

# A Spatial Examination of Foreclosures in Dorchester

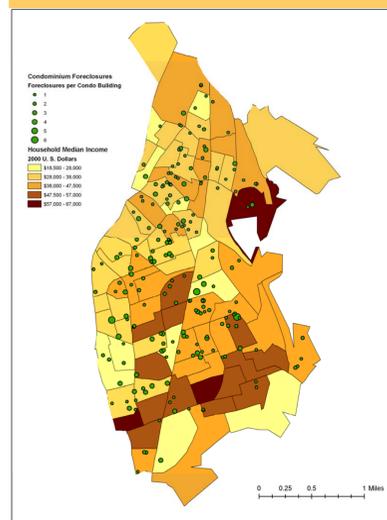
Mapped by: Jeremy Robitaille  
 December 16, 2009  
 Projection: NAD 1983 Massachusetts State Plane  
 Sources: MASSGIS, City of Boston Department of Neighborhood Development, Boston Assessing Department, Boston Redevelopment Authority

## Overview

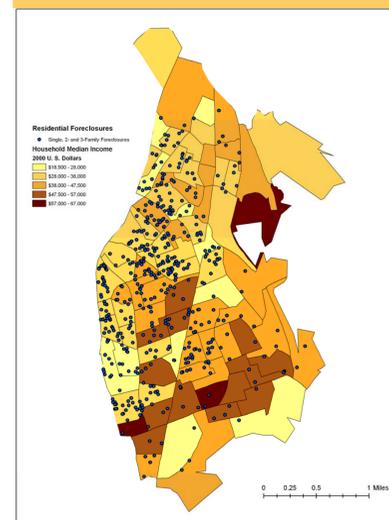
The goal of this analysis is to explore the spatial dimensions of foreclosure concentrations in Dorchester. It relies on data purchased from the Warren Group by the City of Boston's Department of Neighborhood Development that describes residential foreclosures taking place in the neighborhood of Dorchester from January 2007 to August 2009. Foreclosure is the process by which a lending institution promulgates its intention to terminate for failure to make payment a mortgagee's rights to a property on which the institution holds a lien. This exploration provides a spatial framework to determine what geographic and demographic factors might influence concentrations of foreclosures. This spatial examination breaks new ground by representing multiple foreclosures in the same condominium building with circles of varying sizes. The concept of condo foreclosure "density" is introduced as a way to measure the percentage of units within a condominium building that have fallen into foreclosure. Spatial analyses employing condo foreclosure "density" will allow for municipal officials and partners to target foreclosure interventions and mitigation strategies tailored to condominiums (i. e., reverting condos back to multifamily rental housing, providing common charges assistance to remaining occupants and promoting majority owner-occupied when returning foreclosed condos to productive use).



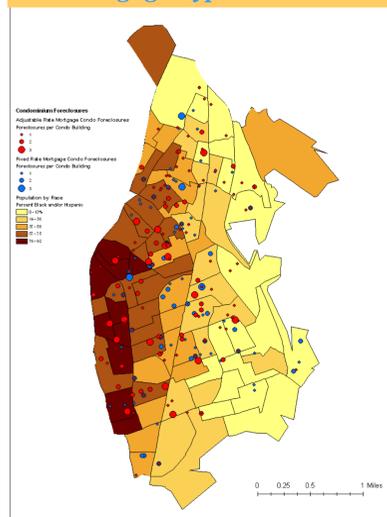
## Condo Foreclosures and Median Income



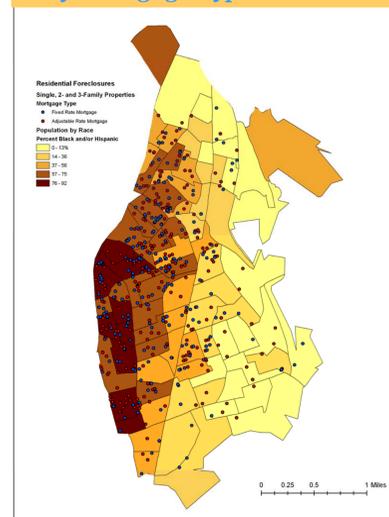
## Residential Foreclosures and Median Income



