorchester for mortgage bankers, lenders, public officials, and news reporters.

Newspaper articles and editorials describing certain neighborhoods in a positive light.

Posters and pamphlets promoting Boston's neighborhoods.

Parkman Center Conferences discussing aspects of Boston neighborhoods.

Other strategies which have occurred in other cities are spot T.V. public service announcements praising life in the city (Seattle, Washington) and open houses and tours of certain neighborhoods given by residents.

The impact of these strategies are difficult to evaluate at this early stage. Evidence exists that the editorials highlighting Melville-Park, however, are responsible for sales of homes in that neighborhood. The posters of Dorchester are displayed throughout the community—in public and private offices as well as in residential homes. The public service announcements about Seattle, finally, are praised in a feature article in the New York Times.* (The impact of the Times article, furthermore, may reach an even larger audience than the Seattle ads themselves.)

Complementary Goals

Many of the program elements of the strategies described above are complementary or even identical in nature. The Columbia-Savin Hill NHS, for example, has instituted a Homeowners Opportunity Program in which they rehabilitate vacant or absentee-owned buildings and then sell the units to buyers. NHS, therefore, is serving an urban homesteading function for those potential buyers who do not have the skills or inclination to do the rehabilitation themselves. (NHS does advise new owners on buying and renovating their home, and participants may save money by doing some of the work themselves or substituting labor for a cash down payment.)

Several of the functions of NHS are also performed by the HIP. Both offices offer services such as advice on rehabilitation, contractors, financing, mortgages, and technical assistance. The two programs, in addition, emphasize the necessity of positive attitudes towards the neighborhood by lending institutions, realtors, and public officials. In this regard, the media promotional and information strategies are supporting resources for these programs.
# APPENDIX B

**Real Estate Transfer Directory Data, 1974-1976**

<table>
<thead>
<tr>
<th>Buyer</th>
<th>Seller</th>
<th>Address</th>
<th>Price</th>
<th>Mortgage</th>
<th>Lender</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Howard Fitzgerald</td>
<td>M.S. Dimond</td>
<td>19+ Allston</td>
<td>$13,500</td>
<td></td>
<td></td>
<td>8/74</td>
</tr>
<tr>
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<td>3/74</td>
</tr>
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<td>G.A. Bragel</td>
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<td>M. Quinn</td>
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<td>18,900</td>
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<td>J.C. Donahue</td>
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<td>18,000</td>
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<td>4/74</td>
</tr>
<tr>
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<td>Buyer</td>
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<td>Address</td>
<td>Price</td>
<td>Mortgage</td>
<td>Lender</td>
<td>Date</td>
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<td>15,000</td>
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<td>J.S. Smott</td>
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<td>R.V. Flores</td>
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<tr>
<td>Buyer</td>
<td>Seller</td>
<td>Address</td>
<td>Price</td>
<td>Mortgage</td>
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<td>8/75</td>
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<tr>
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<td>R. Cook Trust</td>
<td>1502 Dorchester</td>
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<td>12/75</td>
</tr>
<tr>
<td>Vahan Setian</td>
<td>L. Shea</td>
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<td>12,000</td>
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<td>3/75</td>
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<td>M. McGovern Cons.</td>
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<td>F.L. Cooper</td>
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<td>7/75</td>
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<td>M. Ward</td>
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<td>I. Urbon</td>
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<td>A. Sammarco</td>
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<td>Hill</td>
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<td>Loan Assn.</td>
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<tr>
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<td>J. Hughes</td>
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<td>18,500</td>
<td>16,600</td>
<td>Dorchester Savings Bank</td>
<td>4/75</td>
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</table>

-132-
<table>
<thead>
<tr>
<th>Buyer</th>
<th>Seller</th>
<th>Address</th>
<th>Price</th>
<th>Mortgage</th>
<th>Lender</th>
<th>Date</th>
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</thead>
<tbody>
<tr>
<td>W. O'Neil</td>
<td>L. Chambers</td>
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<td>M. Malouf</td>
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<td>P. Bench</td>
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<td>$21,100</td>
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<td>Victor Sanchez</td>
<td>J. Sanchez</td>
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<td>10/76</td>
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<tr>
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<td>Alpha Road</td>
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<td>5/76</td>
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<td>P. McCaffrey</td>
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<td>H. Donovan</td>
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APPENDIX C

Research Methodology

The methodology used in this study is summarized in the accompanying flow chart illustrating the relationship of the study components. The major sections include selection of research issues, key participants, the study neighborhood, and revitalization strategies.

