Section 8 Existing Housing Program:
The Boston Experience
by
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Abstract

The Section 8 Existing Housing Program, administered in Boston by the Boston Housing Authority Leased Housing Department, currently accounts for approximately 2,150 active Section 8 leases. This study analyses the locational patterns that have evolved over the program's history. Providers of housing service are classified by type and size. A database consisting of information on unit costs (rents, subsidy payments, utility allowances, tenant shares) and provider classification information is queried and program costs are analysed by neighborhood. Ownership patterns are analysed and locational data queried to determine whether or not rents in a voucher type program are location sensitive or whether owners "back into" program rents. Direct subsidy costs are calculated by neighborhood and unit size. Rent levels in fourteen Boston neighborhoods are analysed and conclusions drawn about the state of the rental market. The experience of the Boston Housing Authority with the Section 8 Existing Housing Program is analysed, questions about the housing market are addressed and directions for future research are charted.

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Introduction

In 1974 the U.S. Congress passed the Housing and Community Development Act One of the primary thrusts of this law was to consolidate the housing production and subsidy programs frozen by President Richard Nixon during the previous year. That consolidation produced the Lower Income Housing Assistance Program (commonly known as Section 8, after the section of the 1936 Housing Act at which it was encoded) established a three tier approach to the provision of low rent housing:

1. Section 8 New Construction
2. Section 8 Substantial Rehabilitation
3. The Section 8 Existing Housing Program

The following study traces the history and analyzes the current portfolio of the Section 8 Existing Housing Program (referred to hereafter as Section 8) in Boston. To place that analysis in context the local administrative structure (The Boston Housing Authority Leased Housing Department) is examined and its history is summarized. The BHA Section 8 portfolio is examined by neighborhood, unit size, and owner classification types. Program costs are summarized and trends examined. A brief analysis of the demographic composition of the tenant population is presented and inferences about housing market behavior are made.

An understanding of the evolution of Section 8 must be grounded in knowledge of the program's history, both organizational and philosophical. The program did not arise in a vacuum, nor was the idea of subsidizing privately owned existing housing new to the 93rd Congress. Section 8 has its roots in the Section 23 (Leased Housing) program, first implemented in 1965. There are functional differences between the two programs, the primary one being the "ownership" of the subsidy. Under Section 23 the subsidy was tied to the unit. With Section 8 the recipients (tenants) "own" the subsidy and can take it with them if they so choose. In spite of this, the programs' philosophical underpinnings remain virtually identical.

In Chapter One the parameters of Section 8 are examined, both from the perspective of recipient and property owner. Chapter Two consists of a brief history of the Boston Housing Authority and the Leased Housing Department. Chapter Three consists of a discussion of the pilosophical roots of Section 8. Subsequent chapters present an analysis of the BHA Leased Housing Department Section 8 portfolio, overall and by neighborhoods.

The conclusions of this study are as follows:

1. A voucher type program of unit leasing, dependent on privately owned housing stock, is a practicable, workable model for providing low income housing subsidies. Specifically, the Section 8 Existing Housing Program works in Boston, providing quality housing at a price to the taxpayers far below that encountered in present or proposed production programs. It is easily administered and controlled. While Section 8 has not lived up to its initial promise as a mechanism for deconcentrating low income populations, the potential remains for at least moving further toward this goal.

2. Rent levels in the city of Boston are below those expected both by the author and most observers. Overall Gross Rent/Fair Market Rent ratios are low, averaging about .80 for all unit sizes. While Section 8 Certificate holders do experience difficulties locating units at or below program rent ceilings, approximately half of them succeed in finding acceptable apartments. For a private market dependent program in a city with a perennial housing crisis this is indeed news. This, combined with the low rent levels encountered by BHA Leased Housing Department, raises serious questions about the actual state of the Boston rental marke. Apparently Section 8 is meeting the market head on.

The other side of this coin is, of course, that about half of all Certificate holders fail to benefit from the program. Section 8 Existing Housing program requires a degree of self direction from participants. There is a segment of the low income population that simply will not be able to utilize Section 8 or a similar voucher program. Fortunately Section 8 does not exist in a vacuum. Public housing, much simpler from the applicant's point of view, also fails to deliver services to all who apply and are deemed eligible. Elimination of such alternatives to a voucher-type program would leave those least able to fend for themselves with no alternative.

3. Patterns of ownership in the BHA Section 8 program are dispersed. With previous leasing programs (Section 23, Rent Supplements, etc.) ownership tended to concentrate in the hands of large developers. Some Boston neighborhoods show this pattern. Most of the stock in others neighborhoods is provided by individual owners with fewer than three units in their portfolios. Most of these own triple deckers and duplexes. Current trends are clearly toward a larger participation by this segment of the landlord community.

4. The proposed federal switch to a level funded voucher program will dilute the marketabliity of the concept, of which Section 8 is the only extant example. One of the more disturbing implications of the proposed switch would be the impact on program recipients. The smallest unit sizes would most likely experience an increase in the level of benefits derived from the program while the larger units would be "taxed". The larger the family, the larger the diminution in benefits. Since 69% of BHA family program participants are black, this is the population most likely to be "taxed".

Chapter One

A Baedeker's Section 8

Author's Note: All data pertaining to program parameters are taken from HUD forms and publications. All statistics, unless otherwise cited, are derived from BHA data compiled by the author for this and other research projects.

1. The Program

The Section 8 Existing Housing Program subsidizes low income families' housing consumption by providing participants with a voucher like instrument called the Certificate of Family Participation. Essentially "apartment stamps" these Certificates help low income people compete in the private rental market. The program is administered by entities defined by the Department of Housing and Urban Development (HUD) as Public Housing Agencies (PHA's). These can be virtually any organization so classified by HUD, from state housing agencies (in Massachusetts the Executive Office of Communities and Development (EOCD, formerly Department of Community Afairs (DCA)) to more traditional administrative bodies, Local Housing Authorities (LHA's). The Boston Housing Authority, whose Section 8 portfolio is the focus of this study, belongs to the latter category.

Under HUD regulations PHA's are required to maintain a pool of eligible applicants. This is generally accomplished by infrequently collecting large numbers of applications and issuing Certificates to eligible families taken from the resulting waiting lists. An applicant's position on the waiting list is determined by lottery. Waiting lists are maintained by apartment size category (determined by the number of persons in an applicant's family and expressed in number of bedrooms). For example, a family of four (two parents, two children) would require a two bedroom Certificate if both children were of the same sex, a three bedroom Certificate if they had a boy and a girl. The "two same sex children per bedroom" algorithm is almost universal. Deviations are made only in very special (usually medical) circumstances.

Eligibility is determined by comparing net family income (all income received by the head of household or any other family members minus a standard set of deductions (e.g. medical expenses in excess of 3% of gross income)) with a federally determined eligibility standard. This standard is presently set at 80% of area median income for very low income families and 50% of area median for very low income families. PHA's are required to assure that at least 30% of the Certificates they issue go to very low income families. The vast majority of BHA program participants fall into this category. Thus, in Boston, a family of four could earn as much as $21,750 annually and remain program eligible. Table 1 presents eligibility standards in effect as of February 1, 1982.

The number of available Certificates (BHA has approximately 1,300 unused Certificates in its several allocations) is dwarfed by the number of income eligble renters in the Boston area. In 1980 BHA conducted a three day application session hosted by Boston's Little City Halls. Over 7,000 persons filled out preapplication forms, the vast majority of whom are income eligible. This pool of applicants is expected to last at least another two years before BHA needs to go public again.

TABLE 1-1: Income Limits and Fair Market Rents

# of Persons	1	2	3	4	5	6
Lower Income	15250	17400	19550	21750	23100	24450
Very Low Income	10150	11600	13050	14500	15650	16800

Section 8 Existing Housing Program income limits for program participants in effect as of February 1, 1982.

Fair Market Rents

# of Bedrooms	0	1	2	3	4	5
FMR	289	329	394	458	519	597

Fair Market Rents in effect as of February 1, 1982.

Once a family's turn on the waiting list is reached they are called in to BHA, family income is determined and verified and eligibility established. HUD regulations limit eligibility to "families", defined as virtually any group of people living together and related by blood or marriage. The traditional BHA "marriage test" (no living in sin at the government's expense) is currently out of favor and is not being enforced. Single people are not considered by HUD to be "families" unless they are over 62 years of age, handicapped, or disabled.

Once an applicant has been determined program eligible he/she is issued a Certificate of Family Participation. The family is then left essentially on their own. They have sixty days (with maximum extensions lasting another sixty days) within which they must locate a privately owned unit. The owner must be willing to enter into a Housing Assistance Payments (HAP) agreement with the administering PHA. Once a HAP is executed and the tenant signs a standard lease with the owner the unit is inducted into the program. The term of the HAP contract runs with that of the lease, generally for one year. The tenant is responsible to the owner for his/her share of the rent, currently set at of 25% of net family income. The owner rceives the balance (Contract Rent minus Tenant Share) in the form of a monthly HAP payment.

Units brought into the program must meet certain standards. These involve rent levels and apartment conditions. Rents are broken into two categories, Contract Rent (the amount on which the monthly HAP payment is based) and Gross Rent (Contract Rent plus any utility allowances). In a case in which the rent included all utilities the two figures would be identical. In cases in which some or all utilities were placed in the tenants' names, HUD utility allownces would be added to Contract Rents to determine Gross Rents.

This last figure is then compared with federal rent limits known as Fair Market Rents (FMR).If the Gross Rent does not exceed the FMR the unit can be brought into the program. If the Gross Rent exceeds these limits the owner must either adjust his figures downward or forego program participation. Gross Rents represent a HUD opinion of the "worth" of a unit if all utilities were included. Contract or "economic" Rent is the best estimate of a landlord's cash flow needs since his monthly HAP payment is based on this figure. Contract or "economic" Rent is the figure on which this study will focus.

Once it has been determined that a unit fits FMR guidelines a BHA inspector is dispatched to assure that the unit meets minimum standards of fitness. HUD publishes guidelines but allows PHA's to use local standards if they are more stringent. BHA follows State Sanitary Code guidelines.

Unit fitness is supposedly determined in accordance with an "inspection checklist" issued by HUD. In practice it is an inspector's judgement call that determines a unit's fitness. BHA inspectors are notoriously fussy, often rejecting units for seemingly minor problems (drafty windows, sticky cabinet drawers, ceiling cracks, etc.).

Inspectors estimate rent reasonableness by mentally comparing the unit in question with others they have inspected in the same neighborhood. Again, it is an inspector's judgement call that generally determines whether a unit fits this criterion. BHA Leased Housing Department has recently begun to generate alternative data for use in this process, of which the analysis that follows is a piece.

Property owners are encouraged to deal directly with their tenants. Unlike previous "private" subsidy programs the PHA provides no assistance with tenant selection, nor do PHA's screen applicants. Some guarantees are available to landlords, for example vacancy payments. Tenants are required to live within the terms of their leases, one of which is the provision of sufficient notice before vacating the unit. This is usually interpreted to mean thirty days notice upon termination of the lease. Should a tenant and landlord decide to terminate a lease by mutual agreement the PHA takes no further role beyond issuing the tenant another Certificate and providing some search assistance.

Tenants who vacate without notice are responsible to the property owner for whatever "liquidated damages" the lease may prescribe, within reasonable limits. Should the owner remain unable to collect his damages the PHA will pay full rent for any portion of the month remaining after vacate and eighty percent of contract rent for up to two months if the owner is unable to rerent the unit and can substantiate his claim. Section 8 provides a process for owner "waste claims" (damage to units caused by tenants). Here again the owner's first recourse must be to the tenant. The PHA only steps in if the owner can clearly demonstrate that the tenant was at fault and either cannot be located, is insolvent, or will not honor the debt. In return for these guarantees the owner is prohibited from holding as security deposit any amount in excess of one month's tenant share.

While initial rents are set by comparing Gross Rents with FMR guidelines, rent levels upon lease renewal are guided by the "Annual Adjustment Factor "(AAF). The AAF is a percentage rent escalator determined in Washington for each Standard Metropolitan Statistical Area (SMSA). The size of the AAF to be applied to any given apartment is a function of the utilities supplied by the property owner, the size (number of bedrooms) of the unit, and the Contract Rent. Owners who supply all utilities can currently expect rent increases of approximately 12% while an owner supplying no utilities can look forward to an approximate 7% rent hike this year. Table Two presents the AAF's currently in force.

Table Three summarizes current HUD utility allowances. These figures are added to the Contract Rent for comparison with FMR's and subtracted from the Tenant share so that no program participant pays more than 25% of their adjusted (net) income for shelter. This practice has given rise to a phenomenon known as "negative rents". These represent checks sent each month to tenants so that they can remain in their units without paying above the 25% of their income upper limit.

For example, take a two bedroom unit renting at $350/month, including all utilities. A Section 8 tenant with a net income of $400/month would pay $100 to the landlord with BHA sending off a monthly check of $250 to the property owner. Now, suppose that at the end of the first lease term the owner decides to forego a full rent increase but places both heat and electricity in the tenant's name. Both Tenant Share and Contract Rent would be reduced (by BHA) by an

TABLE 1-2
Annual Adjustment Factors in effect as of February 1, 1982.

Monthly Gross Rents	0 Br	1 Br	2 Br	3 Br	4+ Br
under $125	1.126	1.153	1.192	1.238	1.269
125 - 149	1.118	1.139	1.171	1.209	1.235
150 - 174	1.112	1.130	1.157	1.189	1.210
175 - 199	1.107	1.123	1.146	1.174	1.193
200 - 224	1.104	1.118	1.138	1.163	1.179
225 - 249	1.101	1.114	1.132	1.154	1.169
250 - 274	1.099	1.127	1.147	1.147	1.160
275 - 299	1.097	1.107	1.123	1.141	1.153
300 - 324	1.095	1.105	1.119	1.136	1.147
325 - 349	1.094	1.103	1.116	1.131	1.142
350 - 374	1.093	1.101	1.113	1.128	1.137
375 - 399	1.092	1.100	1.111	1.124	1.134
400 - 424	1.091	1.098	1.109	1.122	1.130
425 - 449	1.090	1.097	1.107	1.119	1.127
450 - 474	1.090	1.096	1.106	1.117	1.125
475 - 499	1.089	1.095	1.104	1.115	1.122
500 - 524	1.089	1.094	1.103	1.113	1.120
525 - 549	1.088	1.094	1.102	1.111	1.118
550 - 574	1.088	1.093	1.101	1.110	1.116
575 - 599	1.087	1.092	1.100	1.109	1.115
600 up	1.087	1.092	1.099	1.107	1.113

AAF for Contract Rent (excluding utilities) is 1.078.

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owner. Now, suppose that at the end of the first lease term the owner decides to forego a full rent increase but places both heat and electricity in the tenant's name. Both Tenant Share and Contract Rent would be reduced (by BHA) by an amount equal to the sum of the utility allowances. If the allowances exceeded the tenant share the tenant would be in a negative rent position.

TABLE 1-3

Utility Allowance Schedule

Group One: Single Family

Bedroom Size	0	1	2	3	4	5
HEATING						
Natl. Gas	24	29	36	44	53	59
Oil	40	46	58	71	85	98
Electric	45	49	53	58	62	67
COOKING						
Gas	7	7	8	9	9	10
Electric	5	6	7	9	12	14
Electric Light	14	16	21	25	27	29
Refrigerator	5	5	6	6	7	7
WATER HEATING						
Natl. Gas	9	10	13	15	18	20
Electric	15	18	25	31	36	40
Oil	12	14	18	22	26	30

Group Two: Duplex, Twin, or Three Decker

HEATING						
Natl. Gas	22	26	32	40	48	53
Oil	36	41	52	64	77	88
Electric	41	44	48	52	56	60
COOKING						
Gas	7	7	8	9	9	10
Electric	5	6	7	9	12	14
Electric Light	14	16	21	25	27	29
Refrigerator	5	5	6	6	7	7
WATER HEATING						
Natl. Gas	9	10	13	15	18	20
Electric	15	18	25	31	36	40
Oil	12	14	18	22	26	30

TABLE 3 (cont.)

Group Three: Garden, Town House, or Walkup

Bedroom Size	0	1	2	3	4	5
HEATING						
Natl. Gas	19	23	29	35	42	47
Oil	32	37	46	57	68	78
Electric	36	39	42	46	50	54
COOKING						
Gas	7	7	8	9	9	10
Electric	5	6	7	9	12	14
Electric Lights	14	16	21	25	27	29
Refrigerator	5	5	6	6	7	7
WATER HEATING						
Natl. Gas	9	10	13	15	18	20
Electric	15	18	25	31	36	40
Oil	12	14	18	22	26	30

Group Four: High Rise

HEATING						
Natl. Gas	17	20	25	31	37	41
Oil	28	32	41	50	60	69
Electric	32	34	37	41	44	47
COOKING						
Gas	7	7	8	9	9	10
Electric	5	6	7	9	12	14
Electric Light	14	16	21	25	27	29
Refrigerator	5	5	6	6	7	7
WATER HEATING						
Natl. Gas	9	10	13	15	18	20
Electric	15	18	25	31	36	40
Oil	12	14	18	22	26	30

If our hypothetical tenant received a utility allowance of \$120/month she would subsequently receive a check from BHA each month for \$20. She would be responsible to the utility companies for her heating and electric bills and to the lendlord for nothing. The owner would receive \$230 plus his AAF of \$15 (7%). Subsidy cost would have been increased by

$15 (the $245 BHA now sends to the owner plus the $20 negative rent payment to the tenant).This would represent an increased subsidy cost of of approximately 6%. This is an excellent system for addressing the growing movement among BHA landlords (and property owners in general) to get the utilities out of their names.

Section 8 contains a little used but fairly well known provision called the "shopper's incentive credit". It encourages (theoretically) Certificate holders to be smart shoppers by offering a slight rent reduction (tenant share) if the Certificate holder locates a unit whose Gross Rent is below the FMR. The amount of the credit is a function of the distance of the Gross Rent from the FMR. The credit is so little used and its impact on program costs so slight that the reader need know no more about it than the fact that it exists.

The most significant points for our analysis are as follows:

<u>Rent ceilings</u>. The FMR limits the ability of PHA clients to compete for the most expensive units on the local market. This is probably as it should be. While this helps control program costs it can exclude certain areas from participation in the program. Rent levels on renewal are governed by the AAF. However, owner cash

flows can be augmented, and program costs controlled, by a judicious combination of use of the AAF and selective shifting of the utility burden. Absence of rent ceilings coupled with a fixed value voucher could easily result in participants' seriously overestimating their ability to meet rental commitments. The consequences for the marketability of the program are obvious and potentially deadly.

<u>BHA controlled inspections</u>. Some program critics have claimed that this function duplicates that played by City of Boston Housing Inspection Department. This Department is generally overburdened. BHA can only guarantee minimum standards of fitness by assuming an inspection role. The internal inspection function allows us to assume, for the purpose of this study, a fairly uniform quality of housing services across the portfolio.

<u>Private market dependence</u>. National program design assures that Certificate holders are almost entirely on their own while locating units. Approximately half of them are successful. While PHA's may maintain lists of available units they may not "steer" their clients toward any particular area or owner. Undesirable market influences (market tightness, discrimination) impact the shape of the program. On a local level, the shape of

the BHA portfolio (55% of BHA units are located in Roxbury and North and South Dorchester) has been heavily influenced by both of these factors.

Income limits, rent ceilings, etc. determine the financial shape of the program. FMR's are higher in some areas than in others, income limits fluctuate with area median income, but the financial picture of a PHA's Section 8 program is generally determined in Washington. Demographics are quite another matter. The racial, ethnic, and age composition of a PHA's tenant population is a purely local phenomenon. It is important to understand who the program recipients are. Given the private market dependence outlined above the demographics of the local administrative bodies' jurisdictions will often determine what type of apartments are inducted into the program and where they are located. The following section summarizes the demographic profile of the BHA tenant population.

2. The Tenant/Applicant Population of the Boston Housing Authority.

As of May, 1981, BHA Leased Housing Department had 1,734 active Section 8 units with 198 Certificates "on the street". Of the active program participants 659 (38%) fell into the "non-family" and 1075 (62%) into the "family" classifications. As of March 3, 1982 BHA held 2170 Section 8

HAP agreements. Of these, 805 (37%) were classified as non-family while 1362 (63%) fell into the family classification. The demographic profile of this population has remained virtually unchanged since last May. In addition, the profiles of both active lease holders and the population of 1980 pre-applicants are virtually identical. A look at the racial breakdowns of these groups should yield a fuller understanding of the analysis that follows.