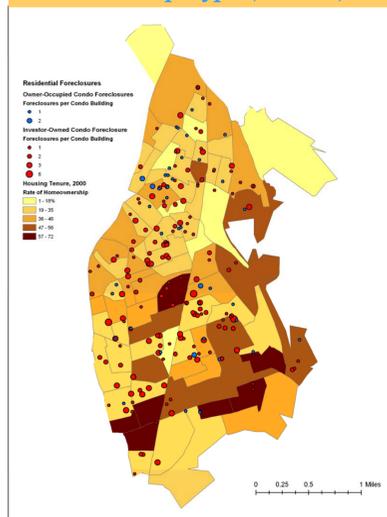
## Condo Foreclosures by Mortgage Type and Race



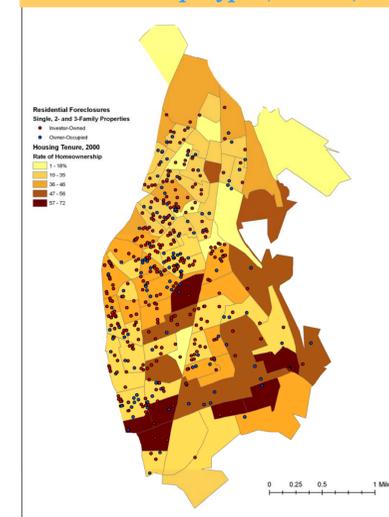
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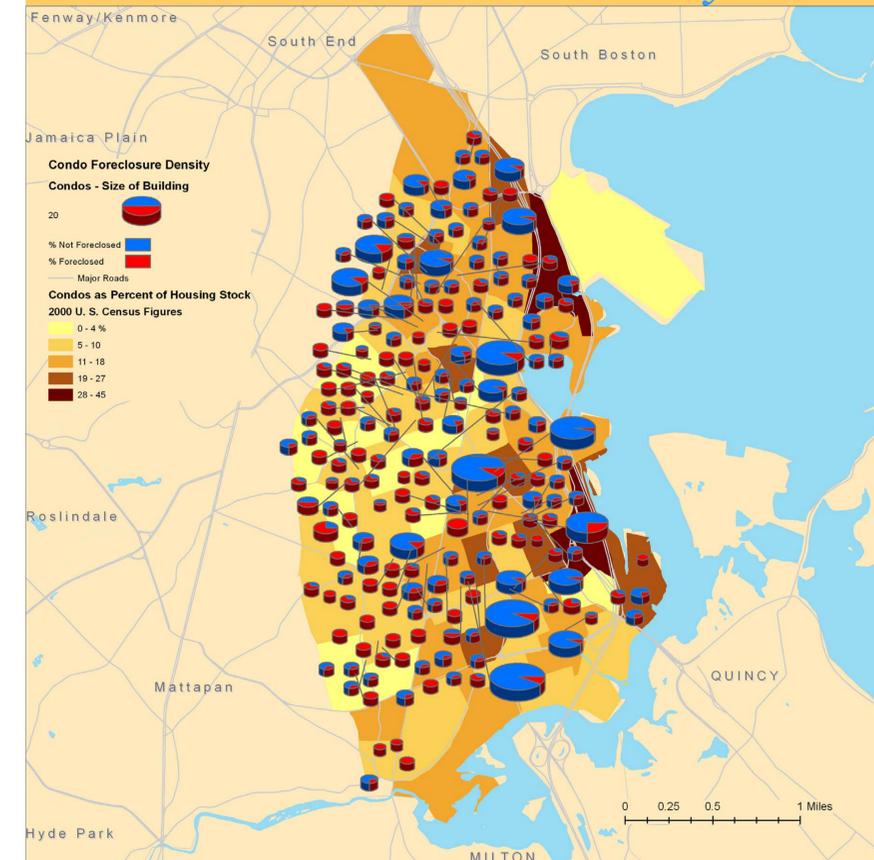
## Condo Foreclosures by Ownership Type (Tenure)