As indicated on the chart, identifying the major issues which I wanted to study was the first step of my research methodology. After choosing the general topic of neighborhood revitalization, I decided to investigate the roles and perceptions of the key participants in this process. The types of participants involved in the housing process whom I interviewed include realtors, mortgage bankers, appraisers, and insurance agents. (Present and potential residents were interviewed by other researchers for the City of Boston's study on neighborhood preservation.)

While these respondents provided useful insights and information, the constraints of this research method must be kept in mind. The participants view Dorchester and Melville-Park from their own frame of reference and discuss issues related to neighborhood revitalization from this limited perspective. The individuals interviewed work for institutions and are in occupations that have received considerable
public criticism relating to issues which we discussed.
I expected these key participants to be cautious, therefore, in providing information about their policies and practices.

The neighborhood of Melville-Park in Dorchester and examples of neighborhood improvement programs helped focus the discussion with the key participants. The respondents then considered the issue of neighborhood revitalization in more specific terms than might otherwise have been possible.

Selection of Key Participants

The names of the key participants were obtained from several sources: persons knowledgeable about Boston housing, real estate and banking; recommendations from Dorchester residents; classified advertisements in The Boston Globe, the Dorchester Argus-Citizen and the Yellow Pages of the Boston telephone directory; and banks listed in the Real Estate Transfer Directory (see Appendix B) as granting mortgages in Melville-Park. Names of individuals from the financial institutions were identified by asking for the mortgage officer in charge of granting residential mortgages in Dorchester and for the mortgage officer familiar with the area.

Each respondent received a letter introducing the project and requesting an interview. (A copy of the letter of introduction is included at the end of this Appendix.) All of the interviews, except two, took place at the respondent's place of business, and each meeting lasted approximately one hour.
I interviewed 17 people, including: six realtors (all of whom sold home insurance as a secondary business); two insurance agents; five bankers who are senior vice presidents in charge of residential mortgages; two executives from the two independent mortgage companies in Massachusetts; and two appraisers.

The Interview Format

After identifying the major issues for my research, I developed an interview format to guide the discussions with these key participants. Ten questions, listed at the end of this methodology section, served as a basis of the semi-structured personal interviews.

Since several of the issues could be perceived as controversial by the respondents, I incorporated suggestions of experts in banking, housing, real estate, and research design relating to the substance and tone of my questionnaire. These experts provided insights into the roles of the different participants, as well. I also reviewed several articles, books, and financial data to understand the roles of these various actors in the housing process.

Identification of the Study Neighborhood

As described in Chapter III, Melville-Park was selected as an example of a neighborhood currently undergoing a resurgence of interest and revitalization, and it is the subject of a TV documentary developed by the City of Boston's project.
on neighborhood preservation. Melville-Park offers surprising housing value and architectural interest, in addition to areas which require rehabilitation of some units. Many of the structures on streets surrounding Melville-Park, however, are boarded up or in disrepair.

Since recent housing and demographic data is not available for Melville-Park, I analyzed information from the 1970 Census data. Boston Redevelopment Authority planning reports and neighborhood analysis by the Dorchester Area Planning Action Council provided additional data.

The best picture of Melville-Park, however, emerged from numerous site visits and conversations with Dorchester residents and the key participants.

Selection of Revitalization Strategies

After investigating possible strategies and talking to city officials and other persons involved in housing programs, I selected the neighborhood revitalization strategies described in this study. I then met with individuals knowledgeable about these approaches and read background material describing the strategies.