Of BHA's 659 non-family units 497 (75.4%) were tenanted by elderly households and 162 (24.5%) were classified as handicapped or disabled. Of the elderly 361 (72.6%) were white, 96 (19.3%) black, 15 (3%) Spanish American, and 14 (2.8%) Oriental. The handicapped/disabled population of 162 cconsisted of 70 (43.2%) whites, 71 (43.8%) blacks, 14 (8.6%) Spanish Americans, and 2 (1.7%) Orientals.

The population of family program participants, on the other hand, was composed of 160 (14.9%) whites, 741 (69%) blacks, 142 (13.2%) Spanish Americans, and 11 (1%) Orientals (again, with a few "others" mixed in). Approximately 2% of both populations either listed no racial affiliation (persuasion?) or belonged to the "other" category. Approximately 80% of the non-family tenants live in 1 bedroom aparatments, are childless, single (or widowed) female headed households. Of the family participants, approximately 60% require a two or three bedroom unit. Most (in excess of 90%

on record) are female headed households, most are dependent (again, on record) on public assistance and most are black.

The pool of potential Certificate holders, at least for the next few years, has already been determined. During June, 1980, BHA collected 6,983 preapplications during a three day sign up marathon. Of these applicants 5,880 (84%) are applicants for family Certificates while 508 (7.3%) are classified as elderly and 593 (8.5%) as handicapped/disabled.

The incidence of family applications is significantly higher among this new population than among existing program participants. This is partially explained by the fact that BHA conducted a special non-family preapplication session during January, 1979. Much of the potential pool of non-family participants had thus been reached during the previous year. Bedroom size needs are virtually identical across the two populations.

Of the elderly members of the applicant pool 373 (73.4%) are white, 96 (19%) black, and 33 (6.5%) Spanish Americans. Members of other minority groups comprise an insignificant proportion of this population. Of the handicapped/disabled preapplicants 214 (37.7%) are white, 325 (54.8%) black, and 37 (6.2%) Spanish Americans. Only 4 Orientals and 3 American Indians fell into these categories.

The family component of the preapplicant population consists of 1,037 (17.6%) whites, 3,803 (64.7%) blacks, 878 (15%) Spanish Americans, and 129 (2.2%) Orientals. The other .5% either listed no racial attachment or were members of other minority groups. Given the across the board similarities between current and potential program participants, BHA Leased Housing Department can expect little change in its Section 8 "demographic portfolio" over the next few years. Additionally, the almost completely non-white nature of the family population may help explain the Program's failure to penetrate neighborhoods like East Boston with its huge resources of cheap housing, as well as its unpopularity in insular neighborhoods like South Boston and the North End.

Chapter Two

The Boston Housing Authority and the Leased Housing Department

The Boston Housing Authority is the oldest and fourth largest LHA in the country. Established in 1937 as part of the emerging Roosevelt era public housing system the BHA successfully provided family housing in a growing portfolio of projects through the late Fifties and early Sixties. Family housing enjoyed its last major spurt of development in the period 1951 to 1953. In the seventeen years that followed not a single unit of family public housing was built in Boston. Subsequent construction activity was aimed at the growing, popular elderly housing program. Boston Housing Authority currently has approximately 17,000 units of public housing, of which between 20 and 30% are vacant.

Boston's next venture into family public housing construction, the Infill program (1968), was conceived by an ambitious Boston Redevelopment Authority (BRA) in combination with the Development Cororation of America. Infill was originally slated to produce 2,000 large family units on small sites scattered throughout the city. Construction was to be "industrialized", that is, factory built and assembled on site. As with most family public housing construction, community opposition to the Infill program grew as the plans became public. Site acquisition became critical for BRA and BHA Planners.

By 1970 it was obvious that this housing would cost more than anticipated (in that year Development Corporation of America informed the BHA that the industrialized housing model would not work and that each structure would have to be site-built) and that Infill would produce nowhere near the planned 2,000 units. The fate of Infill is instructive in that it typifies the efforts of the Sixties to produce family public housing. A quote from Andrew M. Olins, then Director of BHA Planning and Development sums up the Infill experience:

> "Community pressure against the program became more and more severe [by 1970] and it became obvious that it would be exceedingly difficult to get sites outside of Washington Park Urban Renewal area, the South End Urban Renewal area and the Model Cities Area... The problem of the sites became more and more severe, and when the Boston Housing Authority found itself unable to build 76 units of family housing on its South End sites we [BHA] came under extreme pressure to make these sites available for the Infill program... There is near uniform agreement that, at best, 600 units will be all the program will ever produce. I think that 392 units is much more likely to be the number" (1)

Of the total units produced under Infill approximately 40 are still on line. One begins to appreciate the delight with which the new leasing programs were greeted by LHA officials.

For the first thirty years of its history public housing in Boston provided temporary homes for the Depression-displaced middle and working classes, war workers and military personnel stationed in Boston during the War years, and subsequently upwardly mobile veterans and their families. Public housing, during those early years, was viewed as a stepping stone to the suburbs by most of its residents and was treated as such.

The housing boom and the growth of the American highway system during the early and mid fifties enabled many public housing residents to take advantage of cheap, easily available mortgage money and relocate to the periphery of the Boston metropolitan area. As more and more of the working class residents of BHA projects benefitted from the economic boom of the Fifties and headed for the suburbs they were replaced by a more chronically poor, often non-white clientele.

As the decade of the fifties waned Public Housing began to lose its working class clientele entirely. The tenant population became increasingly dependent on public assistance and increasingly minority. During the Sixties the tenant population went from 13.5% to 37% non-white. During the same time period the proportion of tenants wholly dependent on public assistance increased from 56% to 75%. (2)

Partially in reaction to the perceived problems with the Public Housing system, both financial and social, Policy makers began to explore new directions in the delivery of housing subsidies. In 1965 LHA's were authorized to begin renting privately owned units for subsequent sublet to low income people under the 10 c long term leasing and the Section 23 (Leased Housing) programs. In 1966 the BHA received its first allocation of 1,000 units of this new subsidy. Known at first as "instant housing" due to the lack of planning and development efforts on the part of LHA's the program was viewed as an answer to the problem of spiraling operating costs associated with conventional public housing development and management. Operations became the business of private individuals who were presumed to be more qualified for the task than their public sector counterparts.

Start up of the Leased Housing Program was slow in Boston. Only 80% of BHA's 1,000 units were leased up by March of 1967 with another 150 in the pipeline (3). The real impetus for the expansion of the Leased Housing Program came with the Boston Urban Rehabilitation Program (BURP) during 1967 and 1968. Under BURP $24.5 million in FHA 221 (d) (3)

Below Market Interest Rate (BMIR) rehabilitation mortgages were funnelled into Roxbury and North Dorchester. Of the approximately 2,000 units rehabbed under this program 600 were leased to the BHA under Section 23 while the rest were covered with the similar Rent Supplement program. In 1968 BHA received another allocation of 2,000 Section 23 units. The impetus provided by these massive infusions of federal money launched the BHA into the Leased Housing business.

Initially Leased Housing was administered under a "three-party" lease. This arrangement, strikingly similar to the present Section 8 lease and HAP contract, had tenants leasing units directly from landlords. BHA played no greater role than forwarding monthly checks and certifying tenant program eligibility. The intent behind this was to effectively make leased housing units (and their tenants) "disappear" into the greater community. Unfortunately the Authority became dependent on landlords for tenant, rent collection, and vacancy information. This proved unreliable. Control became next to impossible.

Due to the Leased housing Department's severe BURP induced growing pains a Leased Housing Management Committee was appointed in 1969. The purpose of the Committee was to oversee Leased Housing operations and make recommendations to improve them. In 1969 HUD issued the first Leased Housing Handbook, the purpose of which was to serve as guide to LHA's in their program administration. Surprisingly the handbook contained references to the Program's use as a mechanism for promoting home ownership. Chapter 1 Section 1 (7) states:

> "Local Authorities are encouraged to make full use of the leasing program to promote home ownership by low-income families. This can be done, where the owner of the property agrees, by including in the lease an option to purchase that may be exercised by the low-income family. It may , in some cases, be possible to arrange that all or part of the payment to the owner under the lease may be applied to reduce the purchase price established." (4)

Unfortunately, most of the provisions of the Handbook are phrased as above, replete with "may be"'s and "should"'s. Program goals were stated fuzzily and couched in indefinite terms. LHA's were left to themselves to interpret and apply them. Needless to say, little home ownership was encouraged in Boston by Leased Housing, unless it came in the form of tenant self-help.

In 1970 the Leased Housing Department was reorganized. The position of Director was established, as were seven other significant positions, bringing the total Department size up from 12 to 22 people. A new lease was designed, annual inspections mandated, and a vacancy identification program begun.

Under the "new" lease the Authority became the tenant and the resident became a sub-lessee of the BHA. The intent behind this change was to place the Authority, not the landlord, in the central tenant selection and lease period supervisory role. This action was taken at the height of the "liberal" Bernstein-Bunte board (LHA boards of directors are composed of five people, four chosen by the mayor, one by the governor). It was apparently felt that tenants would fare better at the mercies of BHA than at the hands of landlords (especially Gem Realty, the major BURP recipient).

Tenants began paying their rent directly to BHA. Landlords received full rent from BHA. Payments and receipts were computerized in the hope of insuring accuracy and timeliness. It may be instructive that this system (provided by a subsidiary of Boeing) allowed one account, that of Roxie Homes, to slip almost $60,000 in arrears during the period 1973 through 1981.

One of the primary attractions of this "internalization" of Leased Housing tenants (for the reformers) was bringing tenants under the public housing grievance system. At the present time over half of the remaining Gem (now Grant Management) tenants have arrearages in excess of $500, many of them ranging well into 4 digits. BHA is now under federal mandate to convert these units to Section 8. The current Department management thus must face up to the results of well meaning but short sighted past reforms.

The Section 23 tenant population as of 1973 mirrored closely that which was to emerge from Section 8. Over half of the families in the program recieved some sort of public assistance (54.5%). The dominant income maintenance program was Aid to Families with Dependent Children (AFDC). The ratio among active section 8 participants is even higher, in spite of much more liberal eligibility limits. Most of the families were black (59%) and most non-elderly (73%) (5). Most Leased Housing units were located in Roxbury, Dorchester, and the South End, reflecting the concentration of new construction (of which Leased Housing was often a part) and rehabilitation in these areas. Agreements between BHA and Boston Redevelopment Authority (BRA) gave priority to projects within urban renewal areas.

The period of reform (1969 to 1973) at Leased Housing collapsed with the passing of the Bernstein-Bunte Board in 1973. The period had been rife with conflict between City Hall and the BHA, the prime issue being control of the Board. Since Board members are appointed for five year terms, the protracted battle ended in 1973 as liberal Board members' terms ran out. During 1973 and 1974 City Hall "recaptured" the BHA. Jobs were filled with members of the Mayor's political machine and patronage (never far out of the line of sight) became, once more, a way of life at BHA.

Although "old faces" were once again ubiquitous at BHA, the problems of the public housing system stubbornly refused to disappear. Vacancy rates in the projects continued to mount, as did operating deficits. Conditions in some projects went from bad to worse. Leased Housing units, especially the Gem properties, were no exception. In July, 1975, the Boston Phoenix described one of Gem's propeties as follows:

> "Eight years later [after BURP] the apartment house at 71 Georgia street, a tree lined branch of Blue Hill avenue in the heart of Roxbury, bears the earmarks of many federally backed renovated apartments. At a passing glance it resembles the solid, middle-class building it once was. But a closer look would find it infested with roaches, mice, and even rats, its outside doors unlockable, and its mailboxes broken open. Tenants report major plumbing and electrical problems, the door buzzers don't work, and the intecoms never did...'If it weren't for my Rent Supplement,' says the resident of a basement apartment sprinkled with rat poison, 'I'd move out tomorrow.'" (6)

Many Gem/Grant units remain in similar condition. Lewis H. Spence, the Receiver/Administrator appointed by Superior Judge Paul Garrity to oversee the restructuring of BHA, commented on visiting some Grant units that he felt like the biggest slum lord in Boston visiting the second biggest slum lord in Boston.

Lest the reader think that the deterioration in conditions at Gem properties can be laid at the door of "city hall hacks", the following quote from a letter dated March 26, 1971 (the height of the "liberal" board) from Irving Solomon, then Director of HUD Housing services and Property Management Division, to Gem should indicate the intransigence of the problems facing any BHA administration:

> "<u>All</u> properties have broken mail boxes, broken windows, trash in the halls, linoleum in entry halls which should be replaced, outer doors that do not close, and inner door security locks that do not operate." (7)

As Mr Solomon stated in another letter to Gem, this one dated April 5, 1971:

> "Subsequent to the inspection by this office on March 22, 1971 the Director of the HUD Boston Office made an inspection of some of the dwelling projects owned and/or managed by your organization. In his words

he was 'appalled at the conditions' he found." (8)

In 1976 Armando Perez, a tenant at BHA's Mission Hill development, brought suit on behalf of all BHA tenants against the Authority claiming gross mismanagement and subhuman conditions in the developments. The court agreed with the plaintiffs, hammered out a consent decree, and established the office of Master to oversee BHA operations. The Master's Office then commenced what can be best described as the "dance of the Departments". Under the consent decree BHA agreed to undertake certain organizational reforms aimed at improving the delivery of services to tenants, especially in the areas of maintenance and tenant participation. The various BHA Departments, never a cohesive group, out did themselves generating compliance reports, studies, new organizational tables, and all the regalia of paper compliance. In spite of the blizzard of paper conditions in the projects continued to deteriorate. The only rising indicator was the vacancy rate.

Throughout this process Leased Housing generally slipped through the cracks. The Master's Office attempted to involve itself in Departmental affairs (especially personnel issues) but was stonewalled by the Leased Housing Department Head. The flavor of the interactions between the Deaprtment and the Master's Office can be sensed in the following communication concerning certain staffing changes undertaken by the

Director:

"Upon Receipt of the BHA's draft special order on March 23, 1979, a member of the Master's staff requested from the Director of Leased Housing a copy of the Table of Organization...which had not been delivered with BHA's draft special order. This request was not honored. On Tuesday, April 3, 1979, after the close of business, a member of the Master's Office again requested from the Director of Leased Housing a copy [of the Table of Organization]. The Director of Leased Housing said that he did not have one. However, at the BHA Board meeting that began at 8 a.m. April 4, 1979, the Leased Housing Administrative budget was an agenda item for consideration by the Board. Since the folders containing agenda materials for Board members are prepared in advance of the meetings, and considering the previous conversations set out above with members of the senior staff concerning the FY80 Leased Housing budget and Table of Organization the Master's Office is at a loss to understand why the budget and/or Table of Organization was unavailable to them before the Board meeting." (9)

In reality, the Master's Office knew quite well why these documents were unavailable to them. The Leased Housing Department was busily upgrading (increasing salaries) many existing employees and inducting "safe" friends from other Departments into the last refuge (or so it seemed at the time) from Judge Garrity's wrath. While the word "receivership" was on everyone's lips, noone quite believed in it until it hit. When it happened it came over the horizon like an angry July thunder storm.

In July, 1980 Judge Garrity issued an order placing BHA in receivership. The Board appealed and implementation was stayed pending resolution. In February, 1981 the Supreme Judicial Court upheld the order of Receivership and Judge Garrity appointed Lewis H. "Harry" Spence Receiver/Administrator. Work at BHA had ground virtually to a halt during the appeal. The Leased Housing Department was no exception to this rule. Section 8 withered. Allocations remained unleased, existing leases were left unattended, and Department morale hit a new low.

The Court's attention did not turn to the Leased Housing Department until the fall of that year. A search was undetaken for a new Direcror of Leased Housing and one of the Receiver's closest people was charged with liason. On january 5, 1981 the new Director, Alice Krapf (formerly Director of Rental Assistance (Ch. 707) at DCA) began her new job. Her mandate is to reorganize the Department, rationalize its operation, and seize control of the Department's runaway programs. Conversion of Section 23 to

Section 8, mandated in 1978 by HUD, had hardly commenced. Approximately half of the existing Section 8 leases were expired. The various Section 8 allocations were seldom more than 60% leased. The Department was barely surviving.

Notes to Chapter Two

1. BHA Internal Memo, Status Report on the Boston Infill Program, Andrew M. Olins, Director of Planning and Development [BHA], to Members of the Authority, November 23, 1970.

2. Private Publication, A Struggle for Survival, the Boston Housing Authority 1969-1973, February, 1973, p I-2.

3. ibid, pp III 6-7

4. United States Department of Housing and Urban Development, Low-rent Housing Leased Housing Handbook, November, 1969, Department of Housing and Urban Development, Washington, D.C., p 1 (1) (7) (a).

5. A Struggle for Survival, ibid, p III-9

6. The Boston Phoenix, Gem in the Ghetto, July 8, 1975, Boston, Mass., p 5.

7. Correspondence between Irving Solomon, Director of HUD Housing Services and Property Management [Boston Area Office], and Gem Realty Company, dated March 26, 1971 and April 5, 1971.

8. ibid

9. Correspondence of Sandra Henriquez, Staff Member of the Master's Office, to Honorable Paul G. Garrity, Associate Justice of the Superior Court, dated April 12, 1979.

Chapter Three

The Philosophical Bases of Section 8

P.L. 93-383 contains a section (Sec. 101 (c) (6)) that establishes a statutory goal commonly known as the Spatial Deconcentration Principle. Specifically Congress called for "the reduction of the isolation of income groups within communities and geographical areas...through the spatial deconcentration of housing opportunities for persons of lower income..." (1). This principle is typical of the train of thought that lead to the replacement of much public housing development with leasing programs. Section 8, and specifically its Spatial Deconcentration Principle, was designed to address the problems typified by the Pruitt-Igoe complex afflicting public housing administrators during the late Sixties and Early Seventies.

Section 8's deconcentration principle echoed the legislative mandate handed the administrators of Section 23. As HUD put it in 1969:

> "In adding Section 23 to the United States Housing Act, Congress intended that dwellings assisted under this provision be dispersed as widely as practicable throughout the community. The project-type environment... was to be avoided under Section 23, and

> to this end Congress included in the Act a provision that normally not more than ten percent of the total units in any single structure are to be leased. While the legislation authorized the local agency itself to waive this isntruction, the social value adhering to it is so great that any waiver should be in accordance with policies established by the Local Authority Board and adequately considered at a high management level." (2)

After due consideration at the highest management levels, BHA waived this "instruction".

The fate of St. Louis Housing Authority's once resplendent premier project (Pruitt-Igoe), and the near bankruptcy of the Authority itself, shocked policy makers and academics alike into a rejection of the large scale public housing development as a model for addressing the country's omnipresent housing crisis. The "culture of poverty" view combined with these fears to instill a feeling among decision makers that large groups of poor, especially black, people were tantamount to disaster. As George Peterson and Arthur Solomon succinctly put it in 1973,

> "It is the concentration of the pathological poor in particular neighborhoods that signals the point of no return. Crime rates soar, vacant dwellings become havens for drug addicts or gangs of destructive youths.

> The disintegration feeds on itself until no part of the area is inhabitable." (3)

Given this apocalyptic view of low income communities it is no surprise that the only obvious solution was to disperse these "pathogens" over as wide a base as possible.

Richard Musgrave voiced almost an identical sentiment, albeit not in such forceful terms, when, in 1974, he wrote,

> "Spatial concentration of low income families in turn limits job availability and generates an environment which makes it more difficult to escape from poverty...Given the existence of Ghettoes and widespread housing discrimination, combined with the importance of housing not just as a matter of consumption but of job opportunity, the structure of housing markets is evidently a matter of public concern. It is also evident that spatial shifting in low-income housing may require selective subsidies...but even then the primary objective is to shift the location rather than to secure an increase in overall housing supply." (4)

The thrust toward leasing and away from large scale development was seen as a way to both avoid the worst consequences of the public housing system and to acheive a degree of social integration. Section 23 served mostly as a cash flow augmentation mechanism for large multi-family developments and rehab efforts subsidized under one of several federal and state production programs. Secton 23 was, in spite of Congressional "instructions", highly concentrated in primarily low-income, minority areas.