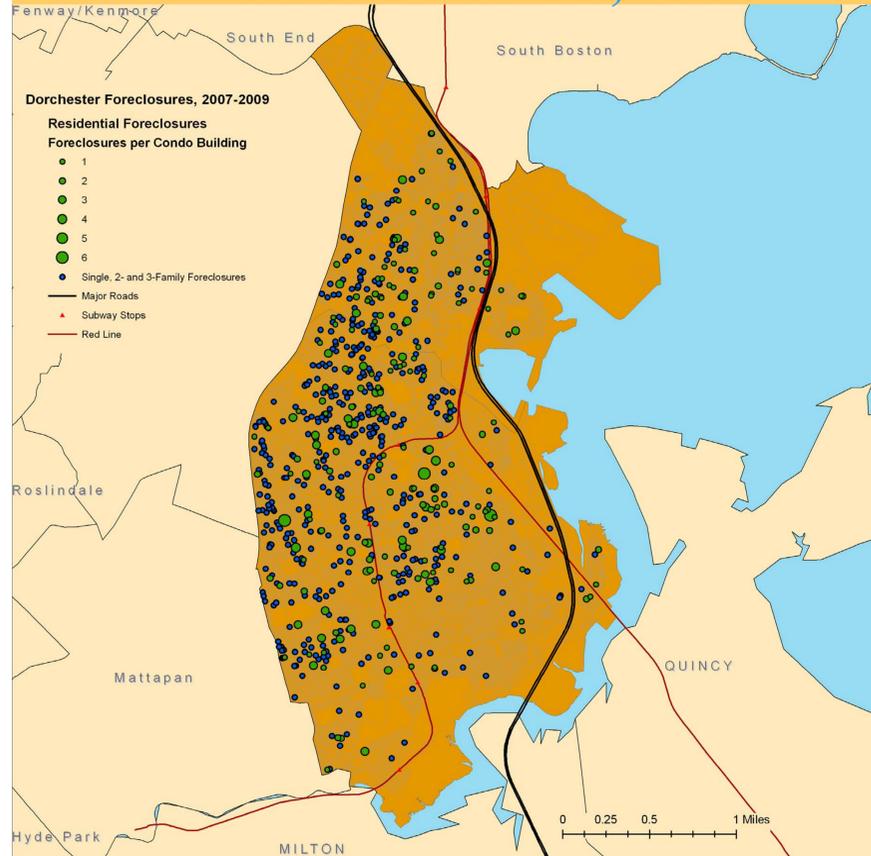
## Residential Foreclosures by Ownership Type (Tenure)



## Condo Foreclosure "Density"



## Foreclosure Deeds in Boston, 2007-2009



## Findings

From 2007-2009, Dorchester experienced a large number of foreclosures, many of which took place in the eastern half of the neighborhood, closer to the abutting neighborhoods of Roxbury and Mattapan and farther away from major public transit subway stops. Some specific observations about these foreclosures and some demographic characteristics gleaned from the 2000 Census block groups include:

- Foreclosures of all property types plagued this half of Dorchester, where the median household incomes tended to be lower. A few clusters of condominium foreclosures were concentrated in census blocks with mid-ranged median household incomes.
- Both adjustable rate and fixed rate mortgage foreclosures of all residential property types studied were concentrated in eastern Dorchester, where larger portions of the population is Black and/or Hispanic.
- Based on data indicative of a property's tenure status (owner-occupied vs. investor-owned), the vast majority of foreclosures took place on investor-owned properties in Dorchester. Investor-owned condo foreclosures were slightly more spread out across the neighborhood of Dorchester.
- Condominium foreclosures in Dorchester impacted units in buildings of a wide variety of unit-sizes. However, a significant portion of smaller condominium buildings (6-units and less) experienced multiple foreclosures, with some buildings seeing all their units foreclose.

Much more study and analysis needs to be done to better understand the condominium foreclosure phenomenon in Dorchester and all of Boston.