Other inputs which proved useful were three conferences at the Parkman Center for Urban Affairs with recent home buyers, housing and population experts, and participants in a Harvard Business School project to "market" a neighborhood in Cincinnati.
Conclusion

After conducting the background research and interviews, I considered the implications of the resulting information. The conclusion analyzed relationships among the key participants, their own interpretation of their roles, and the impact of the media and the respondents' perceptions on the neighborhood. Finally, the potential conflict of goals of neighborhood revitalization as they relate to the various roles of the key participants were evaluated.
RESEARCH METHODOLOGY

Select Research Issues

Identify Key Participants

Write Interview Questions

Analyze Roles and Perceptions

Evaluate Approach

Interview Key Participants to Determine Their Perception of the Area and Their Involvement in Revitalization Programs

Select Study Neighborhoods

Research and Visit Melville-Park and Dorchester

Investigate Various Programs

Analyze Relationships Among Key Participants and Impact of Their Perceptions on the Neighborhood
Dear

I am writing to ask your assistance with a project of the City of Boston that seeks to benefit Dorchester and its future. Boston's Office of Program Development is beginning a fifteen-month project entitled "The Development of Public Information and Promotional Strategies in Support of Neighborhood Preservation."

This project, sponsored by the U.S. Department of Housing and Urban Development, has the following objectives:

1. Increase the confidence of residents in the neighborhood.

2. Increase the number of potential home buyers and renters in the neighborhood.

3. The project will also develop and evaluate public information and marketing strategies which can positively influence perceptions of the neighborhood's future stability.

We anticipate that the project activities will benefit and contribute positively to the work of bankers, realtors, and others concerned with housing in this part of the city. Project activities will include projection of television shows, printed materials, and organization of gatherings of persons whose business and other responsibilities affect the future of Dorchester.

The neighborhood on which we are presently focusing is the "Melville-Park" area in Dorchester which is located between Fields Corner and Codman Square. The boundaries for this area are roughly between Washington Street and Dorchester Avenue and between Park and Centre Streets.
I am responsible for evaluating the effectiveness of the project activities outlined above. In this connection, it would be most helpful if we could meet with you to learn your assessment of present trends in this area. Adele Fleet Bacow, Research Associate on my staff, will call you about setting up an appointment so that she can discuss these issues with you.

I greatly appreciate your help with this endeavor. If you would like further information about our work, please feel free to call me at 253-2012.

Thank you for your consideration.

Sincerely yours,

Robert Hollister
Asst. Professor
Introduce the project: Evaluation of City of Boston's Office of Program Development project to encourage neighborhood revitalization and to increase confidence in communities by residents and potential residents.

Describe location of the study neighborhood, Melville-Park, in Dorchester.

1. How long have you been working in the area? Do you concentrate in a particular part of the Boston metropolitan region? What proportion of your work is done in Melville-Park or Dorchester?

2. How would you describe the neighborhood?
   Have you noticed any changes in the past few years? If so, what? Does the area seem to be remaining fairly stable, getting better, or deteriorating? How do professionals in your field first learn of changes in the neighborhood?

3. Who lives in the neighborhood?
   What are the income levels, educational level, racial mix? Where do they work? Is this changing?
   What is the family breakdown? Are they typically large or small? Many elderly or single people? Average length of
residence? Is this changing?
What is the ownership or rental pattern? To what do you attribute change?

4. Are people making major improvements or rehabilitating their houses? Are these present home owners or people from outside the neighborhood?
Are people keeping up with normal maintenance?
Do you notice more resident or absentee ownership? If absentee, do you know if it is usually long or short-term ownership?
Why are people selling? Why? Who is buying?
Do you know of people who are having a hard time selling their house? If so, why?

5. What do the media have to say about the neighborhood (Melville-Park or Dorchester)?
Does it reasonably reflect what the area is like? What kind of information does the media convey?
Are the images of the media generally positive or negative?
How do you think the media affects people's perception of the area?

6. To bankers: How has the demand for housing mortgages changed from the past few (five) years? What do you expect to happen in the next few years? Why?

To appraisers: What is the range in market values for homes in the area? Has their average value increased,
decreased, or remained stable over the past five years? What do you expect to see happen over the next five years? Why?