Section 8 Existing Housing Program intended to break with this tradition. The statute claimed spatial deconcentration as one of its goals. This goal was subsequently fine tuned in the landmark Hills v. Gautreaux decision. During the mid-Sixties a group of black tenants of the Chicago Housing Authority sued the CHA claiming intentional patterns of racial segregation in their site and tenant selection policies. The suit ground its way through the legal system until 1976 when the U.S. Supreme Court ruled in favor of the tenants. Justice Potter Stewart delivered the majority opinion, holding that,

> "The statute (P.L. 93-383) clearly has, as one of its objectives, the spatial deconcentration of lower income groups, particularly from the central cities. Congress apparently decided that this was part of the solution to the crisis facing our urban communities." (5)

Implementation of the Court's decision in _Gautreaux_ consisted of a program of geographic dispersion utilizing the Section 8 Existing Housing Certificate as its primary mechanism. Chicago inner city (read minority) residents are encouraged to "go mobile" and are offered regional Section 8 Certificates to subsidize their passage. Thus leasing has moved from a convenient, cheap adjunct to the LHA portfolio of mechanisms to a mechanism by which people, not buildings, are subsidized and individual market behavior is directed to acheive policy goals, i.e. deghettoization.

Given the racial composition of the BHA tenant population outlined above, the issues of spatial deconcentration and desegregation become virtually one. In Boston, with a population of family certificate holders and applicants that is almost 70% black, administrators cannot address the first issue without also addressing the latter. BHA simply does not have enough white, family applicants to allow the issues to exist seperately.

Section 8 has not done a good job of reaching out to the low income white community. Neighborhoods with concentrations of low income whites remain virtually untouched by Section 8. For example, in South Boston BHA leases 18 units (.85% of the portfolio) and in East Boston only 77 units (3.6% of the portfolio). The existence of the large waiting list precludes any effective outreach to this community over the next few years. If BHA wishes to be faithful to the spatial deconcentration provision of the 1974 Act it must deal with the problems of a largely black clientele.

Although BHA has instituted a "mobility" program under which any BHA Section 8 Certificate holder may find and lease a unit anywhere in the state little actual mobility has been acheived. Blacks have not rushed to "invade" the suburbs. During the first year of the program only 13 people "went mobile" and leased units outside of Boston. While discrimination is surely at least partially responsible for this lack of interest, many black Certificate holders would probably agree with Ralph Ellison who testified almost twenty years ago:

> "...it is a misunderstanding to assume that Negroes want to break out of Harlem. They want to transform the Harlems of their country. These places are precious to them. These places are where they have dreamed, where they have lived, where they have loved, where they have worked out life as they could... it isn't the desire to run to the suburbs or to invade 'white' neighborhoods that is the main concern with my people in Harlem. They would just like to have a more human life there. A slum like Harlem isn't just a place of decay. It is also a form of historical and racial memory." (6)

Notes to Chapter Three

1. P.L. 93-383, Sec. 101 (c) (6).

2. United States Department of Housing and Urban Development, Low-Rent Housing Leased Housing Handbook, November, 1969, Department of Housing and Urban Development, Washington, D.C., p 1 (1) (4) (a).

3. George E. Peterson, Arthur Solomon, et al, Property Taxes, Housing, and the Cities, Lexington/D.C. Heath, Lexington, Mass., 1973, p 44.

4. Richard A. Musgrave, "Policies of Housing Support: Rationale and Instruments", in Housing in the Seventies: Working Papers, Vol. I, Washington, D.C., U.S. Government Printing Office, 1974, p 217.

5. Hills v. Gautreaux, 425 US 284, 47 L Ed 2d 792, 96 S. Ct. 1538.

6. Ralph Ellison, in "Federal Role in Urban Affairs", Hearings before the Subcommittee on Executive Reorganization, Committee on Government Operations, August 30, 1966, U.S. Senate, 89th Congress, 2nd Session, Part 5, p 1155, referenced in Edward C. Banfield, The Unheavenly City, Little Brown and Company, Boston, 1968, pp 81-82.

Chapter Four

The Boston Rental Market

"The Commission [President's Commission on Housing] must be oblivious to the skyrocketing rents and condominium conversion evictions which are forcing elderly and low and moderate income families out of the housing market...in Boston...There is an emergency housing crisis in Boston which requires an emergency response. Vacancy rates in the city are under 2%...Perhaps if the members of the President's housing committee could see first hand the enormity of the nation's, and more specifically Boston's housing problems, they would not be so quick to offer such unrealistic and counterproductive proposals [replacement of present production programs with a Section 8 like voucher program]."

Thus spake Boston City Councillor Raymond Flynn in a letter to the editor of the Boston North End Waterfront Review dated March 9, 1982. It should be obvious from this that the Councilor will be making the housing crisis a central issue of his upcomming mayoral campaign.

The provision of decent housing to low and moderate income people will always be a problem for policy makers and implementors alike. It does little good, however, to confuse the issue with crisis hyperbole and less to mistake campaign rhetoric for reasoned appreciation of the issues. Part of the problem may just be the fact that Boston has already had too many "emergency" reactions to the housing "crisis". From Infill to BURP one common thread uniting past housing interventions has been a lack of careful research and planning.

Boston's rental market is a much studied but little known beast. The Census Bureau's Annual Housing Survey (1977) for Boston estimated that there were 147,500 rental units in the central city. The number of these vacant at any given point in time is problematic. The 2% vacancy rate quoted above has become for the housing community what the football field is for the evening news; the ultimate standard of measurement with which all things are compared. Yet the Boston Redevelopment Authority (BRA) in 1980 estimated the vacancy rate for the city at 5%. Roslindale and West Roxbury had the tightest submarkets with 1% rates while Charlestown and the South End topped the charts with 18% and 13% vacancy rates respectively. (1) The BRA figures should be treated with some care. They are, after all, quite counter-intuitive. They are indicative of the wide variation in vacancy rate estimates.

Another recent vacancy rate estimate was offered up by Alan Lupo, a columnist for the Boston Phoenix. He put the city's rate at 3.7%. (2) Unfortunately the article in which this estimate appeared gave no hint as to his sources. The important point for our purposes is the unreliability of such figures. Estimates of rent levels are equally unreliable. Mr. Lupo opines, in the same article quoted above, that rents have escalated 91% since 1970. He fails to mention that this is less than the rate of inflation. If his figures are accurate this would imply that rental housing is actually cheaper today (in constant dollars) than it was twelve years ago.

This latter conclusion is consistent with a survey performed by the BRA in 1980 (3). They concluded that rents in some neighborhoods had actually declined during the Seventies when expressed in constant 1970 dollars. Their conclusions, while appearing low at first, are not inconsistent with BHA's actual market experience. Section 8 rents, when deflated to 1970 dollars, look very much like those reported by the BRA.

Most market rent studies rely heavily on newpaper ads for their raw data. The BRA study quoted above relied on a survey. Both methods are somewhat deficient. The analyses should be joined. Newpaper ads only capture a fraction of available units. BHA Leased Housing Department recently performed such an analysis. One conclusion was that the average two bedroom unit in the North End rented for $800/month. This is patently untrue. North End units simply do not get into the newpapers unless they are high priced waterfront apartments. The same logic applies in South Boston, East Boston, and Charlestown. Most low rent units are rented by word of mouth. A newpaper survey will miss this phenomenon.

Approximately 70% of Boston households were renters in 1980, down from 73% in 1970 (4). Of the neighborhoods studied here only the South End, Roslindale and the Dorchesters experienced a shift to ownership. The rest either remained constant or shifted to rentals. The movement in the South End was the most extreme, shifting from 11% ownership in 1970 to 27% in 1980. This last fact is probably explained by the condo explosion that engulfed that neighborhood during the Seventies. Of more interest to us is the shift in the Dorchesters.

The large stock of triplex and duplex structures in the Dorchesters appears to be encouraging a shift from rental to ownership. This is consistent with the large number of small operators with whom the BHA does business in these neighborhoods. Since 35% of BHA Section 8 units are located in the Dorchesters this trend has policy implications for BHA. Outreach to property ownersd in these neighborhoods must be cognizant of who these people are. They are not the large operators. Their interests and concerns will be quite different than those of their larger conterparts. BHA may want to contemplate a program of management assistance for the less experienced small owner. It is in the interests of the program that this large pool of small property owners survive and prosper.

In summary, the rental market in Boston, while the subject of much analysis, remains little known and often misunderstood. Accurate estimates of the number of of units, vacancy rates, and rent levels are difficult to obtain. Those estimates available are often conflicting and sometimes self-serving. Researchers should be careful to bracket their data with estimates of unreliability. Implementors should take care when someone (or organization) recommends a given course of action based on the "latest" study of the rental market, especially if the petitioner wants emergency responses. Unreliable data coupled with hasty action has sunk many a housing program.

Notes to Chapter Four

1. Boston Redevelopment Authority, Characteristics of Boston's Population and Housing Stock: 1980, Background Tables, BRA Publication, February, 1981, p. k-2.

2. Alan Lupo, "Housing Policy and Deja Vu", The Boston Phoenix, Boston, Massachusetts, April 27, 1982, p. 3.

3. See op cit., pp J-1 through J-10 for the BRA analysis of rental payments. The figures seem ridiculously low. They should not be too easily dismissed.

4. ibid, p. H-3.

Chapter Five

The City-wide View

As of February 1, 1982 the Boston Housing Authority held 2,130 active Section 8 leases. This chapter presents an analysis of the entire portfolio, allowing the reader to view the city, and the program, as a whole. Three aspects of that portfolio are of central concern:

1. Subsidy costs
2. Rent levels
3. Ownership patterns

(1)Subsidy costs are of particular interest because of the current federal trend toward a level funded voucher program. Current HUD proposals, while tentative, all involve a voucher with a fixed value and a five year life. FMR's would be eliminated, as would the AAF. Proposed voucher values range (depending on whose voucher program is under discussion) from $1,800 to $2,200 annually. Voucher holders would be free to enter into leases for units with rents in excess of current FMR limits with the difference between the voucher value and the contract rent coming out of tenants' pockets. Any rent increases would be left for the tenant and landlord to work out.

(2) Rent levels encountered by the Section 8 program offer us the opportunity to open a window on the Boston rental market. Since present rent levels are the result of almost five years of program experience they are representative of the rental stock available to low and moderate income apartment seekers. FMR's assure that units let by Certificate holders are indeed moderately priced. They assure, as well, that apartment seekers' "eyes" will not be bigger than their wallets.

(3) Ownership patterns are dispersed. BHA does business with over 1,000 landlords, tha majority of whom are small operators. It is an underlying assumption of this study that any Section 8-type program in Boston would end up with a portfolio very similar to that currently leased by the BHA. The portfolio is the result of hundreds of individual locational decisions on the part of BHA clients.

This dispersal of the flow of subsidy dollars contains some interesting policy implications. Previous programs' (Section 23, Rent Supplements) benefits were concentrated in the hands of a few very large property owners. It is easier for BHA to deal with a few sophisticated property owners than to deal with a crowd of relatively untried disparate landldords. In spite of this BHA successfully works with both types of owners, proving that, while not simple, it can be done. If there is any validity to the "trickle down" theory it seems preferable that benefits trickle down through a myriad of channels rather than a few.

1. Subsidy Costs

Direct subsidy costs vary both by neighborhood and by unit size. The cheapest units on a city-wide basis are the smallest. Efficiency apartments cost an average of $1,920 annually while the largest (of which there are only a few), 7 bedroom units, cost $5,856. Table 5-1 summarizes monthly and annual subsidy costs by unit size. Since families with children cannot lease up efficiency or one bedroom units, most of the residents of Section 8 units of this size are either handicapped/disabled or elderly. The majority of them are elderly. Larger units house families with children, most of them black.

The average annual subsidy cost of $2,712 for all size units is emminently reasonable when compared with the cost of maintaining units in the New Construction or Substantial Rehabilitation programs. Like most programs, however, Section 8 has problems delivering services to large families. Only 2.34% of the BHA units have five or more bedrooms. This is probably due to a genuine scarcity of large units and the unwillingness of

Table 5-2
Boston:Distribution of Units by Number of Bedrooms.

Area	Count	Br Size 0	1	2	3	4	5	6	7	Ratio
N. End	11	1	5	3	2	0	0	0	0	.52%
S. Bos	18	1	9	4	2	1	0	0	0	.85%
W. Rox	26	0	13	7	5	1	0	0	0	1.22%
Chastn	35	0	0	11	17	7	0	0	0	1.64%
J. Plain	58	1	2	16	28	10	1	0	0	2.72%
Rosl	73	1	29	22	15	6	0	0	0	3.43%
E. Bos	77	2	36	20	16	2	0	1	0	3.62%
FenKen	136	24	106	5	1	0	0	0	0	6.38%
S. End	152	2	42	45	35	28	0	0	0	7.14%
H. Park	170	4	50	83	29	2	2	0	0	7.98%
Bri	180	33	99	34	11	2	0	0	1	8.45%
S. Dor	321	3	16	131	119	44	7	1	0	15.07%
N. Dor	405	2	10	115	171	89	14	2	2	19.01%
Rox	446	4	45	118	165	100	14	0	0	20.94%
Total	2108	82	475	618	617	292	39	4	3	99.00%

many landlords to rent to very large families. Whatever the reason, program costs would leap if the proportion of large families served by Section 8 were to increase.

The chief components of subsidy costs are Contract Rents (the figure on which a property owner's monthly check is based) and HUD Utility Allowances. As use of allowances increases tenant shares decrease and subsidy costs rise. Although the tenant and BHA share the shifting of cost away from the landlord the impact on program costs is noticeable. Both North and South Dorchester demonstrate this phenomenon. Tenant shares are lowest in these neighborhoods, utility allowances and subsidy costs higher than the city wide average.

Table 5-1
Boston: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	82	160	0		160	1920	3.85%
1	475	177	0		177	2124	22.3%
2	618	221	2		223	2676	29.00%
3	617	245	6		251	3012	29.00%
4	292	250	7		257	3084	13.70%
5	39	288	14		302	3624	2.00%
6	4	382	35		417	5004	.20%
7	3	445	26		471	5856	.14%
Total	2130	222	4		226	2712	100.00%

The distribution of units by size confirms most of the common wisdom about the Boston rental market. The largest units are concentrated in Roxbury, North Dorchester, and South Dorchester. These three neighborhoods account for 55% of the BHA units of all sizes and virtually all of the largest (5 and up bedrooms). Table 5-2 summarizes the distribution of units by size throughout the city. North and South Dorchester have the highest average subsidy costs largely thanks to their dominance in the area of large units. Roxbury enjoys one of the lowest average subsidy costs. This likely due to the presence in Roxbury of several large, subsidized developments whose rents are federally controlled. Table 5-3 summarizes average annual subsidy costs by unit size and neighborhood.

In summary, city-wide subsidy costs are low compared to any other present housing program. Variation in costs by neighborhood is less than expected, especially where there are sufficient units to make comparison valid. Variation in direct costs by unit size is large. The number of very large units (5 and up bedrooms) is small, thus the burden of supporting these units has little impact on overall program costs.

2. Rent Levels

Contract Rents

Given the almost weekly media pronouncements on the "spiralling" rents in the Boston market, average rents in the Section 8 program are low for all areas of the city. The smaller (efficiency and one bedroom) units, on the average, include most utilities in the rents. The average utility allowance for the BHA's 475 one bedroom units is only $12 per month. This is approximately one fifth the full utility allowance (all utilities in the tenants' names). Most of these units provide heat and hot water. Very few of the larger units provide as much. The average four bedroom utility allowance is $74 (median = $96) per month. Most of these units do not include heat.

Table 5-4 summarizes the primary indicators for the city. "Ecorent" is the economic or Contract Rent, "BHA" is the monthly subsidy payment, "Tensh" is the Tenant Share of the rent, and "Util" is the HUD utility allowance actually applied. Table 5-5 summarizes the Contract Rents for the city by unit size and

Table 5-3
Boston: Average Annual Subsidy Cost by Unit Size and Neighborhood

Area	Br Size 0	1	2	3	4	5	6	7	total
N. End	1752	1627	2920	1614	0	0	0	0	2424
S. Bos	1404	2016	2220	2064	2928	1776	0	0	2064
W. Rox	0	2532	2976	3012	1836	0	0	0	2736
Chastn	0	0	3021	2976	2796	0	0	0	2950
J. Pla	1656	1632	2532	3360	3372	2016	0	0	3024
Rosl	2064	1860	2184	2664	3540	0	0	0	2268
E. Bos	1644	2201	2712	2760	2910	0	3720	0	2472
FenKen	2148	2364	2640	2640	0	0	0	0	2352
S. End	1500	2124	2460	1968	2268	0	0	0	2196
H. Par	1488	2004	2424	3108	3180	3132	0	0	2412
Bri	1836	2124	2604	2592	3480	0	0	6492	2224
S. Dor	2448	2328	3096	3324	3684	4275	4500	0	3240
N. Dor	1428	2136	2736	3228	3336	3768	5892	5130	3120
Rox	1860	1794	2460	2838	2820	3468	0	0	2628
City	1920	2124	2676	3012	3084	3624	5004	5856	2712

neighborhood.

Rents, as expected, increase with unit size. A few of the neighborhoods contain exceptions to this rule but in those cases the number of occurrences are too few to draw any meaningful conclusions. The average rent for an efficiency unit is $237 per month including most utilities. Of these 70% are located in Brighton and Fenway-Kenmore. This rent compares most favorably with that charged for efficiencies in Section 8 New Construction and Substantial Rehabilitation projects.

table 5-4
Boston: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	82	237	246	160	170	78	74	10	11
1	475	272	279	177	184	95	90	12	14
2	618	291	295	221	235	69	55	33	27
3	617	304	299	245	261	53	50	60	57
4	292	310	310	250	252	52	43	74	96
5	39	350	340	288	296	48	23	23	109
6	4	382	380	377	338	-10	-36	120	130
7	3	445	419	438	419	-20	-16	167	188
	2130	293	295	222	224	68	65	43	25

For example, a recently completed Section 8 Substantial Rehabilitation project in the South End charges the government $588 for efficiencies and $666 for one bedroom units. One bedroom units in the Existing Housing Program average $272 (median = $279)per month. Effectively this means that for each unit of New Construction or Substantial Rehab built the Existing Housing Program could put two families in decent, safe and sanitary housing. This relationship holds true for the larger units. A four bedroom Existing Housing Program unit rents for an average of $310 per month. Units of similar size rent for $950 per month at the above cited development.

Substantial Rehab rents do not reflect start-up costs. Tax losses due to sindication, contractor cost overruns, tax losses due to bond issues, all must be summed before the actual per unit cost is derived. Section 8 Existing Housing has no other cost

Table 5-5
Boston: Average Contract Rent by Unit Size and Neighborhood

Area	Br Size 0	1	2	3	4	5	6	7	Total
N. End	185	269	372	230	0	0	0	0	282
S. Bos	200	232	200	270	396	311	0	0	235
W. Rox	0	278	320	288	296	0	0	0	292
Chastn	0	0	296	355	388	0	0	0	343
J. Plain	222	234	275	325	329	275	0	0	306
Rosl	200	246	274	287	308	0	0	0	267
E. Bos	229	269	281	294	272	0	410	0	278
FenKen	280	321	286	298	0	0	0	0	316
S. End	213	262	279	277	311	0	0	0	280
H. Park	222	253	291	319	375	350	0	0	285
Bri	222	267	329	312	397	0	0	525	276
S. Dor	260	271	298	295	315	329	340	0	298
N. Dor	195	234	288	291	299	353	438	406	293
Rox	209	243	283	325	306	366	0	0	302
City	237	272	291	304	310	350	382	445	293

than monthly subsidy payments and administrative overhead.

Section 8 rents are often a function of the type of ownership and housing stock. As previously noted, neighborhoods with lots of large units (the Dorchesters) tend to demonstrate fragmented patterns of ownership. Small owners tend to own duplexes and triple deckers. On the other end of the spectrum large owners (corporate entities with more than twenty units) tend to opt for efficiency and one or two bedroom units. Very few of them own duplex/triplex structures. Neighborhoods dominated by this last category of owner tend not to demonstrate high frequencies of negative rents. Roxbury and Brighton are typical of areas dominated by the portfolio's largest landlords.

Table 5-6
Boston: Avg. Tenant Share of Rent by Unit Size and Neighborhood

Area	Br Size 0	1	2	3	4	5	6	7	total
N. End	39	53	129	96	0	0	0	0	80
S. Bos	83	64	15	49	152	163	0	0	63
W. Rox	0	67	72	25	143	0	0	0	64
Chastn	0	0	44	107	155	0	0	0	97
J. Plain	84	100	64	44	48	107	0	0	54
Rosl	28	91	65	13	0	0	0	0	79
E. Bos	92	83	53	53	24	0	100	0	72
FenKen	101	124	106	78	0	0	0	0	119
S. End	88	87	75	113	122	0	0	0	96
H. Park	70	86	87	60	110	90	0	0	82
Bri	69	90	112	96	107	0	0	-16	90
S. Dor	56	77	41	18	9	-27	-35	0	28
N. Dor	126	57	60	22	21	38	-53	-22	34
Rox	54	105	79	89	71	77	0	0	83
City	78	95	69	53	52	48	-10	-20	68

Subsidy costs are lower, tenant shares a bit higher. The difference is not great but is noticeable.

Most recipients, before becoming Section 8 tenants live in low rent housing, most of which comes "as is". There is generally an unspoken understanding between landlords and residents of cheap apartments that repairs are deferred. If any repairs, especially cosmetic ones, are made they are generally made by tenants, at their own expense. In cases of serious Sanitary Code violations tenants can have recourse to housing inspectors (municipal) but this does little practical good. Short of outright condemnation of the property there is little that a tenant or the Housing Inspection Department can do to force owners to perform repairs.

Section 8, by helping tenants to pay higher rents, improves this position. Tenants can take their subsidy and move if they are seriously aggrieved by an owner's behavior. Since they are effectively paying more they can demand more in return. Many landlords make repairs so that their units qualify for the program. BHA is quite aggressive in this regard. While some owners balk at making repairs most comply readily. As one isnpector recently stated, "we pay for working sash cords, we ought to get them." While tenant payments for rent are reduced, landlord incomes are often increased and the quality of housing consumption on the part of recipients is most definitely augmented.

Average Tenant Shares (payments by tenants to landlords) are low. The figure varies greatly from area to area. For instance, the average monthly tenant payment in South Dorchester is only $28 while in Fenway-Kenmore it is $119. This variance is due to two factors peculiar to each neighborhood. South Dorchester is dominated by larger units, owned by small investors and resident owners. Most of the burden of utility payments has already been shifted to tenants. Most of BHA's current intake of new property owners falls into this same category.

Fenway-Kenmore, on the other hand, is dominated by one large subsidized development, Church Park. The rents include utilities, most of the tenants are elderly, and most of the units are efficiency, one and two bedroom apartments. Family

Certificate holders tend to have lower tenant shares than their elderly counterparts thanks largely to their dependents,each one of which is worth $300 in deductions from gross family income. Table 5-4 summarizes tenant shares by unit size and neighborhood and Table 5-7 summarizes HUD utility allowances as applied to various unit sizes across neighborhood borders.

Gross Rents

Gross Rents are, like contract Rents, lower than anticipated. They are calculated by adding applicable HUD utility allowances to Contract Rents and are the figures compared with FMR's to determine a unit's financial eligibility. The average Gross Rent for an efficiency unit is only $247 per month while the average three bedroom unit fetches $364 per month.

Gross Rent variance accross neighborhood boundaries is less than expected. Table 5-8 details average Gross Rent figures for Boston and the neighborhoods. For example, a three bedroom unit in West Roxbury averages $349 per month, in Hyde Park $320, in South Dorchester $348, and in Roxbury $360. This a very narrow range of rents given the huge differences in population and neighborhood characteristics between these disparate parts of the city.

South boston has the lowest average Gross Rents in the City. The overall figure for this neighborhood is $286 per month (for all unit sizes). The Southie sample may not be representative since it is so small (only 18 units). The Dorchesters are the two most expensive neighborhoods, a result that surprised the author. I fully expected these neighborhoods to be less expensive. I reasoned that small owners would be less sophisticated and therefore less likely than their larger counterparts to approach program rent ceilings. The heavy concentration of large units in these areas may explain some of this phenomenon. The small owners may be more sophisticated than I thought.

Gross Rent/FMR ratios allow us to both judge the effectiveness of the program and to analyse the FMR levels set by HUD. Table 5-9 details this figure by unit size and neighborhood. Again the results were surprising. The national experience dictates that we should expect a GR/FMR ratio in the mid .90's for all unit sizes (1). This is definitely not the BHA experience.

Table 5-7
Boston: Avg. Utility Allowances by Unit Size and Neighborhood

Area	Br Size 0	1	2	3	4	5	6	7	total
N. End	50	11	0	65	0	0	0	0	21
S. Bos	14	41	69	67	7	125	0	0	51
W. Rox	0	27	29	92	98	0	0	0	43
Chastn	0	0	42	19	32	0	0	0	29
J. Plain	24	11	38	54	92	30	0	0	46
Rosl	48	20	26	73	83	0	0	0	38
E. Bos	7	13	38	70	50	0	46	0	33
FenKen	3	1	10	34	0	0	0	0	2
S. End	0	11	23	16	15	0	0	0	16
H. Park	17	18	29	61	77	123	0	0	33
Bri	12	14	15	40	67	0	0	188	17
S. Dor	14	26	50	89	104	123	121	0	72
N. Dor	10	34	39	78	98	99	156	157	71
Rox	13	6	21	35	58	55	0	0	34
City	10	12	33	60	74	87	120	167	43

The only neighborhood that approaches this figure is Fenway-Kenmore, and there only in the efficiency and one br categories. This is, again, Church Park showing through the data. Church Park's management has kept their rents close to the FMR's, no mean feat given the difficulties inherent in processing mass rent increases and tenant recertifications. Even here the ratio slips into the .70's for the larger units, those not owned by Church Park.

One totally unexpected result was the direction taken by GR/FMR ratios as unit size increases. It seems that, generally speaking, the larger the unit the lower the GR/FMR ratio. Efficiency and one bedroom units have the highest overall ratio

Table 5-8
Boston: Average Gross Rent by Unit Size and Neighborhood

Area	Br Size 0	1	2	3	4	5	6	7	
FMR	289	329	394	458	519	597	675	753	Total
N. End	235	280	372	295	0	0	0	0	303
S. Bos	214	272	269	337	403	436	0	0	286
W. Rox	0	305	349	380	394	0	0	0	335
Chastn	0	0	338	374	420	0	0	0	372
J. Pla	246	245	313	379	421	405	0	0	352
Rosl	248	266	300	360	391	0	0	0	305
E. Bos	235	282	319	364	322	0	456	0	311
FenKen	283	322	296	332	0	0	0	0	318
S. End	213	275	302	293	326	0	0	0	296
H. Par	239	271	320	380	452	473	0	0	309
Bri	234	281	344	352	464	0	0	713	293
S. Dor	274	297	348	384	419	452	461	0	370
N. Dor	205	268	327	377	457	559	594	563	364
Rox	222	249	304	360	364	421	0	0	336
City	247	284	324	364	384	437	502	565	336

while five and six br units enjoy the lowest. This says two things about HUD FMR's; they are presently high enough to enable the BHA to do business in Boston, and, they may be exagerating the market cost of larger units.

One is almost forced to the conclusion that, while a few neighborhoods may be out of BHA's reach because of high rent levels, most are not. It is much more likely to be the dearth of white applicants than prohibitaively high rent levels that keeps the BHA out of South Boston and East Boston (not to mention Charlestown). One of the most common complaints levelled against the landlord community by radical housers is the charge of "rent gouging". This phenonenon, if it exists at all, is swamped in the BHA portfolio by the huge number of property owners providing decent housing at reasonable prices. BHA has just over 1,000

Table 5-9
Boston: Avg. Gross Rent/FMR Ratio
by Unit Size and Neighborhood

	Br Size							
Area	0	1	2	3	4	5	6	7
FMR	289	329	394	458	519	597	675	753
N. End	.81	.85	.94	.64	0	0	0	0
S. Bos	.74	.83	.68	.74	.78	.73	0	0
W. Rox	0	.93	.86	.83	.76	0	0	0
Chastn	0	0	.86	.82	.81	0	0	0
J. Plain	.85	.74	.79	.83	.81	.68	0	0
Rosl	.86	.81	.76	.79	.75	0	0	0
E. Bos	.81	.86	.81	.79	.62	0	.68	0
FenKen	.98	.98	.75	.72	0	0	0	0
S. End	.74	.84	.77	.64	.63	0	0	0
H. Park	.83	.82	.81	.83	.87	.79	0	0
Bri	.81	.85	.87	.77	.89	0	0	.95
S. Dor	.95	.90	.88	.84	.81	.76	.68	0
N. Dor	.71	.81	.83	.82	.88	.94	.88	.75
Rox	.77	.76	.77	.79	.70	.71	0	0
City	.85	.86	.82	.79	.73	.74	.74	.75

landlords enrolled in the Section 8 program, the vast majority of whom do not fit commonly held stereotypes.

3. Patterns of Ownership

Ownership was broken into two categories for the purposes of this study; individuals and business entities. It seemed logical that there would be substantive differences in the operating styles of landlords who kept their property in their own names and owners who went to the trouble of setting up real estate trusts or corporations. Corporate entities (everything from San-Vel Concrete to the Boston YMCA) account for 1185 units (56% of the portfolio) while individual owners provide 945 units (44%). These categories were further sub-classified by the size of owners' Section 8 portfolios as follows:

1. One to three units.
2. Four to ten units.
3. Eleven to twenty units.
4. Greater than twenty units.

Of the eight possible categories 76% of the units belong to owners falling into two categories; small individuals (individuals with one to three units) and large corporations (corporations with more than twenty units). The former category accounts for 777 units (36% of the portfolio) while the latter provides 854 units (40%). The weight of the two dominant landlord categories is roughly equal. Of the units provided by individuals, 82% belong to individuals with one to three units. Of those provided by corporate entities 72% belong to businesses with more than twenty units.

Structure type and ownership type appear to be closely associated. Structure classifications for this study are identical with those used in calculating HUD utility allowances. The five structure categories are:

1. Multi family
2. Row House
3. Duplex/Triplex
4. Single Family
5. Unclassified

Only those landlords utilizing the HUD utility allowances are required to classify their units. Of the corporate entities 24% neither claim utility allowances nor classify their units. Of the individual owners the corresponding figure is 7%. Classifications can be somewhat vague. BHA leasing officers are required to determine the classification of a given unit when calculating Gross Rents.

Classification is often determined by asking both tenants and landlords what the property looks like. Of the classifications listed above the Duplex/Triplex category is probably the most reliable since it is the least vague and most familiar to Bostonians. Some of the rents reported for units classified as single family are so low as to raise serious doubts about their classification.

Corporations are unlikely to own duplex/triplex structures while their individual counterparts are most likely to own this type of property. Only 7% of the units owned by business entities are so classified while 56% of the individuals' holdings fall into this category. Structure types break down as follows:

Corporate Entities

1. Multifamily: 19%
2. Row House: 32%
3. Duplex/Trip: 7%

4. Single Fam: 1%
5. Unclassified: 41%

Individuals

1. Multifamily: 20%
2. Row House: 9%
3. Duplex/Trip: 56%
4. Single Fam: 6%
5. Unclassified: 8%

In summary, subsidy costs and rent levels are low compared with current housing production programs. Section 8 avoids the tax losses and start-up costs associated with production programs and offers on-going costs well below those encountered elsewhere. The rental market in Boston is more resilient than most observers care to admit. While many program participants fail to benefit from Section 8, many derive a high quality subsidy consistent with most of the original program goals.

Patterns of ownership are more highly dispersed than anticipated. Small owners comprise the bulk of BHA's landlord population, although they account for only 44% of the units. Economic spin-offs from Section 8 are probably larger and acheive greater neighborhood impact than those of past, more highly concentrated programs. The implications for future program expansion are fairly clear. Neighborhoods with large stocks of triple deckers and duplexes are ideal targets for Section 8. East Boston, South Boston, and Charlestown, thus far largely untouched by Section 8, offer an opportunity to expand the program to both neighborhoods and populations largely excluded from participation in the past.

An expansion of Section 8 can be accomplished at a price to taxpayers far below the cost of producing new housing. A central premise of Section 8 was the assumption that the existing housing stock offered a viable resource on which to build a strategy for providing subsidies. Nothing has happened since 1974 to invalidate this premise. Both rents and program costs have risen with inflation, market tightness and condo conversion have inhibited program expansion in some parts of the city. In spite of this Section 8 remains vital. Subsidy benefits under Section 8 reach a broader segment of both recipient and landlord populations than under any of its antecedents. Given the enormous costs associated with new housing production, programs to protect and utilize the existing stock are more valid now than ever.

Table 5-10
Analysis of Ownership

counts — osize

otype	one to three	four to ten	eleven to twenty	twenty and up	
individual	777.000	111.000	35.000	22.000	945.000
business entity	112.000	131.000	88.000	854.000	1185.000
	889.000	242.000	123.000	876.000	2130.000
counts row pct					
individual	82.222	11.746	3.704	2.328	100.000
business entity	9.451	11.055	7.426	72.068	100.000
	41.737	11.362	5.775	41.127	100.000
counts column pct					
individual	87.402	45.868	28.455	2.511	44.366
business entity	12.598	54.132	71.545	97.489	55.634
	100.000	100.000	100.000	100.000	100.000
counts table pct					
individual	36.479	5.211	1.643	1.033	44.366
business entity	5.258	6.150	4.131	40.094	55.634
	41.737	11.362	5.775	41.127	100.000

counts — utype

	multifam	row house	duplex/triplex	single fam	null	
individual	182.000	99.000	533.000	63.000	68.000	945.000
business entity	268.000	346.000	127.000	9.000	435.000	1185.000
	450.000	445.000	660.000	72.000	503.000	2130.000
counts row pct						
otype						
individual	19.259	10.476	56.402	6.667	7.196	100.000
business entity	22.616	29.198	10.717	0.759	36.709	100.000
	21.127	20.892	30.986	3.380	23.615	100.000
counts column pct						
otype						
individual	40.444	22.247	80.758	87.500	13.519	44.366
business entity	59.556	77.753	19.242	12.500	86.481	55.634
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	8.545	4.648	25.023	2.958	3.192	44.366
business entity	12.582	16.244	5.962	0.423	20.423	55.634
	21.127	20.892	30.986	3.380	23.615	100.000

Table 5-10 (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	182.000	83.000	495.000	54.000	75.000	889.000
four to ten	63.000	53.000	74.000	9.000	43.000	242.000
eleven to twenty	38.000	27.000	33.000	1.000	24.000	123.000
twenty and up	167.000	282.000	58.000	8.000	361.000	876.000
	450.000	445.000	660.000	72.000	503.000	2130.000
counts row pct						
one to three	20.472	9.336	55.681	6.074	8.436	100.000
four to ten	26.033	21.901	30.579	3.719	17.769	100.000
eleven to twenty	30.894	21.951	26.829	0.813	19.512	100.000
twenty and up	19.064	32.192	6.621	0.913	41.210	100.000
	21.127	20.892	30.986	3.380	23.615	100.000
counts column pct						
one to three	40.444	18.652	75.000	75.000	14.911	41.737
four to ten	14.000	11.910	11.212	12.500	8.549	11.362
eleven to twenty	8.444	6.067	5.000	1.389	4.771	5.775
twenty and up	37.111	63.371	8.788	11.111	71.769	41.127
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	8.545	3.897	23.239	2.535	3.521	41.737
four to ten	2.958	2.488	3.474	0.423	2.019	11.362
eleven to twenty	1.784	1.268	1.549	0.047	1.127	5.775
twenty and up	7.840	13.239	2.723	0.376	16.948	41.127
	21.127	20.892	30.986	3.380	23.615	100.000

Chapter Six

The Neighborhoods

Boston is well known as a city of neighborhoods. These tend to be close, verging on insular. A leasing program, be it Section 8 or a voucher program, must acknowledge this fact and meet it head on. People in South Boston do not trust "outsiders" (anyone from across the Southeast Expressway). This feeling is echoed in most of the city's neighborhoods.

This Chapter summarizes the Section 8 experience in each of the city's neighborhoods. Similar units fetch dissimilar rents in different parts of the city, although the variance was less than the author expected. Annual subsidy costs differ, as does the degree of Section 8 "penetration". Future outreach programs, both to landlords and prospective program participants, should be cognizant of this variance.

Roxbury

Roxbury, the heart of Boston's black community, accounts for 21% of BHA Section 8 units. With 446 units of all sizes Roxbury has the highest proportion of Section 8 units of the neighborhoods studied. It is also one of those with the most large units. There are 100 four bedroom units (the most of any neighborhood) and 14 fives (equalled only by North

Dorchester). The Roxbury portfolio contains no units larger than five bedrooms. Only 4 efficiencies are to be found here but 45 one bedroom units. Roxbury's non-family certificate holders live in slightly larger quarters than their counterparts in most areas of the city.

Subsidy costs are slightly below city averages (approximately 3% for all unit sizes) but contract rents are above city averages by an equal amount. Average Gross Rents are equal to the city average ($336/month for all unit sizes) but are slightly below average for each unit size. This tells us that more utilities are provided with Roxbury units than is customary in most neighborhoods. The average utility allowance in Roxbury is $34 compared with a city wide figure of $43. This is most likely due to the high proportion of large, assisted developments in the Roxbury portfolio.

Ownership is concentrated in Roxbury, a neighborhood with very few small individual owners. Only 24% of the stock belongs to this last category while large corporations claim 52%. Row house and uncategorized structures account for most of the stock (62%) while triplex/duplex buildings supply only 23%. As is usual, the smaller the ownership entity the more likely the units are to be part of a triplex/duplex.

North Dorchester

Two of the original "street car suburbs", both Dorchesters are graced with an ample stock of older, generally sound, triplex and duplex structures. North Dorchester has 405 Section 8 units, 19% of the BHA portfolio. This neighborhood has the heaviest concentration of very large units with 89 four bedroom units, 14 fives, 2 sixes, and 2 sevens. There are very few efficiencies and ones (2 and 10 respectively) indicating that the clientele falls largely into the family category. North Dorchester is home to more large families than any other neighborhood.

Subsidy costs are consequently above the city average. The average annual cost for all size units ($3120/year) is 15% above the city average. This relationship holds true for all size units except efficiencies, of which there are so few that no meaningful conclusions can be drawn. Contract rents are virtually identical with city means but gross rents, largely due to a much higher average utility allowance (mean of $71/month, almost 65% above average), are 8% higher than the city-wide mean. Average Gross Rent/FMR ratios are above average but nowhere near unity.

Ownership is dispersed. Large operators are outnumbered by small owners many of them owner-occupants. These appear to be the landlords most willing to rent to large families.

They are also the group most likely to get the utilities into tenants' names. Individuals with small holdings provide 58% of the North Dorchester units while large operators account for only 15%. The triple decker is the most frequently encountered structure type, with 55% of the units in either duplex or triplex buildings. Of these 84% belong to individuals.

South Dorchester

South Dorchester resembles its northern neighbor in many ways. There is an abundance of duplex and triplex structures, the area serves many large families and few non-family certificate holders. For the pruposes of this study Mattapan has been included as part of South Dorchester. While not as rich in large units as either Roxbury or North Dorchester this neighborhood has the third largest concentration of them. There are 44 four bedroom units, 7 fives and one six. Altogether South Dorchester's 321 units comprise 15.1% of the BHA portfolio.

Subsidy costs are, again, above average. The annual cost for all units ($3,240) is almost 19% above the city mean. This holds true for all size units except the one six bedroom apartment. With only a single occurrence this does not tell us much. Again, the higher subsidy cost is largely due to the interaction of the presence of an above average number of large units and consequent heavier reliance on tenant-paid utilities. The average utility allowance is \$72/month, 67% above the city average. Average economic rents are very close to city means but Gross Rents are 10% above average (\$370/month compared with \$336/month for all unit sizes).