In general, how does the condition of the neighborhood affect the value of a home? How does the decline or improvement in a neighborhood influence your appraisal?

To realtors: What has the rate of sales been in the study neighborhood in the past five years? Has it increased, decreased, or remained fairly stable? How about the value of the homes? What do you expect to see happen in the next five years? Why?

What signals suggest that an increase in market value is justified?

7. Are you familiar with or been involved in the Housing Improvement Program in which home owners can receive a 20 percent rebate for the value of repairs done on their home? How successful a program do you think this is (or could be)? Why? What are problems which you see in the program? How could they be solved? Do you think the existence of a Housing Improvement Program would increase the likelihood of _________ becoming available? Why or why not?

Bankers: More mortgages or home improvement loans?
Appraisers: Increased valuation?
Realtors: Increased number of sales or increased stability in terms of reduced turnover?
8. Are you familiar with the Neighborhood Housing Services program which is a home improvement lending program? Its major features are a high-risk revolving loan fund for residents and financial counseling and assistance with rehabilitation specifications and bids. Would the existence of the NHS program improve the area and therefore the likelihood of increased valuation (or number of sales)? Why or why not? Bankers: Are you participating? Why or why not?

9. Are you familiar with the Urban Homesteading program which is a method of reclaiming abandoned housing for residential use by deeding them to individuals who must then rehabilitate the structure to code standards within one year? Would the existence of an Urban Homesteading program in an area improve the neighborhood and therefore increase the likelihood of ____________? Bankers: More mortgages or home improvement loans? Would you lend to homesteaders? Appraisers: Homes receiving higher valuations? Why? Realtors: Increased number of sales or increased stability in terms of reduced turnover?

10. What other kinds of strategies could you see as possible ways of revitalizing urban neighborhoods? Would they work in an area like Melville-Park in Dorchester? Why or why not?
When John Weis and Bob Fichter drove down Crawford street in Roxbury the other day with a writer from a banking publication, they were not surprised at his surprise. He looked at the trees, the houses, the lawns and "he wouldn't believe this was Roxbury."

Weis and Fichter are well educated young professionals from New York and New Jersey, respectively, who work for the city, live in the city, want to raise their families in the city and know the city as well, if not better, than the parochial pols who rail at "outsiders."

They and others like them have been thinking about something for the last couple of years, and their ideas are beginning to gel. They understand that, too often, the false perceptions of Boston are, in reality, a kind of self-fulfilling death wish.

They want to catch neighborhoods before the residents lose confidence in their own future, not when the signs of deterioration are already evident on the facades of houses. They want "responsible buyers" for those old houses.

"The replacement question is critical in the next five years," Fichter says.

They're convinced there's a large pool of middle-class buyers of all races and colors who will live in integrated neighborhoods, especially at bargain-basement prices...

It's easier to build a playground than to change a perception. They're going to have to convince real estate salesmen that you appeal to that new market by advertising "Victorian home with carriage house," rather than "220 wiring, combination windows."

They're going to have to take bankers on a very personal tour of those neighborhoods, and they'd better arrange some press tours also.

Maybe this should be the theme of Kevin White's third term in office, to sell, without fanfare, the benefits of Boston, to match the supply with the market potential. The mayor is an idea man more than an administrator. He has been thirsting for ideas.

It will mean more of his presence in the neighborhoods. In the early 1960s, John Collins went to Wall Street to sell the New Boston, the corporate Boston. In the 1970s, Kevin White should return to the neighborhoods to sell them back the confidence they so sorely need.

(Alan Lupo is a contributing columnist)
Dorchester rediscovered as a place to live

Attractive homes, ocean views, gardens, lower prices, concerned neighborhoods

Scattered throughout Dorchester are hundreds of homes with ocean views — views as good as those so dearly prized by San Franciscans.

And from other Dorchester homes one can gaze over to the Blue Hills, enjoy the Boston skyline or views of Arnold Arboretum.

Few realize, and some have forgotten, that Dorchester was built on a series of hills — Ashmont Hill, Meeting House Hill, Pope's Hill, Swain Hill, Wellington Hill, Codman Hill, Jones Hill.