Ownership is fragmented, with many more small individual owners than large operators. The former category claims 60% of the units while large operators provide only 11% of the stock. Again, the duplex/triplex structure is the dominant model with 53% of the units, of which 148 (87%) are owned by small, individual operations

Brighton

With 180 units Brighton has the fourth largest share of the BHA portfolio. Most (73%) are efficiency and one bedroom units. These are homes to a large, mostly elderly population. Brighton enjoys a reputation as a safe haven for the elderly, sort of a mini-Brookline. BHA experience here says nothing to contradict this common wisdom. There are only three large apartments in Brighton, two of them four bedroom units and one a seven bedroom single family house. Brighton is studded with subsidized developments for the elderly, of which BHA has three. Unlike the Dorchesters Brighton is richest in large blocks of multifamily buildings containing mostly small apartments.

Subsidy costs are much cheaper in Brighton than in any neighborhood examined thus far. The average for all sizes is $2,224 annually, 18% below the city average. The use of utility allowances is minimal, especially in the small units. The average for Brighton is $17/month, 40% of the city mean. The average Contract Rent of $276/month for all sizes is 6% below the city mean. The average Gross Rent is $293, 76% of Gross Rent for all units. This only applies to the efficiency and one bedroom units. Two's cost more than average and Brighton's few large units are quite expensive. While the prices of the larger units are above average only the single seven bedroom house exceeds a Gross Rent/FMR ratio of .90.

Ownership in Brighton is quite concentrated. Of the 180 units only 22 (12%) are owned by small investors. Large operators provide 96 units, 53% of the neighborhood portfolio. The dominant structure form is the multifamily building (41% of the units). The second largest structure category is "unclassified". These units are owned by the largest of the real estate operators, ones able to provide all utilities. Most of these residents are elderly, most of the units efficiency and one bedroom apartments.

Hyde Park

Hyde Park, with 170 units, accounts for approximately 8% of the BHA Section 8 portfolio. Most of these units are small family apartments (66% contain either two or three bedrooms). Only four are larger than three bedrooms, two fours and two fives. The stock, while newer, is very similar to that of South Dorchester. Hyde Park has a large number of wood frame duplex and triplex buildings interspersed with early-fifties single family homes.

Hyde Park, while not as cheap as Brighton, is still an inexpensive neighborhood for the BHA. The average annual subsidy cost for all units is $2,412, 11% below the city-wide figure. All unit sizes are cheaper to maintain in Hyde Park than their average counterparts in the entire city portfolio. Use of utility allowances approaches the city average ($33/month compared with $43 for all units). Tenant shares are somewhat higher than the city averages, explaining at least part of the disparity. Contract rents average $285, compared with $293 for the city. Gross Rents average $309, 8% less than those for the city as a whole.

Most Hyde Park units are provided by large real estate concerns (those with more than twenty units in their Section 8 portfolios). These account for 66% of the units in Hyde Park. Individuals with fewer than four units provide 27% of the stock. The dominant structure type is the row house (50%). Multi-family structures trail the row house model with 25%. Triplex/duplexes account for only 17% of Hyde Park's Section 8 apartments. Much of what we see here is Georgetown Houses, a large assisted development.

South End

Home of the Row House, the Hispanic Community, and one of the first Urban Renewal sites, the South End has undergone dramatic change during the past decade. By BRA reckoning, approximately 40% of the South End stock is now assisted housing. The rest is gentrifying rapidly. The South End is a neighborhood of stark contrasts. Some of Boston's richest citizens live cheek to jowl with some of the city's poorest. Much of the BHA portfolio here consists of units in one or another of these assisted projects. Castle Square Housing is probably the largest with about 90 units.

Units are distributed roughly evenly among one, two, three, and four bedroom units. There are only two efficiencies and none larger than four bedrooms. The South End's 28 four bedroom apartments represent about 10% of the BHA's fours. Most of the South End units are provided by corporate entities, both large and small. Few small individuals are involved in this part of the protfolio.

Subsidy costs in the South End are well below average. The mean cost for all units is $2,196 per year, 81% of the city average. This is largely due to the presence of a high proportion of units with controlled rents combined with above average tenant shares. The dependence on utility allowances is well below average (average monthly allowance = $16). Thus while contract rents are, on average, 96% of the city mean, Gross Rents are only $296/month, 12% below average. Gross Rent/FMR ratios are very low, among the lowest in the portfolio. In fact, for three and four bedroom units the ratios are .64 and .63 respectively. Should federal controls be lifted from the majority of units this figure would undoubtedly rise to levels more closely approximate with those of the city as a whole.

Ownership of the South End portfolio is highly concentrated. Almost 62% of the units are provided by corporations with more than twenty units in the program. Only 13% are provided by indivdiuals with fewer than four. Row houses account for 43% of the stock while another 33% is unclassified. Most of the three unit structures in the South End would be classified as row houses. The classic Boston triple decker is largely missing from this neighborhood.

<u>Fenway-Kenmore</u>

This neighborhood prsents the clearest example of an area dominated by one large assisted development. Of the 136 units 124 belong to Church Park. All of these are efficiency and one bedroom apartments. In addition there are 5 two bedroom units and 1 three bedroom apartment. Most of the residents of these small apartments are elderly.

Subsidy costs are moderate, averaging $2,352 per year, 87% of the city average. Fenway-Kenmore, however, is the only neighborhood that closely approaches FMR limits. The Gross Rent/FMR ratio for the efficiency and one bedroom units is .98. This clearly demonstrates that Church Park management knows the rent ceilings and is determined to maximize their income. The average utility allowance is only $2/month. Virtually all units come complete with all utilities. Gross rents are virtually identical with economic rents, an average of $316/month.

Ownership is highly concentrated in this neighborhood. Church Park, the largest owner here, shows up in the 91% large-operator statistic. There are no triple-deckers or duplexes in Fenway-Kenmore and only 3 units provided by individuals with fewer than four units. Church Park's 124 units are unclassified by structure type. These buildings could only be classified as multi-family.

East Boston

East Boston is a neighborhood of working class and low income people dominated by Italian Americans. The housing stock is old, mostly wood frame duplexes and triplexes. In many ways the stock bears strong resemblence to that of the Dorchesters. Yet in spite of a population that largely fits the Section 8 criteria and a housing stock that is perfect for Section 8 BHA has only managed to lease 77 units in East Boston. This represents but 3.6% of the whole portfolio.

Unit sizes in Eastie are divided equally among one, two and three bedroom units (47% ones, 47% twos and threes). the neighborhood provides only 2 four bedroom units and one six br. Small families and non-family certificate holders derive most of the benefits from Section 8's small East boston portfolio.

Subsidy costs in East boston are moderate. The average program benefit paid out by BHA runs $2,472 annually, 91% of the city average. Economic rents are well below average ($204/month for all units) while utility allowances are very near the mean (average of $33/month). Gross rents average out to $311/month, 7% below the city average.

Ownership is divided roughly evenly between large and small operators (49% and 45% respectively). Among the small investors the duplex/triplex structure type accounts for 60% of the units. Large operators' units are either in row house structures (40%) or unclassified (38%). There is a pool of individual owners in East Boston, one largely still untapped by Section 8. There can be no doubt that a significant income-eligible population exists here as well. The seeds for expansion of Section 8 are well sown in Eastie. It requires administrative resolve on the part of BHA to move in this direction.

Roslindale

Roslindale is often regarded (except by those born and raised there) as a stopping point on the route between Roxbury and Hyde Park/West Roxbury. In fact the neighborhood definitions offered by the Mayor's Neighborhood Planners gave big pieces of Roslindale away to both Roxbury and Jamaica Plain. A neighborhood of oddly mixed uses (light industrial, two BHA family projects), Roslindale is currently struggling to retain its neighborhood identity and preserve its stock of triple deckers and single family homes.

The BHA leases a total of 73 units in Roslindale, 3.43% of the portfolio. All but 7 of them fall into the one to three berdroom categories. The Program has attracted only one efficiency and six four bedroom units. Subsidy costs are well below city averages, coming in at $2,268 annually (84% of city mean for all sizes). The majority of beneficiaries are small fmailies. Economic rents average $267/month, 9% below city mean. Average utility allowance is $38/month, slightly higher than average. Gross Rents average $305/month, with GR/FMR ratios averaging in the high .70's. Roslindale is about evenly divided between small individual owners and large corporations (42% and 47% respectively). The most common structure type is multifamily (51%) with duplex/triplex running second (26%).

Jamaica Plain

A changing, still predoninantly working class neighborhood, Jamaica Plain is home to a growing off-shoot of the Hispanic community. BHA currently leases 58 units here, virtually all of them tenanted by family Certificte holders. There are only 1 efficiency and two one bedroom units, the majority of the rest falling into the two, three and four bedroom categories. One very large family resides here in a five bedroom unit (single family home).

Subsidy costs are higher than average in Jamaica Plain. The average annual cost is $3,024, 11% above the city mean. Economic rents and utility allowances are above average as well. Average gross rent for all unit sizes is $352/month, 5% above aveage. Tenant shares are well below average at $54/month. It is this last fact that explains most of the cost differential. Ownership is highly dispersed. Just over 60% of the units here are owned by individuals with fewer than three units in their Section 8 portfolios. Duplex/triplex structures account for 31 units (53.5% of the J.P. Section 8 stock). Large operators own only 3.5% of the units.

Charlestown

Charlestown is a rapidly gentrifying, still largely white, working class neighborhood tucked away between Boston proper and Somerville. It possesses a large stock of brick townhouses and wood frame triplexes interspersed with "Billerica specials", early-fifties style tract houses plumped down between historic homesteads, some still seedy, many in the last stages sof restoration. Charlestown has a large population of potentially eligible low and moderate income (there are presently three large assisted developments in Charlestown, none of them hurting for applicants) people yet Section 8 has managed to attract only 35 units.

Subsidy costs are 9% above the city average at $2,950 per year on average. Contract rents are high, averaging $343/month (17% above city mean), use of utility allowances low and tenant shares above average. Gross rents are 11%

above the city-wide mean. Over half the units (63%) are provided by large corporate entities (more than twenty units) indicating that the large developments provide BHA with most of its Charlestown units. All of the rest but one are provided by small landlords, virtually all in duplex/triplex structures. Most of the units owned by the large opeators are unclassified.

West Roxbury

At this stage of the analysis the portfolio begins to thin out seriously. West Roxbury is often known as an in-town suburb. Home to such local luminaries as Albert "Dapper" O'Neil, this is a neighborhood of single family homes with a greater resemblence to near-by Dedham than the rest of Boston. BHA leases only 26 units in West Roxbury, a lowly 1.22% of the Section 8 portfolio. Half of them are one bedroom units, 12 are two's or three's, and one is a four bedroom single family home.

Average subsidy cost is slightly above the city average, $2,736/year. The rest of the indicators are normal. Contract Rents average $292, $1 below the city mean, tenant shares $64, $4 below average, and utility allowances $43/month, equal to the city mean. Gross rents are $1 below average, weighing in at $335/month for all units. Ownership is virtually all divided between small indivduals and small investors. The former category accounts for 54% of West Roxbury's units while corporate entities with fewer than three units own 35% of the stock. Ten of the units (38%) are located in triplex/duplex structures and 35% in multifamily buildings. BHA leases one single family home in West Roxbury.

South Boston

The home of public housing in Boston (the Mary Ellen McCormick Houses on Old Colony Avenue were the first in the country) South Boston accounts for only .85% (18 units) of the BHA portfolio. The huge waiting lists for all three public housing developments indicates no lack of eligible families in Southie. The neighborhood's three elderly developments require an average wait of three to five years for admission. The paltry Section 8 penetration is not explainable by any dearth of income eligible residents, nor by a misfit with the housing stock. Southie has a large stock of triple deckers and duplexes. In fact, any windsheild surveyor could verify that most of the units here are of this type.

South Boston is not an overly expensive neighborhood for the BHA. In fact it is cheaper than most other areas. The 18 units are evenly distributed between efficiencies and ones and family units. The neighborhood supports two large families, one in a four bedroom unit and the other in a five. The average annual subsidy cost is a very low $2,064, only 76% of the city mean. While tenant shares and utility allowances are average, all other indicators are well below the figures BHA is accustomed to. Contract rents average $235/month, 80% of the city-wide mean, Gross Rents $286/month, a hefty 15% below the grand average of $336/month. All but two of Southie's units are owned by small individual investors. Six of them are located in duplex/triplex structures (33%), four in single family homes, and four in multifamily buidlings.

The North End

With only 11 units (.52% of the portfolio) the North end barely makes it onto the charts. North Enders are presently in between a rock and a hard place. The heart of Boston's Italian community, the North End is currently being swept by a wave of real estate speculation spurred largely by the success of the Waterfront Urban Renewal package. The neighborhood has a tradition, one seriously endangered, of cheap, no-frills housing. Section 8 has done virtually nothing to help low-income North Enders hang on to a piece of their neighborhood.

Six of the eleven units here are efficiencies and one bedroom apartments. The North End is home to a large elderly population, traditionally the segment of the Italian population to recieve the lion's share of whatever small subsidies are available. Mercantile Wharf and Baker's Alley (an MHFA rehabilitation project) provide virtually all of the family subsidies here while the elderly have a BHA development, the Christopher Columbus Houses, Sancta Maria House, and a burgeoning nursing home.

Subsidy costs are slightly below city averages. Annual benefit levels are $2,424 compared with the city-wide average of $2,712. Gross Rents are similarly below average. Ratios of Gross Rents to FMR's are not out of the ordinary, ranging from .64 for the two three br units to .94 for the three two's. Ownership is evenly divided between a couple of small individuals and two small corporate entities. There are no large operators in this part of the portfolio. The North End has recieved so little benefit from Section 8 that further analysis of this neighborhood is hardly worth while.

Summary

Section 8 serves some neighborhoods well and others hardly at all. Roxbury and the Dorchesters, with 55% of the portfolio, derive considerable benefits from the program. The racial composition of program participants is probably the determining factor in this equation. Black recipients, 69% of the family Certificate holders, tend to locate in neighborhoods where they experience the least resistance and feel most comfortable. It is unrealistic, and porbably unfair, to expect most black families, whose main concern is affordable shelter, to "take the point" and break into South or East Boston.

It should be obvious, however, that a large segment of the income eligible population, the white low and moderate income classes, has generally failed to benefit from the program. Likewise, property owners in white working class neighborhoods such as South Boston, East Boston, and Charlestown derive little benefit from Section 8. For neighborhoods such as the North End the program might just as well not exist. This is a failure common to housing subsidy programs, with the exception of elderly housing. The resons for this phenomenon are beyond the scope of this analysis. The conclusion is inescapable. If BHA wishes to broaden the base of its Section 8 program it will have to reach out to this community. To follow the present course will surely result in further concentration, both racial and geographic, of the subsidy.

Chapter Seven

Summary

Section 8 Existing Housing program has been successfully implemented and operated in Boston. The 2,130 units active as of February 1, 1982 have since grown to approximately 2,250. During the month of April BHA brought 51 new units into the program. Most of the new units are provided by small landlords, many of them minorities. This latter fact is not quantified since the BHA does not keep demographic data on landlords.

The costs of maintaining Section 8 units are low compared with those encountered in current production programs. The problems associated with public housing are largely absent in Section 8, thanks to the dispersal of the subsidy. The quality of services provided is consistent and high, largely due to the active inspection role played by BHA Leased Housing Department. Units rented to BHA Certificate holders are often repaired in order to qualify for the program. These repairs probably would not have been made were tenants paying full, lower rents. Tenants' positions vis-a-vis their landlords are improved by both their ability to pay more rent and the back up provided by BHA staff. For example, if a section 8 landlord allows his property to deteriorate BHA can, and often does, withhold payment until repairs are made. It is virtually impossible for a landlord to retaliate against BHA whereas individual tenants are often left at the mercy of unscrupulous property owners.

Inferences can be drawn about the nature of Boston's rental market from the BHA Section 8 experience. BHA clients, the poorest people in Boston (around 90% exist on transfer payments of one sort or another), manage to find decent, safe and sanitary units that rent within program rent limits. Many experience considerable difficulty, many fail. Section 8 is not a program that can serve the needs of everyone who is income eligible. A considerable degree of self direction is required for program success.

Rent levels encountered by BHA are below those expected and those commonly cited in market studies and the popular media. This holds true accross neighborhood borders and for all unit sizes. FMR's are generally sufficient to enable BHA to not only maintain its present portfolio but to expand it. Gross Rent/FMR ratios tend to decrease as unit size increases indicating either that large apartments cost less than HUD analysts anticipated or problems with the algorithms used by HUD when setting FMR levles.

Rents for all unit sizes across the portfolio distribute normally. This indicates that the BHA portfolio is not overly influenced by artificially set rents in subsidized developments. While the impact of rent control (City of Boston) is not quantified (BHA has no record of which units are controlled) rent control is a fact of the housing market in Boston. Neither units in subsidized developments nor controlled units can be excluded from the pool of potential apartments available to low income apartment seekers. Assisted units have become an integral part of the Boston housing market. Any Section 8 type program will wind up with a portion of its portfolio in these developments.

Rent levls in the Section 8 program are sufficiently high to attract new units to the program. The growth of section 8 over the past year and a half (from approximately 1,700 units in 1980 to 2,250 today) verifies that many profperty owners find program rent levels attractive. In fact, BHA has managed to operate its program without pushing FMR's even though the program permits up to 20% of the portfolio to exceed rent ceilings. This is especially true in Roxbury (one of the neighborhoods most heavily impacted by large subsidized developments), South Boston (GR/FMR ratio of .68 for 2 br units), and the South End (again, a high incidence of large assisted developments).

Working class white neighborhoods remain largely unpenetrated by Section 8. East Boston, South Boston, the North End, and Charlestown account for less than 7% of the portfolio. This is not surprising given the dearth of white

Section 8 applicants. Blacks continue to outnumber whites in the program by at least six to one. Hispanics participate in rough equivalence to the proportion of the eligible population of Hispanic origin. This is consistent with past studies of the Boston rental market that indicate that racial exclusivity (on the part of both sides of the color line) and discrimination continue to play major roles in individuals' search patterns. The majority of BHA units (55%) are located in the predominately minority areas of Roxbury and North and South Dorchester.

The variance in rent levels, both economic rent and Gross Rent, accross neighborhoods is surprisingly small. Given the uniormly low GR/FMR ratios it is unlikely that this phenomenon can be explained by landlords' "backing into" program rents. Were this the case one would expect these ratios to be much closer to unity. FMR's quoted in this study were effective as of 4/1/81. New rent ceilings are due from HUD presently and are expected to be 10 to 15% higher than those quoted here.

Large families, the most expensive program participants to maintain, derive the largest benefit from the program. The average annual subsidy expenditure for a four bedroom unit is $3,084. A one bedroom unit, on the other hand, costs the program only $2,124 per year. Seven br units average $5,856. Any move to a voucher with a limit to its value would shift program resources to the 26% of participants in efficiency and one br units from the 74% in larger units. This shift could be viewed as a "tax" on family participants' program benefits. The burden of this tax would fall most heavily on those least able to affoord a dilution of benefits, large families, the majority of whom are black.

Perhaps the most disturbing aspect of a switch to a level funded voucher program is the distributional implications. Should the voucher come with a fixed cash value the burden of distributing the cut backs would be assumed by HUD planners. If PHA's are given a fixed limit to the value of their portfolios and allowed to distribute certificate values according to local priorities (as seems likely) the politics of the process will present program administrators with enormously difficult choices. Table 6-1 summarizes the present distribution of benefits by unit size category.

Any meaningful cuts in benefit levels will have to be directed at those size categories comprising the bulk of program expenditures. Two and three bedroom family units receive 60.8% of present program benefits. This group would probably have to absorb the lion's share of benefit

Table 6-1
Boston: Total Benefit Levels by Unit Size (Dollars)

# Br	Count	Ann'l Benefit per Unit	Total Benefits per Category	Proportion of Total
0	82	1,920	157,440	2.7%
1	475	2,124	1,008,900	17.5%
2	618	2,676	1,653,768	28.6%
3	617	3,012	1,858,404	32.2%
4	292	3,084	900,528	15.6%
5	39	3,624	141,336	2.5%
6	4	5,004	20,016	.4%
7	3	5,856	17,568	.3%
City	2130	2,712	5,776,560	100.0%

reductions if overall savings goals are to be acheived. As previously noted close to 70% of these families are black. Given this fact the present voucher proposals appear very likely to lead to a "blackness" tax, at least in Boston. Current federal voucher proposals seem intent on keeping the bath water but throwing out the baby.