It was these attractive hills that lured many Bostonians to build in Dorchester when it was a little rural town, less than 100 years ago.

Some areas, like Ashmont Hill, actually were laid out as garden suburbs back in the 1800s, replete with tree-lined streets. And the houses, all soundly built, some with carriage houses, most with gardens, all had views.

The houses, the streets, the views and the trees are still there and that's what people are beginning to rediscover about Dorchester.

The word gradually is getting around that there are good buys in Dorchester, which is true. Solidly built, roomsy, single-family Victorian homes with gardens, some with ocean views, and on tree-lined streets, can be bought for from $18,000 to $30,000.

One handsome five-bedroom home on Welles Avenue on Ashmont Hill sold recently for $24,000, a price impossible to match in suburbia where buyers would be lucky to find even a two- or three-bedroom home for $30,000.

And despite Boston's recent tax hikes, property taxes are, on average, for the same type space, lower than in suburbia. The reason is, of course, lower assessments. Annual property taxes for a large, single-family Dorchester home range from $1500 to $2000 in actual tax dollars.

In suburbia, for the same amount of living space and solid construction, taxes would run $2000 and above.

And there are other benefits in Dorchester. Because of ready access to public transit, a family can operate quite easily on one car or even none at all. Surprisingly, too, city services are at least the equal of, and sometimes better, than those in suburbia.

There hasn't been a mad rush to buy these Dorchester homes as yet, but there has been an increasing flow of selective buying just as happened in Charlestown in the late '50s and early '70s.

Interestingly, the majority of those moving in are young couples and again, as in Charlestown, many are young professionals and junior executives.

Buying in Dorchester hasn't become a media "hot" yet, but it soon will, especially if TV producer some documentaries showing the homes, the tree-lined streets, the views, the neighbors and the very comfortable lifestyle in many areas.

And Dorchester will begin to appeal to even more young people when they discover that this area of the city has hight little neighborhoods with active resident associations where people look out for each other and each other's homes.

Even the neighborhood dogs (what leash law?) seem to know friend from foe.

And some of the myths about Dorchester are beginning to disappear. A really smart real estate operator could, in fact, have dispelled them years ago by simply advertising free conducted jitney trips to Dorchester properties, including a chat with prospective neighbors.

People who have never seen Dorchester would be amazed by its size, and variety and, yes, its charm. It is often forgotten that almost a third of Boston's entire population — 150,000 people — live in this one section of the city.

No one would say that there are not run-down areas of Dorchester. But there are alsos strong viable neighborhoods and the inputs of new young residents, are helping bring back others.

The Boston Redevelopment Authority is actively working to encourage this resurgence of Dorchester's neighborhoods, led by Ralph Goretta, Robert Rugo and John Coggeshall, the last two Dorchester residents.

Rugo actually bought a three-decker at a HUD auction, lives on one floor and rents two others. He and his wife, love it.

The BRA has become so involved in neighborhood restoration that anyone interested in buying in Dorchester can call Rugo's BRA office (722-5000).

Both the resurgence of interest in Dorchester and the BRA's involvement is one of the most exciting things that happened to the city in 1976, indicating that loss of population from the city may have slowed or even stopped.

Ian Menzies is a Globe columnist.
Dorchester proud of rediscovery

The City/Ian Menzies

Dorceter, in such and such a parish, beside such and such a school.

Said a South Shore caller born in a three-decker on Roxton street. "Funny, I drove through the old neighborhood, just before reading that column. Hadn't done it for years. And you know something, it looked better than it did 30 years ago."

And the same sort of feelings came from residents, even from new arrivals, all saying it was good to hear "something positive about Dorchester for a change."

"I moved from New York to Dorchester four years ago," wrote Ed Madden of Sedalia road, Ashmont, "and every day I enjoy the benefits of a quiet, safe and enjoyable neighborhood ... at what I consider to be a fair and reasonable tax."

There was confirmation, too, that people truly are interested in buying in Dorchester. Robert Rugo of the Boston Redevelopment Authority (722-4300), who offered to help anyone interested, reported receiving 37 calls in the first few days from prospective buyers.

"I got calls from Chestnut Hill (2), Brookline, Newton, Watertown (3), Somerville (2), even Derry, N.H.," he said.

Some of the calls came from other parts of the city, the South End, Jamaica Plain, Charlestown, Brighton, East Boston.

There was one from a man who lived in Melville Park until four years ago, got worried about youth gangs, sold, but now wants to return.

Quite a few of the calls came from families who had left Dorchester for suburbia — Beverly, Marshfield, Weymouth — but now want to come back.

"But what we really discovered," said Rugo, "is that people really know very little about Dorchester, even people who live in other parts of the city."

"Most of them find it hard to believe it has such nice areas — tree-lined streets, big houses with gardens, ocean views, spirited neighborhood groups — and, above all, homes priced way below suburbia's, below $30,000, and tax bills, despite Boston's tax increases, below suburban equivalents."

Rugo says the BRA already has mailed out 22 information packages to prospective buyers and expects to mail out many more.

And this spring the BRA proposes to rent a 12-passenger bus to take people around Dorchester and show them the neighborhoods and the people.

This is the way to invigorate a city. A few thousand dollars spent in rejuvenating a neighborhood, physically and spiritually, is as important as spending millions downtown.

Ian Menzies is a Globe columnist.
Fields Corner fire dims a comeback

By Michael Kenney
Globe Staff

When the new Fields Corner Business Assn. of Dorchester held its first meeting Tuesday afternoon there was a sense that the aging and congested commercial area along Dorchester Avenue was slowly on the way back.

Most of the vacant store fronts of a few years ago were filled, and there had been substantial renovation and remodeling of some of the old brick commercial buildings.

No big decisions came out of the meeting in the new public library branch, but there was some discussion of painting the dingy black MBTA trestle that crosses Dorchester Avenue, cutting the area in half. Insurance man John C. Gallagher brought up his perennial complaints about overtime parking, and someone proposed a series of street fairs for later this spring.

Russell Tardanico, who lives in Milton but owns two large commercial blocks in Fields Corner and about 150 units in apartment houses and three-deckers on nearby residential streets, was named president of the group, and, with an air of optimism, plans were made for another meeting.

Then, early yesterday, about 1:25 a.m., fire was discovered spreading rapidly through one of Tardanico's commercial blocks, the one at 1460-1474 Dorchester Ave., which he was in the process of renovating for new tenants.

It turned into a four-alarm blaze, calling out firefighters from 24 companies. At one point, an explosion ripped through the buildings, trapping several men on the roof. Fire officials say it was of "suspicious origin" and that the arson squad is investigating.

There was a sense yesterday afternoon that the fire had seriously jeopardized, if not wiped out, the hopes for a commercial revival in Fields Corner.

At noon it was a little like a wake across the street, outside Cunningham's Tavern and along the boarded-up wall of the pizza shop burned out a year ago February.

Rev. James C. Nyhan of St. Ambrose Church said it was really the small business district that keeps the people in the neighborhood. When they see something like this, it's discouraging, and they start thinking about moving away.

Lew Finfer of Dorchester Fair Share came by and said: "We just didn't need that. It's very bad coming now, because Fields Corner was generally in pretty good shape.

A man in the group outside Cunningham's watching the fire investigators poking through the rubble of a discount toy store and a tavern and the three buildings slated for remodeling said: "If it keeps up like this, we'll have another Blue Hill Avenue."

Little City Hall manager Michael Feeney acknowledged that the Fields Corner business area and surrounding neighborhoods had problems.

The sharp increases in automobile insurance rates, he thought, were falling particularly hard on the young people needed to keep the area alive, and the coming of good weather had reminded people of last summer's clashes between the old neighborhood gangs and the black and Hispanic newcomers.

Nonetheless, Feeney said, "the vacant stores were starting to fill up, and there were good things happening. A fire like this in the center of a business district is a real psychological blow."

To Tardanico the fire was more than that.

At midday, supervising a crew of workmen preparing to board up his building, Tardanico was bitter.

"I'm not going to rebuild," he said. "I'll tear it down."
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