Boston may be locked in the throes of a perpetual housing emergency, but that has not stopped a majority of BHA Section 8 clients from finding and leasing acceptable units that rent for reasonable prices. Data on actual market behavior is notoriously hard to come by. The pronouncements of representatives of the real estate and development communities should be treated carefully. It is, after all, in the interests of this group to maintain a degree of hysteria about rental availability. The rents paid by HUD to developers of Section 8 New Construction projects are extremely high. I doubt that taxpayers will tolerate many more of these "emergency responses" to perceived but largely unquantified dilemmas.

The same care should be taken when digesting the pronouncements of professional problem solvers. A community of professionals has grown up around the "housing crisis", one whose intentions are laudable, but whose bread and butter are inextricably bound up with the crises they are supposed to alleviate. One offical of DCA recently told me that he fully expected housing riots in the streets of Boston. His perception of the crisis situation is so deeply engrained as to render him unable to take a fresh look at the problem. One may wish to remember that he is very well paid by the state as a "fixer" of housing problems. Should the "crisis" appear less serious, the need for his services might become less obvious.

The conclusions that the reader should take from this study can be summarized in a few words: Section 8 Existing Housing Program works. The immediate implication of this is that a switch to a cheapened voucher program would probably be hasty and might result in the death of a good program, one which delivers a much needed subsidy at a cost the taxpayer can live with.

Section 8 works better in some neighborhoods than in others. This is largely due to the dearth of white applicants and the segregated nature of most Boston neighborhoods. BHA has done little to reach out to the low income white community. Such an outreach program would probably require some courage on the part of program administrators. Little horizontal equity will be acheived, however, unitl program administrators come to grips with this failure.

Section 8 works better for some people than for others. The private market dependence of Section 8 dictates that the program require considerable persistence and self-direction on the part of recipients. While BHA could do more than at present to assist Certificate holders' housing searches, there will always be a significant segment of the income eligible population who will be unable to benefit from the program.

The rental housing market is both more viable and complex than most observers concede. Patterns of ownership are more dispersed than generally conceded, rent levels paid by BHA do not demonstrate the devastating "spiralling" condition so often ascribed to them. Estimates of rents and vacancy rates vary, often with the politics of the observer. None of the analysis currently available seems able to capture the "truth" about the housing market in Boston. It may be that an accurate appreciation of the status of Boston's housing market will consist of a pattern of small "truths".

What is true of Dorchester may not be the case in West Roxbury.

The data presented herepose many questions for future research. This is as it should be. Real world market behavior is still too little understood. Research should, for example be directed towards issues such as:

Minority ownership. Many of BHA's smaller landldords are black. Has Section 8 assisted the progress of people traditionally excluded from ownership? Can these patterns of minority ownership be quantified as the city has done for minority businesses? Can Section 8 be harnessed and utilized as an "engine" to further this process?

Analysis of quality and ownership type. This study assumed a fairly consistent quality of housing services. This may not be the case. If there is variance in quality throughout the portfolio, what type of owner is most likely to provide the highest quality unit at a price the program can sustain?

The potential for use of Section 8 as a mechanism for accumulating accurate housing market data. The program's present data gathering and management procedures are geared towards operations, not research.

With some attention on the part of PHA's accurate market descriptions could be compiled and knowledge of actual market behavior improved.

These are, of course, not the only questions raised by this study. They are among those most obviously accessible to researchers. Section 8 remains a program studied to death on the national level but virtually unanalysed at the level of detail attempted here. The tenant population has received the lion's share of the research attention and funding. Yet the program is equally dependent on the landlord community for its vitality. Future research should begin to direct itself to this aspect of the program.

I am not advising abandoning demographic research in favor of market analysis. I am suggesting that both sides of the coin receive equal attention. There is a wealth of market information in the hands of PHA's accross the country. It should be tapped.

Appendix One

Neighborhood Tables

Roxbury

Roxbury: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	4	155	0		155	1860	1%
1	45	138	0		138	1794	10%
2	118	204	1		205	2460	26%
3	165	235	1.50		236.50	2838	37%
4	100	232	3		235	2820	22%
5	14	279	10		289	3468	3%
6	0	0	0		0	0	0%
7	0	0	0		0	0	0%
	446	217	2		219	2628	100%

Roxbury: Summary of Indicators by Unit Size

BR	Count	Ecorent mean	Ecorent med	BHA mean	BHA med	Tensh mean	Tensh med	Util mean	Util med
0	4	209	210	155	170	54	50	13	15
1	45	243	138	135	135	105	99	6	0
2	118	283	297	204	227	79	68	21	19
3	165	325	334	235	259	89	75	35	25
4	100	306	317	232	230	71	55	58	55
5	14	366	402	279	286	77	59	55	29
6	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0
	446	302	300	217	228	83	72	34	25

Roxbury: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	107.000	11.000	16.000	0.000	134.000
business entity	21.000	29.000	32.000	230.000	312.000
	128.000	40.000	48.000	230.000	446.000
counts row pct					
individual	79.851	8.209	11.940	0.000	100.000
business entity	6.731	9.295	10.256	73.718	100.000
	28.700	8.969	10.762	51.570	100.000
counts column pct					
individual	83.594	27.500	33.333	0.000	30.045
business entity	16.406	72.500	66.667	100.000	69.955
	100.000	100.000	100.000	100.000	100.000
counts table pct					
individual	23.991	2.466	3.587	0.000	30.045
business entity	4.709	6.502	7.175	51.570	69.955
	28.700	8.969	10.762	51.570	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	21.000	19.000	69.000	8.000	17.000	134.000
business entity	40.000	122.000	33.000	4.000	113.000	312.000
	61.000	141.000	102.000	12.000	130.000	446.000
counts row pct						
individual	15.672	14.179	51.493	5.970	12.687	100.000
business entity	12.821	39.103	10.577	1.282	36.218	100.000
	13.677	31.614	22.870	2.691	29.148	100.000
counts column pct						
individual	34.426	13.475	67.647	66.667	13.077	30.045
business entity	65.574	86.525	32.353	33.333	86.923	69.955
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	4.709	4.260	15.471	1.794	3.812	30.045
business entity	8.969	27.354	7.399	0.897	25.336	69.955
	13.677	31.614	22.870	2.691	29.148	100.000

Roxbury: Analysis of Ownership (cont.)

utype

counts	multifam	duplex/triplex row house		single fam	null	
osize						
one to three	22.000	19.000	65.000	8.000	14.000	128.000
four to ten	6.000	6.000	8.000	3.000	17.000	40.000
eleven to twenty	8.000	12.000	21.000	0.000	7.000	48.000
twenty and up	25.000	104.000	8.000	1.000	92.000	230.000
	61.000	141.000	102.000	12.000	130.000	446.000
counts row pct						
one to three	17.188	14.844	50.781	6.250	10.938	100.000
four to ten	15.000	15.000	20.000	7.500	42.500	100.000
eleven to twenty	16.667	25.000	43.750	0.000	14.583	100.000
twenty and up	10.870	45.217	3.478	0.435	40.000	100.000
	13.677	31.614	22.870	2.691	29.148	100.000
counts column pct						
one to three	36.066	13.475	63.725	66.667	10.769	28.700
four to ten	9.836	4.255	7.843	25.000	13.077	8.969
eleven to twenty	13.115	8.511	20.588	0.000	5.385	10.762
twenty and up	40.984	73.759	7.843	8.333	70.769	51.570
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	4.933	4.260	14.574	1.794	3.139	28.700
four to ten	1.345	1.345	1.794	0.673	3.812	8.969
eleven to twenty	1.794	2.691	4.709	0.000	1.570	10.762
twenty and up	5.605	23.318	1.794	0.224	20.628	51.570
	13.677	31.614	22.870	2.691	29.148	100.000

North Dorchester

North Dorchester: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+	Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	2	119		0		119	1428	.5%
1	10	176		2		178	2136	2.5%
2	115	226		2		228	2736	28.4%
3	171	259		10		269	3228	42.2%
4	89	265		13		278	3336	22.0%
5	14	308		6		314	3768	3.5%
6	2	438		53		491	5892	.5%
7	2	396		32		428	5130	.5%
Total	405	252		8		260	3120	100.0%

North Dorchester: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	2	195	195	119	119	126	126	10	10
1	10	234	254	176	179	57	66	34	28
2	115	288	295	226	245	60	47	39	28
3	171	291	286	259	266	22	3	78	90
4	89	299	300	265	267	21	14	98	109
5	14	353	342	308	298	38	22	99	114
6	2	438	438	438	438	-53	-53	156	156
7	2	406	406	396	396	-22	-22	157	157
	405	293	294	251	255	34	34	71	82

North Dorchester: Analysis of Ownership

osize

counts

otype	one to three	four to ten	eleven to twenty	twenty and up	
individual	234.000	33.000	5.000	22.000	294.000
business entity	16.000	21.000	15.000	59.000	111.000
	250.000	54.000	20.000	81.000	405.000
counts row pct					
individual	79.592	11.224	1.701	7.483	100.000
business entity	14.414	18.919	13.514	53.153	100.000
	61.728	13.333	4.938	20.000	100.000
counts column pct					
individual	93.600	61.111	25.000	27.160	72.593
business entity	6.400	38.889	75.000	72.840	27.407
	100.000	100.000	100.000	100.000	100.000
counts table pct					
individual	57.778	8.148	1.235	5.432	72.593
business entity	3.951	5.185	3.704	14.568	27.407
	61.728	13.333	4.938	20.000	100.000

utype

counts

otype	multifam	row house	duplex/triplex	single fam	null	
individual	59.000	14.000	186.000	22.000	13.000	294.000
business entity	29.000	19.000	36.000	2.000	25.000	111.000
	88.000	33.000	222.000	24.000	38.000	405.000
counts row pct						
individual	20.068	4.762	63.265	7.483	4.422	100.000
business entity	26.126	17.117	32.432	1.802	22.523	100.000
	21.728	8.148	54.815	5.926	9.383	100.000
counts column pct						
individual	67.045	42.424	83.784	91.667	34.211	72.593
business entity	32.955	57.576	16.216	8.333	65.789	27.407
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	14.568	3.457	45.926	5.432	3.210	72.593
business entity	7.160	4.691	8.889	0.494	6.173	27.407
	21.728	8.148	54.815	5.926	9.383	100.000

North Dorchester: Analysis of Ownership (cont.)

counts						
osize						
one to three	52.000	11.000	157.000	16.000	14.000	250.000
four to ten	8.000	9.000	29.000	3.000	5.000	54.000
eleven to twenty	2.000	1.000	6.000	0.000	11.000	20.000
twenty and up	26.000	12.000	30.000	5.000	8.000	81.000
	88.000	33.000	222.000	24.000	38.000	405.000
counts row pct						
one to three	20.800	4.400	62.800	6.400	5.600	100.000
four to ten	14.815	16.667	53.704	5.556	9.259	100.000
eleven to twenty	10.000	5.000	30.000	0.000	55.000	100.000
twenty and up	32.099	14.815	37.037	6.173	9.877	100.000
	21.728	8.148	54.815	5.926	9.383	100.000
counts column percent						
one to three	59.091	33.333	70.721	66.667	36.842	61.728
four to ten	9.091	27.273	13.063	12.500	13.158	13.333
eleven to twenty	2.273	3.030	2.703	0.000	28.947	4.938
twenty and up	29.545	36.364	13.514	20.833	21.053	20.000
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	12.840	2.716	38.765	3.951	3.457	61.728
four to ten	1.975	2.222	7.160	0.741	1.235	13.333
eleven to twenty	0.494	0.247	1.481	0.000	2.716	4.938
twenty and up	6.420	2.963	7.407	1.235	1.975	20.000
	21.728	8.148	54.815	5.926	9.383	100.000

South dorchester

South Dorchester: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+	Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	3	204		0		204	2448	1 %
1	16	193		1		194	2328	5 %
2	131	254		4		258	3096	41 %
3	119	267		10		277	3324	37 %
4	44	293		14		307	3684	13.7%
5	7	317		39		356	4275	2.2%
6	1	340		35		375	4500	.3%
7	0	0		0		0	0	0
Total	321	262		8		270	3240	100 %

South Dorchester: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	3	260	260	204	200	56	39	14	11
1	16	271	273	193	209	77	65	26	19
2	131	298	305	254	260	41	40	50	35
3	119	295	290	267	275	18	-2	89	96
4	44	315	300	293	290	9	-4	104	109
5	7	329	325	317	325	-27	-28	123	134
6	1	340	*	340	*	-35	*	121	*
7	0	0	0	0	0	0	0	0	0
	321	298	299	262	269	28	24	72	80

*Too few occurences to derive a median

South Dorchester: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	194.000	36.000	14.000	0.000	244.000
business entity	12.000	17.000	12.000	36.000	77.000
	206.000	53.000	26.000	36.000	321.000
counts row pct					
individual	79.508	14.754	5.738	0.000	100.000
business entity	15.584	22.078	15.584	46.753	100.000
	64.174	16.511	8.100	11.215	100.000
counts column pct					
individual	94.175	67.925	53.846	0.000	76.012
business entity	5.825	32.075	46.154	100.000	23.988
	100.000	100.000	100.000	100.000	100.000
counts table pct					
individual	60.436	11.215	4.361	0.000	76.012
business entity	3.738	5.296	3.738	11.215	23.988
	64.174	16.511	8.100	11.215	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	42.000	30.000	148.000	17.000	7.000	244.000
business entity	30.000	20.000	23.000	3.000	1.000	77.000
	72.000	50.000	171.000	20.000	8.000	321.000
counts row pct						
individual	17.213	12.295	60.656	6.967	2.869	100.000
business entity	38.961	25.974	29.870	3.896	1.299	100.000
	22.430	15.576	53.271	6.231	2.492	100.000
counts column pct						
individual	58.333	60.000	86.550	85.000	87.500	76.012
business entity	41.667	40.000	13.450	15.000	12.500	23.988
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	13.084	9.346	46.106	5.296	2.181	76.012
business entity	9.346	6.231	7.165	0.935	0.312	23.988
	22.430	15.576	53.271	6.231	2.492	100.000

South Dorchester: Analysis of Ownership (cont.)

counts	utype					
	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	33.000	13.000	139.000	15.000	6.000	206.000
four to ten	9.000	19.000	22.000	2.000	1.000	53.000
eleven to twenty	15.000	7.000	3.000	1.000	0.000	26.000
twenty and up	15.000	11.000	7.000	2.000	1.000	36.000
	72.000	50.000	171.000	20.000	8.000	321.000
counts row pct						
one to three	16.019	6.311	67.476	7.282	2.913	100.000
four to ten	16.981	35.849	41.509	3.774	1.887	100.000
eleven to twenty	57.692	26.923	11.538	3.846	0.000	100.000
twenty and up	41.667	30.556	19.444	5.556	2.778	100.000
	22.430	15.576	53.271	6.231	2.492	100.000
counts column pct						
one to three	45.833	26.000	81.287	75.000	75.000	64.174
four to ten	12.500	38.000	12.865	10.000	12.500	16.511
eleven to twenty	20.833	14.000	1.754	5.000	0.000	8.100
twenty and up	20.833	22.000	4.094	10.000	12.500	11.215
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	10.280	4.050	43.302	4.673	1.869	64.174
four to ten	2.804	5.919	6.854	0.623	0.312	16.511
eleven to twenty	4.673	2.181	0.935	0.312	0.000	8.100
twenty and up	4.673	3.427	2.181	0.623	0.312	11.215
	22.430	15.576	53.271	6.231	2.492	100.000

Brighton

Brighton: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	= Mo. Cost	Annual Cost	Ratio
0	33	153	0	153	1836	18.3%
1	99	177	0	177	2124	55 %
2	34	217	0	217	2604	19 %
3	11	212	4	216	2592	6 %
4	2	290	0	290	3480	1 %
5	0	0	0	0	0	0 %
6	0	0	0	0	0	0 %
7	1	525	16	541	6492	.5%
Total	180	185	.33	185.33	2224	100 %

Brighton: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	33	222	226	153	167	69	60	12	14
1	99	267	299	177	183	90	87	14	17
2	34	329	355	217	223	112	98	15	0
3	11	312	329	212	213	96	108	40	31
4	2	397	*	290	*	107	*	67	*
5	0	0		0		0		0	
6	0	0		0		0		0	
7	1	525	*	525	*	-16	*	188	*
	180	276	292	185	187	90	80	17	14

*Too few occurrences to derive median.

Brighton: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	22.000	4.000	0.000	0.000	26.000
business entity	18.000	27.000	13.000	96.000	154.000
	40.000	31.000	13.000	96.000	180.000
counts row pct					
individual	84.615	15.385	0.000	0.000	100.000
business entity	11.688	17.532	8.442	62.338	100.000
	22.222	17.222	7.222	53.333	100.000
counts column pct					
individual	55.000	12.903	0.000	0.000	14.444
business entity	45.000	87.097	100.000	100.000	85.556
	100.000	100.000	100.000	100.000	100.000
counts table pct					
individual	12.222	2.222	0.000	0.000	14.444
business entity	10.000	15.000	7.222	53.333	85.556
	22.222	17.222	7.222	53.333	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	7.000	3.000	11.000	2.000	3.000	26.000
business entity	67.000	19.000	4.000	0.000	64.000	154.000
	74.000	22.000	15.000	2.000	67.000	180.000
counts row pct						
individual	26.923	11.538	42.308	7.692	11.538	100.000
business entity	43.506	12.338	2.597	0.000	41.558	100.000
	41.111	12.222	8.333	1.111	37.222	100.000
counts column pct						
individual	9.459	13.636	73.333	100.000	4.478	14.444
business entity	90.541	86.364	26.667	0.000	95.522	85.556
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	3.889	1.667	6.111	1.111	1.667	14.444
business entity	37.222	10.556	2.222	0.000	35.556	85.556
	41.111	12.222	8.333	1.111	37.222	100.000

Brighton: Analysis of Ownership (cont.)

Counts	utype					
	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	16.000	5.000	14.000	2.000	3.000	40.000
four to ten	25.000	5.000	0.000	0.000	1.000	31.000
eleven to twenty	11.000	2.000	0.000	0.000	0.000	13.000
twenty and up	22.000	10.000	1.000	0.000	63.000	96.000
	74.000	22.000	15.000	2.000	67.000	180.000
counts row pct						
one to three	40.000	12.500	35.000	5.000	7.500	100.000
four to ten	80.645	16.129	0.000	0.000	3.226	100.000
eleven to twenty	84.615	15.385	0.000	0.000	0.000	100.000
twenty and up	22.917	10.417	1.042	0.000	65.625	100.000
	41.111	12.222	8.333	1.111	37.222	100.000
counts column pct						
one to three	21.622	22.727	93.333	100.000	4.478	22.222
four to ten	33.784	22.727	0.000	0.000	1.493	17.222
eleven to twenty	14.865	9.091	0.000	0.000	0.000	7.222
twenty and up	29.730	45.455	6.667	0.000	94.030	53.333
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	8.889	2.778	7.778	1.111	1.667	22.222
four to ten	13.889	2.778	0.000	0.000	0.556	17.222
eleven to twenty	6.111	1.111	0.000	0.000	0.000	7.222
twenty and up	12.222	5.556	0.556	0.000	35.000	53.333
	41.111	12.222	8.333	1.111	37.222	100.000

Hyde Park

Hyde Park: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+	Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	4	124		0		124	1488	2.4%
1	50	167		0		167	2004	29.4%
2	83	201		1		202	2424	49 %
3	29	255		4		259	3108	17 %
4	2	265		0		265	3180	1.2%
5	2	242		19		261	3132	1.2%
6	0	0		0		0	0	0 %
7	0	0		0		0	0	0 %
Total								

Hyde Park: Summary of Indicators by Unit Size

BR	Count	Ecorent mean	Ecorent med	BHA mean	BHA med	Tensh mean	Tensh med	Util mean	Util med
0	4	222	180	152	140	70	70	17	18
1	50	253	240	167	165	86	81	18	18
2	83	291	290	201	192	87	78	29	21
3	29	319	322	255	261	60	53	61	37
4	2	375	*	270	*	110	*	77	*
5	2	350	*	242	*	90	*	123	*
6	0	0		0		0		0	
7	0	0		0		0		0	
	170	285	275	200	196	82	79	33	21

*Too few occurrences to derive median.

Hyde Park: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	46.000	6.000	0.000	0.000	52.000
business entity	4.000	1.000	0.000	113.000	118.000
	50.000	7.000	0.000	113.000	170.000
counts row pct					
individual	88.462	11.538	0.000	0.000	100.000
business entity	3.390	0.847	0.000	95.763	100.000
	29.412	4.118	0.000	66.471	100.000
counts column pct					
individual	92.000	85.714	0.000	0.000	30.588
business entity	8.000	14.286	0.000	100.000	69.412
	100.000	100.000	0.000	100.000	100.000
counts table pct					
individual	27.059	3.529	0.000	0.000	30.588
business entity	2.353	0.588	0.000	66.471	69.412
	29.412	4.118	0.000	66.471	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	11.000	7.000	24.000	5.000	5.000	52.000
business entity	31.000	78.000	5.000	0.000	4.000	118.000
	42.000	85.000	29.000	5.000	9.000	170.000
counts row pct						
individual	21.154	13.462	46.154	9.615	9.615	100.000
business entity	26.271	66.102	4.237	0.000	3.390	100.000
	24.706	50.000	17.059	2.941	5.294	100.000
counts column pct						
individual	26.190	8.235	82.759	100.000	55.556	30.588
business entity	73.810	91.765	17.241	0.000	44.444	69.412
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	6.471	4.118	14.118	2.941	2.941	30.588
business entity	18.235	45.882	2.941	0.000	2.353	69.412
	24.706	50.000	17.059	2.941	5.294	100.000

Hyde Park: Analysis of Ownership (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	8.000	7.000	24.000	5.000	6.000	50.000
four to ten	5.000	2.000	0.000	0.000	0.000	7.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	29.000	76.000	5.000	0.000	3.000	113.000
	42.000	85.000	29.000	5.000	9.000	170.000
counts row pct						
one to three	16.000	14.000	48.000	10.000	12.000	100.000
four to ten	71.429	28.571	0.000	0.000	0.000	100.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	25.664	67.257	4.425	0.000	2.655	100.000
	24.706	50.000	17.059	2.941	5.294	100.000
counts column pct						
one to three	19.048	8.235	82.759	100.000	66.667	29.412
four to ten	11.905	2.353	0.000	0.000	0.000	4.118
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	69.048	89.412	17.241	0.000	33.333	66.471
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	4.706	4.118	14.118	2.941	3.529	29.412
four to ten	2.941	1.176	0.000	0.000	0.000	4.118
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	17.059	44.706	2.941	0.000	1.765	66.471
	24.706	50.000	17.059	2.941	5.294	100.000

South End

South End: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	2	125	0		125	1500	1.3%
1	42	177	0		177	2124	27.6%
2	45	204	1		205	2460	29.6%
3	35	164	0		164	1968	23 %
4	28	189	0		189	2268	18.4%
5	0	0	0		0	0	0 %
6	0	0	0		0	0	0 %
7	0	0	0		0	0	0 %
Total	152	183	0		183	2196	100 %

South End: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	2	213	*	125	*	88	*	0	*
1	42	264	274	177	192	87	80	11	14
2	45	279	250	204	196	75	59	23	19
3	35	277	270	164	165	113	93	16	22
4	28	311	310	189	202	122	102	15	24
5	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0
	152	280	270	183	192	96	81	16	19

*Too few occurrences to derive median.

South End: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	19.000	8.000	0.000	0.000	27.000
business entity	7.000	11.000	13.000	94.000	125.000
	26.000	19.000	13.000	94.000	152.000
counts row pct					
individual	70.370	29.630	0.000	0.000	100.000
business entity	5.600	8.800	10.400	75.200	100.000
	17.105	12.500	8.553	61.842	100.000
counts column pct					
individual	73.077	42.105	0.000	0.000	17.763
business entity	26.923	57.895	100.000	100.000	82.237
	100.000	100.000	100.000	100.000	100.000
counts table pct					
individual	12.500	5.263	0.000	0.000	17.763
business entity	4.605	7.237	8.553	61.842	82.237
	17.105	12.500	8.553	61.842	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	5.000	10.000	6.000	0.000	6.000	27.000
business entity	16.000	55.000	10.000	0.000	44.000	125.000
	21.000	65.000	16.000	0.000	50.000	152.000
counts row pct						
individual	18.519	37.037	22.222	0.000	22.222	100.000
business entity	12.800	44.000	8.000	0.000	35.200	100.000
	13.816	42.763	10.526	0.000	32.895	100.000
counts column pct						
individual	23.810	15.385	37.500	0.000	12.000	17.763
business entity	76.190	84.615	62.500	0.000	88.000	82.237
	100.000	100.000	100.000	0.000	100.000	100.000
counts table pct						
individual	3.289	6.579	3.947	0.000	3.947	17.763
business entity	10.526	36.184	6.579	0.000	28.947	82.237
	13.816	42.763	10.526	0.000	32.895	100.000

South End: Analysis of Ownership (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	5.000	5.000	5.000	0.000	11.000	26.000
four to ten	1.000	9.000	4.000	0.000	5.000	19.000
eleven to twenty	1.000	3.000	3.000	0.000	6.000	13.000
twenty and up	14.000	48.000	4.000	0.000	28.000	94.000
	21.000	65.000	16.000	0.000	50.000	152.000
counts row pct						
one to three	19.231	19.231	19.231	0.000	42.308	100.000
four to ten	5.263	47.368	21.053	0.000	26.316	100.000
eleven to twenty	7.692	23.077	23.077	0.000	46.154	100.000
twenty and up	14.894	51.064	4.255	0.000	29.787	100.000
	13.816	42.763	10.526	0.000	32.895	100.000
counts column pct						
one to three	23.810	7.692	31.250	0.000	22.000	17.105
four to ten	4.762	13.846	25.000	0.000	10.000	12.500
eleven to twenty	4.762	4.615	18.750	0.000	12.000	8.553
twenty and up	66.667	73.846	25.000	0.000	56.000	61.842
	100.000	100.000	100.000	0.000	100.000	100.000
counts table pct						
one to three	3.289	3.289	3.289	0.000	7.237	17.105
four to ten	0.658	5.921	2.632	0.000	3.289	12.500
eleven to twenty	0.658	1.974	1.974	0.000	3.947	8.553
twenty and up	9.211	31.579	2.632	0.000	18.421	61.842
	13.816	42.763	10.526	0.000	32.895	100.000

Fenway-Kenmore

Fenway-Kenmore: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	24	179	0		179	2148	17.7%
1	106	197	0		197	2364	77.9%
2	5	220	0		220	2640	3.7%
3	1	220	0		220	2640	.7%
4	0	0	0		0	0	0 %
5	0	0	0		0	0	0 %
6	0	0	0		0	0	0 %
7	0	0	0		0	0	0 %
Total	136	196	0		196	2352	100 %

Fenway-Kenmore: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	24	280	289	179	184	101	99	3	0
1	106	321	329	197	218	124	108	1	0
2	5	286	386	260	314	106	89	10	0
3	1	298	*	220	*	78	*	34	*
4	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0
	136	316	329	196	214	119	106	2	0

*Too few occurrences to dreive median.

Fenway-Kenmore: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	3.000	2.000	0.000	0.000	5.000
business entity	2.000	4.000	1.000	124.000	131.000
	5.000	6.000	1.000	124.000	136.000
counts row pct					
individual	60.000	40.000	0.000	0.000	100.000
business entity	1.527	3.053	0.763	94.656	100.000
	3.676	4.412	0.735	91.176	100.000
counts column pct					
individual	60.000	33.333	0.000	0.000	3.676
business entity	40.000	66.667	100.000	100.000	96.324
	100.000	100.000	100.000	100.000	100.000
counts table pct					
individual	2.206	1.471	0.000	0.000	3.676
business entity	1.471	2.941	0.735	91.176	96.324
	3.676	4.412	0.735	91.176	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	4.000	1.000	0.000	0.000	0.000	5.000
business entity	5.000	2.000	0.000	0.000	124.000	131.000
	9.000	3.000	0.000	0.000	124.000	136.000
counts row pct						
individual	80.000	20.000	0.000	0.000	0.000	100.000
business entity	3.817	1.527	0.000	0.000	94.656	100.000
	6.618	2.206	0.000	0.000	91.176	100.000
counts column pct						
individual	44.444	33.333	0.000	0.000	0.000	3.676
business entity	55.556	66.667	0.000	0.000	100.000	96.324
	100.000	100.000	0.000	0.000	100.000	100.000
counts table pct						
individual	2.941	0.735	0.000	0.000	0.000	3.676
business entity	3.676	1.471	0.000	0.000	91.176	96.324
	6.618	2.206	0.000	0.000	91.176	100.000

Fenway Kenmore: Analysis of Ownership (cont.)

utype

counts	multifam	duplex/triplex row house		single fam	null	
osize						
one to three	4.000	1.000	0.000	0.000	0.000	5.000
four to ten	5.000	1.000	0.000	0.000	0.000	6.000
eleven to twenty	0.000	1.000	0.000	0.000	0.000	1.000
twenty and up	0.000	0.000	0.000	0.000	124.000	124.000
	9.000	3.000	0.000	0.000	124.000	136.000
counts row pct						
one to three	80.000	20.000	0.000	0.000	0.000	100.000
four to ten	83.333	16.667	0.000	0.000	0.000	100.000
eleven to twenty	0.000	100.000	0.000	0.000	0.000	100.000
twenty and up	0.000	0.000	0.000	0.000	100.000	100.000
	6.618	2.206	0.000	0.000	91.176	100.000
counts column pct						
one to three	44.444	33.333	0.000	0.000	0.000	3.676
four to ten	55.556	33.333	0.000	0.000	0.000	4.412
eleven to twenty	0.000	33.333	0.000	0.000	0.000	0.735
twenty and up	0.000	0.000	0.000	0.000	100.000	91.176
	100.000	100.000	0.000	0.000	100.000	100.000
counts table pct						
one to three	2.941	0.735	0.000	0.000	0.000	3.676
four to ten	3.676	0.735	0.000	0.000	0.000	4.412
eleven to twenty	0.000	0.735	0.000	0.000	0.000	0.735
twenty and up	0.000	0.000	0.000	0.000	91.176	91.176
	6.618	2.206	0.000	0.000	91.176	100.000

East Boston

East Boston: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	2	137	0		137	1644	2.6%
1	36	182	1.40		183.40	2200.40	47 %
2	20	225	1		226	2712	26 %
3	16	222	8		230	2760	20.7%
4	2	232	10.50		242.50	2910	2.6%
5	0	0	0		0	0	0
6	1	310	0		310	3220	1.3%
7	0	0	0		0	0	0
Total	77	204	2		206	2472	100 %

East Boston: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	2	229	*	137	*	92	*	7	*
1	36	269	285	185	191	87	83	13	13
2	20	281	288	225	227	55	53	38	27
3	16	294	285	222	230	64	53	70	86
4	2	272	*	232	*	24	*	50	*
5	0	0		0		0		0	
6	1	410	*	310	*	100	*	50	*
7	0	0		0		0		0	
	77	278	285	204	207	72	76	33	19

*Too few occurrences to derive median.

East Boston: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	35.000	0.000	0.000	0.000	35.000
business entity	4.000	0.000	0.000	38.000	42.000
	39.000	0.000	0.000	38.000	77.000
counts row pct					
individual	100.000	0.000	0.000	0.000	100.000
business entity	9.524	0.000	0.000	90.476	100.000
	50.649	0.000	0.000	49.351	100.000
counts column pct					
individual	89.744	0.000	0.000	0.000	45.455
business entity	10.256	0.000	0.000	100.000	54.545
	100.000	0.000	0.000	100.000	100.000
counts table pct					
individual	45.455	0.000	0.000	0.000	45.455
business entity	5.195	0.000	0.000	49.351	54.545
	50.649	0.000	0.000	49.351	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	5.000	4.000	21.000	1.000	4.000	35.000
business entity	8.000	17.000	1.000	0.000	16.000	42.000
	13.000	21.000	22.000	1.000	20.000	77.000
counts row pct						
individual	14.286	11.429	60.000	2.857	11.429	100.000
business entity	19.048	40.476	2.381	0.000	38.095	100.000
	16.883	27.273	28.571	1.299	25.974	100.000
counts column pct						
individual	38.462	19.048	95.455	100.000	20.000	45.455
business entity	61.538	80.952	4.545	0.000	80.000	54.545
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	6.494	5.195	27.273	1.299	5.195	45.455
business entity	10.390	22.078	1.299	0.000	20.779	54.545
	16.883	27.273	28.571	1.299	25.974	100.000

East Boston: Analysis of Ownership (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	6.000	4.000	21.000	1.000	7.000	39.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	7.000	17.000	1.000	0.000	13.000	38.000
	13.000	21.000	22.000	1.000	20.000	77.000
counts row pct						
one to three	15.385	10.256	53.846	2.564	17.949	100.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	18.421	44.737	2.632	0.000	34.211	100.000
	16.883	27.273	28.571	1.299	25.974	100.000
counts column pct						
one to three	46.154	19.048	95.455	100.000	35.000	50.649
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	53.846	80.952	4.545	0.000	65.000	49.351
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	7.792	5.195	27.273	1.299	9.091	50.649
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	9.091	22.078	1.299	0.000	16.883	49.351
	16.883	27.273	28.571	1.299	25.974	100.000

Roslindale

Roslindale: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+	Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	1	172		0		172	2064	1.4%
1	29	155		0		155	1860	39.7%
2	22	180		2		182	2184	30 %
3	15	215		7		222	2664	20.5%
4	6	286		9		295	3540	8.2%
5	0	0		0		0	0	0 %
6	0	0		0		0	0	0 %
7	0	0		0		0	0	0 %
Total	73	186		3		189	2268	100 %

Roslindale: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	1	200	*	172	*	28	*	48	*
1	29	246	245	155	165	91	84	20	14
2	22	274	275	180	184	91	80	26	19
3	15	287	294	215	246	65	55	73	87
4	6	308	299	285	291	13	-10	83	99
5	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0
	73	267	265	186	178	79	73	38	19

*Too few occurrences to derive median.

Roslindale: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	31.000	0.000	0.000	0.000	31.000
business entity	8.000	0.000	0.000	34.000	42.000
	39.000	0.000	0.000	34.000	73.000
counts row pct					
individual	100.000	0.000	0.000	0.000	100.000
business entity	19.048	0.000	0.000	80.952	100.000
	53.425	0.000	0.000	46.575	100.000
counts column pct					
individual	79.487	0.000	0.000	0.000	42.466
business entity	20.513	0.000	0.000	100.000	57.534
	100.000	0.000	0.000	100.000	100.000
counts table pct					
individual	42.466	0.000	0.000	0.000	42.466
business entity	10.959	0.000	0.000	46.575	57.534
	53.425	0.000	0.000	46.575	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	9.000	1.000	17.000	1.000	3.000	31.000
business entity	28.000	2.000	2.000	0.000	10.000	42.000
	37.000	3.000	19.000	1.000	13.000	73.000
counts row pct						
individual	29.032	3.226	54.839	3.226	9.677	100.000
business entity	66.667	4.762	4.762	0.000	23.810	100.000
	50.685	4.110	26.027	1.370	17.808	100.000
counts column pct						
individual	24.324	33.333	89.474	100.000	23.077	42.466
business entity	75.676	66.667	10.526	0.000	76.923	57.534
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	12.329	1.370	23.288	1.370	4.110	42.466
business entity	38.356	2.740	2.740	0.000	13.699	57.534
	50.685	4.110	26.027	1.370	17.808	100.000

Roslindale: Analysis of Ownership (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	11.000	3.000	19.000	1.000	5.000	39.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	26.000	0.000	0.000	0.000	8.000	34.000
	37.000	3.000	19.000	1.000	13.000	73.000
counts row pct						
one to three	28.205	7.692	48.718	2.564	12.821	100.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	76.471	0.000	0.000	0.000	23.529	100.000
	50.685	4.110	26.027	1.370	17.808	100.000
counts column pct						
one to three	29.730	100.000	100.000	100.000	38.462	53.425
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	70.270	0.000	0.000	0.000	61.538	46.575
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	15.068	4.110	26.027	1.370	6.849	53.425
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	35.616	0.000	0.000	0.000	10.959	46.575
	50.685	4.110	26.027	1.370	17.808	100.000

Jamaica Plain

Jamaica Plain: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	1	138	0		138	1656	1.7%
1	2	136	0		136	1632	3.5%
2	16	211	0		211	2532	28 %
3	28	275	5		280	3360	48 %
4	10	279	2		281	3372	17 %
5	1	168	0		168	2016	1.7%
6	0	0	0		0	0	0 %
7	0	0	0		0	0	0 %
Total	58	249	3		252	3024	100 %

Jamaica Plain: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	1	222	*	138	*	84	*	24	*
1	2	234	*	135	*	100	*	11	*
2	16	275	253	211	211	64	60	38	28
3	28	325	308	275	282	44	46	54	40
4	10	329	322	279	299	48	59	92	107
5	1	275	*	168	*	107	*	30	*
6	0	0		0		0		0	
7	0	0		0		0		0	
	58	306	298	249	250	54	56	54	35

*Too few occurrences to derive median.

Jamiaca Plain: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	35.000	10.000	0.000	0.000	45.000
business entity	5.000	6.000	0.000	2.000	13.000
	40.000	16.000	0.000	2.000	58.000
counts row pct					
individual	77.778	22.222	0.000	0.000	100.000
business entity	38.462	46.154	0.000	15.385	100.000
	68.966	27.586	0.000	3.448	100.000
counts column pct					
individual	87.500	62.500	0.000	0.000	77.586
business entity	12.500	37.500	0.000	100.000	22.414
	100.000	100.000	0.000	100.000	100.000
counts table pct					
individual	60.345	17.241	0.000	0.000	77.586
business entity	8.621	10.345	0.000	3.448	22.414
	68.966	27.586	0.000	3.448	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	9.000	5.000	24.000	2.000	5.000	45.000
business entity	3.000	2.000	7.000	0.000	1.000	13.000
	12.000	7.000	31.000	2.000	6.000	58.000
counts row pct						
individual	20.000	11.111	53.333	4.444	11.111	100.000
business entity	23.077	15.385	53.846	0.000	7.692	100.000
	20.690	12.069	53.448	3.448	10.345	100.000
counts column pct						
individual	75.000	71.429	77.419	100.000	83.333	77.586
business entity	25.000	28.571	22.581	0.000	16.667	22.414
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	15.517	8.621	41.379	3.448	8.621	77.586
business entity	5.172	3.448	12.069	0.000	1.724	22.414
	20.690	12.069	53.448	3.448	10.345	100.000

Jamaica Plain: Analysis of Ownership (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	9.000	7.000	21.000	1.000	2.000	40.000
four to ten	1.000	0.000	10.000	1.000	4.000	16.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	2.000	0.000	0.000	0.000	0.000	2.000
	12.000	7.000	31.000	2.000	6.000	58.000
counts row pct						
one to three	22.500	17.500	52.500	2.500	5.000	100.000
four to ten	6.250	0.000	62.500	6.250	25.000	100.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	100.000	0.000	0.000	0.000	0.000	100.000
	20.690	12.069	53.448	3.448	10.345	100.000
counts column pct						
one to three	75.000	100.000	67.742	50.000	33.333	68.966
four to ten	8.333	0.000	32.258	50.000	66.667	27.586
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	16.667	0.000	0.000	0.000	0.000	3.448
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	15.517	12.069	36.207	1.724	3.448	68.966
four to ten	1.724	0.000	17.241	1.724	6.897	27.586
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	3.448	0.000	0.000	0.000	0.000	3.448
	20.690	12.069	53.448	3.448	10.345	100.000

Charlestown

Charlestown: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+	Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	0	0		0		0	0	0 %
1	0	0		0		0	0	0 %
2	11	249		2.73		251.73	3021	31.4%
3	17	248		0		248	2976	48.6%
4	7	233		0		233	2796	20 %
5	0	0		0		0	0	0 %
6	0	0		0		0	0	0 %
7	0	0		0		0	0	0 %
Total	35	245		.86		245.86	2950	100 %

Charlestown: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	0	0		0		0		0	
1	0	0		0		0		0	
2	11	296	300	249	248	44	51	42	52
3	17	355	364	248	252	107	89	19	0
4	7	388	404	233	267	155	142	32	0
5	0	0		0		0		0	
6	0	0		0		0		0	
7	0	0		0		0		0	
	35	343	364	245	252	97	80	29	0

Charlestown: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	12.000	0.000	0.000	0.000	12.000
business entity	1.000	0.000	0.000	22.000	23.000
	13.000	0.000	0.000	22.000	35.000
counts row pct					
individual	100.000	0.000	0.000	0.000	100.000
business entity	4.348	0.000	0.000	95.652	100.000
	37.143	0.000	0.000	62.857	100.000
counts column pct					
individual	92.308	0.000	0.000	0.000	34.286
business entity	7.692	0.000	0.000	100.000	65.714
	100.000	0.000	0.000	100.000	100.000
counts table pct					
individual	34.286	0.000	0.000	0.000	34.286
business entity	2.857	0.000	0.000	62.857	65.714
	37.143	0.000	0.000	62.857	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	2.000	0.000	10.000	0.000	0.000	12.000
business entity	0.000	3.000	1.000	0.000	19.000	23.000
	2.000	3.000	11.000	0.000	19.000	35.000
counts row pct						
individual	16.667	0.000	83.333	0.000	0.000	100.000
business entity	0.000	13.043	4.348	0.000	82.609	100.000
	5.714	8.571	31.429	0.000	54.286	100.000
counts column pct						
individual	100.000	0.000	90.909	0.000	0.000	34.286
business entity	0.000	100.000	9.091	0.000	100.000	65.714
	100.000	100.000	100.000	0.000	100.000	100.000
counts table pct						
individual	5.714	0.000	28.571	0.000	0.000	34.286
business entity	0.000	8.571	2.857	0.000	54.286	65.714
	5.714	8.571	31.429	0.000	54.286	100.000

Charlestown: Analysis of Ownership (cont.)

	utype					
	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	2.000	0.000	11.000	0.000	0.000	13.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	3.000	0.000	0.000	19.000	22.000
	2.000	3.000	11.000	0.000	19.000	35.000
counts row pct						
one to three	15.385	0.000	84.615	0.000	0.000	100.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	13.636	0.000	0.000	86.364	100.000
	5.714	8.571	31.429	0.000	54.286	100.000
counts column pct						
one to three	100.000	0.000	100.000	0.000	0.000	37.143
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	100.000	0.000	0.000	100.000	62.857
	100.000	100.000	100.000	0.000	100.000	100.000
counts table pct						
one to three	5.714	0.000	31.429	0.000	0.000	37.143
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	8.571	0.000	0.000	54.286	62.857
	5.714	8.571	31.429	0.000	54.286	100.000

West Roxbury

West Roxbury: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+	Mean Negrent	=	Mo. Cost	Annual Cost	Ratio
0	0	0		0		0	0	0 %
1	13	211		0		211	2532	50 %
2	7	248		0		248	2976	26.9%
3	5	247		4		251	3012	19.2%
4	1	153		0		153	1836	3.8%
5	0	0		0		0	0	0 %
6	0	0		0		0	0	0 %
7	0	0		0		0	0	0 %
Total	26	226		2		228	2736	100 %

West Roxbury: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	0	0		0		0		0	
1	13	278	279	211	202	67	71	27	22
2	7	320	329	248	217	72	51	29	25
3	5	288	270	247	252	25	18	92	119
4	1	296	*	153	*	143	*	98	*
5	0	0		0		0		0	
6	0	0		0		0		0	
7	0	0		0		0		0	
	26	292	280	226	211	64	68	43	22

*Too few occurrences to derive median..

West Roxbury: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	14.000	0.000	0.000	0.000	14.000
business entity	9.000	0.000	2.000	1.000	12.000
	23.000	0.000	2.000	1.000	26.000
counts row pct					
individual	100.000	0.000	0.000	0.000	100.000
business entity	75.000	0.000	16.667	8.333	100.000
	88.462	0.000	7.692	3.846	100.000
counts column pct					
individual	60.870	0.000	0.000	0.000	53.846
business entity	39.130	0.000	100.000	100.000	46.154
	100.000	0.000	100.000	100.000	100.000
counts table pct					
individual	53.846	0.000	0.000	0.000	53.846
business entity	34.615	0.000	7.692	3.846	46.154
	88.462	0.000	7.692	3.846	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	2.000	2.000	7.000	1.000	2.000	14.000
business entity	7.000	2.000	3.000	0.000	0.000	12.000
	9.000	4.000	10.000	1.000	2.000	26.000
counts row pct						
individual	14.286	14.286	50.000	7.143	14.286	100.000
business entity	58.333	16.667	25.000	0.000	0.000	100.000
	34.615	15.385	38.462	3.846	7.692	100.000
counts column pct						
individual	22.222	50.000	70.000	100.000	100.000	53.846
business entity	77.778	50.000	30.000	0.000	0.000	46.154
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	7.692	7.692	26.923	3.846	7.692	53.846
business entity	26.923	7.692	11.538	0.000	0.000	46.154
	34.615	15.385	38.462	3.846	7.692	100.000

West Roxbury: Analysis of Ownership (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	8.000	3.000	9.000	1.000	2.000	23.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	1.000	1.000	0.000	0.000	0.000	2.000
twenty and up	0.000	0.000	1.000	0.000	0.000	1.000
	9.000	4.000	10.000	1.000	2.000	26.000
counts row pct						
one to three	34.783	13.043	39.130	4.348	8.696	100.000
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	50.000	50.000	0.000	0.000	0.000	100.000
twenty and up	0.000	0.000	100.000	0.000	0.000	100.000
	34.615	15.385	38.462	3.846	7.692	100.000
counts column pct						
one to three	88.889	75.000	90.000	100.000	100.000	88.462
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	11.111	25.000	0.000	0.000	0.000	7.692
twenty and up	0.000	0.000	10.000	0.000	0.000	3.846
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
one to three	30.769	11.538	34.615	3.846	7.692	88.462
four to ten	0.000	0.000	0.000	0.000	0.000	0.000
eleven to twenty	3.846	3.846	0.000	0.000	0.000	7.692
twenty and up	0.000	0.000	3.846	0.000	0.000	3.846
	34.615	15.385	38.462	3.846	7.692	100.000

South Boston

South Boston: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	= Mo. Cost	Annual Cost	Ratio
0	1	117	0	117	1404	5.5%
1	9	168	0	168	2016	50 %
2	4	183	2	185	2220	22.2%
3	2	172	0	172	2064	11 %
4	1	244	0	244	2928	5.5%
5	1	148	0	148	1776	5.5%
6	0	0	0	0	0	0 %
7	0	0	0	0	0	0 %
Total	18	172	0	172	2064	100 %

South Boston: Summary of Indicators by Unit Size

		Ecorent		BHA		Tensh		Util	
BR	Count	mean	med	mean	med	mean	med	mean	med
0	1	200	*	117	*	83	*	14	*
1	9	232	233	168	192	64	50	41	33
2	4	200	200	189	189	15	14	69	72
3	2	270	*	170	*	49	*	67	*
4	1	396	*	244	*	152	*	7	*
5	1	311	*	148	*	163	*	125	*
6	0	0		0		0		0	
7	0	0		0		0		0	
	18	235	239	172	190	63	46	51	58

*Too few occurrences to derive median

South Boston: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	14.000	1.000	0.000	0.000	15.000
business entity	0.000	1.000	0.000	2.000	3.000
	14.000	2.000	0.000	2.000	18.000
counts row pct					
individual	93.333	6.667	0.000	0.000	100.000
business entity	0.000	33.333	0.000	66.667	100.000
	77.778	11.111	0.000	11.111	100.000
counts column pct					
individual	100.000	50.000	0.000	0.000	83.333
business entity	0.000	50.000	0.000	100.000	16.667
	100.000	100.000	0.000	100.000	100.000
counts table pct					
individual	77.778	5.556	0.000	0.000	83.333
business entity	0.000	5.556	0.000	11.111	16.667
	77.778	11.111	0.000	11.111	100.000

utype

otype counts	multifam	row house	duplex/triplex	single fam	null	
individual	3.000	1.000	6.000	4.000	1.000	15.000
business entity	1.000	0.000	0.000	0.000	2.000	3.000
	4.000	1.000	6.000	4.000	3.000	18.000
counts row pct						
individual	20.000	6.667	40.000	26.667	6.667	100.000
business entity	33.333	0.000	0.000	0.000	66.667	100.000
	22.222	5.556	33.333	22.222	16.667	100.000
counts column pct						
individual	75.000	100.000	100.000	100.000	33.333	83.333
business entity	25.000	0.000	0.000	0.000	66.667	16.667
	100.000	100.000	100.000	100.000	100.000	100.000
counts table pct						
individual	16.667	5.556	33.333	22.222	5.556	83.333
business entity	5.556	0.000	0.000	0.000	11.111	16.667
	22.222	5.556	33.333	22.222	16.667	100.000

North End

North End: Average Annual Subsidy Cost by Unit Size

# Br	Count	Mean BHA	+ Mean Negrent	= Mo. Cost	Annual Cost	Ratio
0	1	146	0	146	1752	9 %
1	5	136	0	136	1627	46 %
2	3	243	0	243	2920	27 %
3	2	135	0	135	1614	18 %
4	0	0	0	0	0	0 %
5	0	0	0	0	0	0 %
6	0	0	0	0	0	0 %
7	0	0	0	0	0	0 %
Total	11	202	0	202	2424	100 %

North End: Analysis of Ownership

osize

counts	one to three	four to ten	eleven to twenty	twenty and up	
otype					
individual	5.000	0.000	0.000	0.000	5.000
business entity	1.000	5.000	0.000	0.000	6.000
	6.000	5.000	0.000	0.000	11.000
counts row pct					
individual	100.000	0.000	0.000	0.000	100.000
business entity	16.667	83.333	0.000	0.000	100.000
	54.545	45.455	0.000	0.000	100.000
counts column pct					
individual	83.333	0.000	0.000	0.000	45.455
business entity	16.667	100.000	0.000	0.000	54.545
	100.000	100.000	0.000	0.000	100.000
counts table pct					
individual	45.455	0.000	0.000	0.000	45.455
business entity	9.091	45.455	0.000	0.000	54.545
	54.545	45.455	0.000	0.000	100.000

utype

counts	multifam	row house	duplex/triplex	single fam	null	
otype						
individual	1.000	2.000	1.000	0.000	1.000	5.000
business entity	1.000	0.000	0.000	0.000	5.000	6.000
	2.000	2.000	1.000	0.000	6.000	11.000
counts row pct						
individual	20.000	40.000	20.000	0.000	20.000	100.000
business entity	16.667	0.000	0.000	0.000	83.333	100.000
	18.182	18.182	9.091	0.000	54.545	100.000
counts column pct						
individual	50.000	100.000	100.000	0.000	16.667	45.455
business entity	50.000	0.000	0.000	0.000	83.333	54.545
	100.000	100.000	100.000	0.000	100.000	100.000
counts table pct						
individual	9.091	18.182	9.091	0.000	9.091	45.455
business entity	9.091	0.000	0.000	0.000	45.455	54.545
	18.182	18.182	9.091	0.000	54.545	100.000

North End: Analysis of Ownership (cont.)

utype

counts	multifam	row house	duplex/triplex	single fam	null	
osize						
one to three	2.000	2.000	1.000	0.000	1.000	6.000
four to ten	0.000	0.000	0.000	0.000	5.000	5.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	0.000	0.000	0.000	0.000	0.000
	2.000	2.000	1.000	0.000	6.000	11.000
counts row pct						
one to three	33.333	33.333	16.667	0.000	16.667	100.000
four to ten	0.000	0.000	0.000	0.000	100.000	100.000
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	0.000	0.000	0.000	0.000	0.000
	18.182	18.182	9.091	0.000	54.545	100.000
counts column pct						
one to three	100.000	100.000	100.000	0.000	16.667	54.545
four to ten	0.000	0.000	0.000	0.000	83.333	45.455
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	0.000	0.000	0.000	0.000	0.000
	100.000	100.000	100.000	0.000	100.000	100.000
counts table pct						
one to three	18.182	18.182	9.091	0.000	9.091	54.545
four to ten	0.000	0.000	0.000	0.000	45.455	45.455
eleven to twenty	0.000	0.000	0.000	0.000	0.000	0.000
twenty and up	0.000	0.000	0.000	0.000	0.000	0.000
	18.182	18.182	9.091	0.000	54.545	100.000

Appendix Two

Research Methodology

The Data

The data for this study were obtained from the Boston Housing Authority Leased Housing Department. As of February 1, 1982 BHA had 2,130 active Section 8 Existing Housing Program units. Operational data on these units are maintained in the BHA Digital PDP-11, accessed and managed by an Admins 11 database management system (DBMS). Data on each unit are maintained in seperate, logically related files known as master files (designated by last name ".mas"). The data for this study are held in the Unit.mas file. This contains operational unit related data. Data on program participants are maintained in other files. Leased Housing MIS personnel printed selected fields from Unit.mas using a program known as "add/edit (ADE)". Those fields selected were:

1. Agown (Agent/Owner number, a four digit owner identifier)
2. Henter (date of lease initiation)
3. Br (unit size by number of bedrooms)
4. Ecorent (Contract Rent)
5. BHA (monthly subsidy payment)
6. Tensh (monthly tenant rent payment)

7. Util (HUD utility allowance)
8. Utype (structure classification)
9. Utract (census tract)

In addition, the author used the BHA landlord directory to classify each unit by type of ownership (business entity or individual) and size of an owner's portfolio. These two variables were labled "otype" and "osize". Business entities were defined as any legal arrangement for property ownership other than maintaining a portfolio in one's own name. Thus otype = 2 (business entity) became somewhat of a catch-all category, containing such disparate entities as San-Vel Concrete and St. Cyprian's Church. Most of the entities in this category were standard Massachusetts business trusts. Any owner who maintained his/her business in the family name was classified as otype = 1 (individual).

Owner size (osize) was broken into four categories:

1. One to three units.
2. Four to ten units.
3. Eleven to twenty units.
4. More than twenty units.

Thus an owner could be classified as otype = 1, osize = 2. That landlord would be an individual with between four and ten units in his Section 8 portfolio.

After classification the data were input to the MIT Multics hosted Consistent System using the Read_Dtmx program. Data were input in segments of 25 to 30 lines, formatted and checked for accuracy, then joined along the second dimension. Ultimately all 2,130 lines (entities) were joined in one file, each entity possessing 11 seperate data fields (attributes). A sample of the resultant file follows:

Agown	henter	br	otype	osize	ecorent	bha	tensh	util	utype	centr
1445	80	7	1	1	392	372	20	116	4	923
1539	80	7	1	1	419	419	-63	198	4	915
1630	80	7	1	1	525	525	-16	188	4	1

Further files were created to define the category designations (CS "cat attr's") so that cross tabbing would result in easily interpreted output.

Consistent System Programs Utilized

This study relied heavily on the ability of the CS to perform conditional subsets along rows and columns. The most important of these manipulations was the preparation of neighborhood populations from the master file. This was accomplished by the following process:

1. Extract the census tract column from the matrix using extract_attr.

2. Define a neighborhood as a collection of census tracts using the cm (calculator mode) and a logical operator.

3. Subset from the master matrix using the Dtmx_select program.

Once a subset of the master matrix was prepared and checked (using the subset program to select a random batch of entities) it was handed to a pair of macros called info (analysis macro) and br.select (a macro to subset a neighborhood population for a given unit size). Info called the following CS analysis programs:

1. Frequencies (applied to Henter).

2. Histogram (applied to all four continuous variables).

3. Means_and_stdev (returned mean and standard deviation for each continuous variable).

4. Median_and_bds (returned median, minimum, maximum and hinges for each continuous vriable).

5. Tab_two_percents (cross tabulated the ownership categorical variables).

6. Counts (total number of negative rent checks issued), Totals (total value of all negative rent payments), and Means (mean value of negative rent payments).

Br.select, in addition to accepting a population (all units in Brighton, for example) and subsetting for a given size unit (input at the terminal), checked to be sure that the population requested was not a null set (for example, there are no 5 br units in Brighton; to request a subset of them would result in an error condition), counted the occurrences, and invoked info if the population contained more than five occurrences. If there were fewer than five members of a given population br.select printed out that section of the master matrix. This seemed desireable since info was an expensive macro to run and its power seemed wasted on so few units. For example, the entire portfolio only contains 3 7 bedroom units. The info macro simply printed them out. If a requested population was a null set the macros returned a message at the terminal and exited.

Reporting the Data

The tables contained in this thesis are aggregations of the raw CS output. The quantity of data generated was large. The form of the output was too disaggregate to be directly utilized in the final report. This study does not contain, for example, minimum and maximum values for the continuous variables, nor are the shapes of the distributions as returned by the histogram program reported.

The incidence of normal or near normal distributions of all but Util was surprisingly high. Utility allowances are more categorical than continuous since HUD assigns allowances for units according to their size and the bundle of utilities included in rents. Distributions of Util values were lumpy. Tenant shares, ecorents, and BHA subsidy payments distributed normally for the portfolio. The shape of the distributions decayed as smaller portions of the sample were examined.

Hard copy of the raw CS output is available for further examination. The effort should be worthwhile. There is a huge volume of information on ownership patterns, rents, and costs that remain untouched by this study. There are in excess of 350 pages of output containing histograms of the distributions, measures of central tendencies, and categorical cross-tabs for each bedroom size for each neighborhood.

The reader should be aware of the time series element in the data. Of the 2,130 units studied 12% represent leases and HAP agreements signed prior to 1980. Two of the units studied had not had their leases renewed since initial sign-up in 1977. BHA has not experienced, however, any intense landlord pressure to renew these leases. Some have probably had their rent levels increased even though leases were not renewed. The practice of increasing rents via an amendment to an expired lease is no longer Departmental practice. At present just under half of BHA's Section 8 leases are expired. In spite of this fact the costs reported are the actual costs incurred by BHA in the operation of its Section 8 program.

Neighborhood Definition

Defining neighborhoods in Boston can be a somewhat slippery business. Definitions have changed with time. In an effort ot be as consistent as possible the data were allowed to point the way toward these definitions. All units are coded by BHA with a census tract number. These numbers are derived from a City of Boston print-out of street addresses and corresponding census tracts. The tract numbers are 1970 Census designations. The changes in definitions made by the Census in 1980 are not available in useable form.

Given the fact that each unit is flagged with a 1970 census tract number I attempted to define my neighborhoods according to the definitions used by the Census Bureau in 1970. The Mayor's Office of Housing provided a starting point with a series of neighborhood definitions derived by a team of neighborhood planners in 1977. Some of their definitions confound the patterns visible in the 1970 Census data. For example, tracts 812 and 813 were considered part of Roxbury in 1970 yet the planners had them listed as Jamaica Plain. Other parts of Roxbury were passed to Dorchester while the Dorchesters were broken up into sub-neighborhoods such as Franklin Field and Fields Corner.

The planners' definitions were simply too varied for this study. The Boston Redevelopment Authority (BRA) provided a 1969 map of the neighborhoods, apparently the original version used by the Census Bureau when they defined their 1970 tracts. The only problem with this map was the aggregation of Fenway-Kenmore, South End, and Chinatown into one catch-all called Boston Proper. This neighborhood was subdivided by the author with the help of a census tract map showing street names. Otherwise the neighborhoods as defined in this study match the 1969 BRA definitions.

Following are the 14 neighborhoods defined for this study and the census tracts that compose them:

1. Roxbury : Tracts 801 through 821
2. North Dorchester: Tracts 901 through 924
3. South dorchester: Tracts 1001 through 1011
4. Allston-Brighton: Tracts 1 through 8
5. Hyde Park : Tracts 1401 through 1404
6. South End : Tracts 703 through 712
7. Fenway-Kenmore : Tracts 101 through 105
8. East Boston : Tracts 501 through 512
9. Roslindale : Tracts 1101 through 1105
10. Jamaica Plain : Tracts 1201 through 1207
11. Charlestown : Tracts 401 through 408
12. West Roxbury : Tracts 1301 through 1304
13. South Boston : Tracts 601 through 614
14. North End : Tracts 301 through 305

The reader will notice that Chinatown, Beacon Hill, Back Bay, and a few other "neighborhoods" are not included in the above list. In fact their exclusion misses 22 units out of the entire portfolio. The concentration of units in each of these neighborhoods is so small that analysis of this depth would be inappropriate. The North End, with its 11 units, is the smallest parcel considered here. Even with the North End the macros written for this study merely printed out the original matrix when I went in for each unit size. The neighborhoods studied account for 99% of the BHA portfolio. This seems sufficient.