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Universities and Affordable Housing

HARVARD UNIVERSITY

CASE STUDY

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Image via Wikipedia

The Model: Multi-Faceted University Approach to Housing via Student Mitigation, Partnerships, and Community Benefits

INTRODUCTION/OVERVIEW

Harvard is located in Boston's diverse higher education ecosystem, with campus footprints on either side of the Charles River in Cambridge, Mass., and in Boston. Established as the first college in the American colonies in the mid-1600s, the university has grown substantially with respect to its population and campus holdings (Harvard University n.d.). Harvard's enrollment includes more than 31,300 students (approximately 21,100 full-time and 10,200 part-time), including nearly 22,000 graduate students and 9,600 undergraduates (enrollments based on 2021 statistics from the Integrated Postsecondary Education Data System; Ginder, Kelly-Reid, and Mann 2018). Its campus spans roughly 5,000 acres with three primary campuses: a central campus in Cambridge, a medical campus in Boston's Longwood neighborhood, and its Allston campus, which includes the Business School, a new Science and Engineering complex, and athletic facilities (Harvard University n.d.).

Combined with Boston's long-standing housing pressures and competing student-driven housing demands from the region's many educational institutions, Harvard has a long history of engagement in the Allston neighborhoods, which has at times been contentious. This case study primarily examines Harvard's impacts and investments within Boston's Allston-Brighton neighborhood, where tension dates back to Harvard's history of quiet land acquisition via a third party in the late 1980s and 1990s (Bajwa, Goldstein, and Kingdollar 2022). Whereas the university characterized the land acquisitions as "fiscally prudent" at the time, they ignited a long-standing sense of distrust between the community and its university neighbor. Today, Harvard is the largest landholder in Allston, owning approximately one-third of the area, and has prioritized substantial investments in campus-centered uses, alongside community-centered benefits in partnership with the City of Boston and other community organizations.

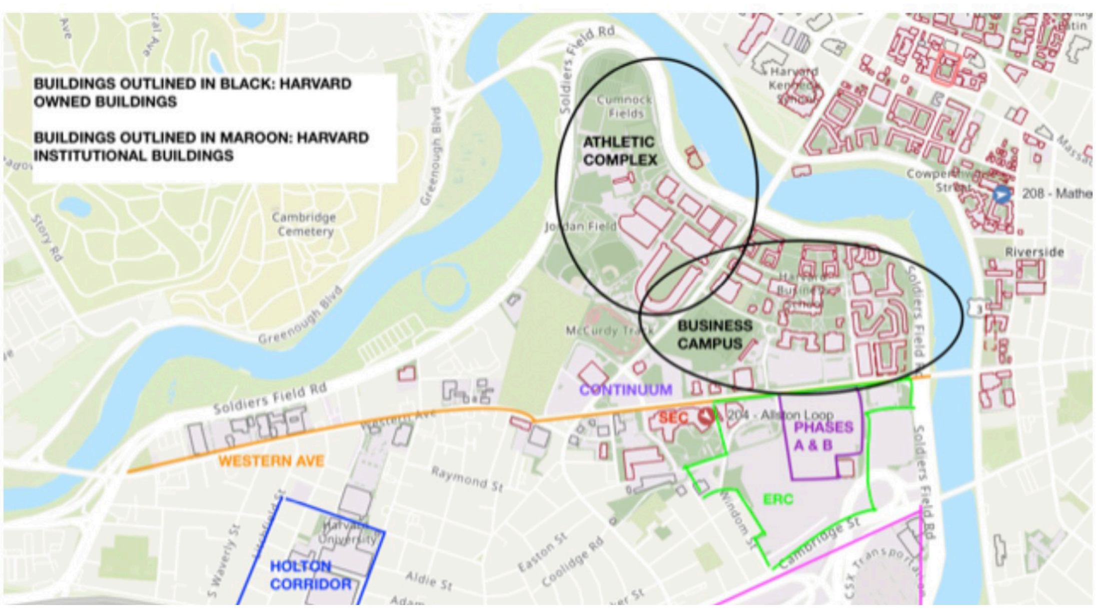


Figure 1. Harvard's campus within the Allston neighborhood (Isselbacher 2021)

BACKGROUND: HARVARD IN ALLSTON

Harvard's Boston campus includes a significant share of the Allston neighborhood, bounded by the Charles River to the north and the Massachusetts Turnpike (I-90) to the south (see Figure 1). Harvard owns approximately 360 acres of land in Allston, including 170 acres of developable properties that extend to campus facilities as well as non-institutional residential, commercial, and open space uses (City of Boston City Council 2022). Historically, the area was primarily composed of stockyards and rail yards. As a result, a substantial share of Harvard's land consists of vacant, former industrial parcels that both require environmental remediation and offer the opportunity for redevelopment into productive uses without displacement.

Given recent tension with the neighborhood, Harvard has prioritized transparency and collaboration in its anchor institution strategies (in Boston, as well as within its other communities and the region). This includes active engagement via formal channels with municipal partners, as well as community-level partnerships as an embedded neighborhood stakeholder. Even as Allston is experiencing rapid growth and housing pressures within the private market, Harvard is attempting to leverage its land and financial resources to help mitigate these localized stressors via the preservation and creation of affordable housing (among other investments).

ANCHOR STRATEGIES TO ADDRESS AFFORDABLE HOUSING: HARVARD'S MULTI-FACETED APPROACH TO HOUSING VIA STUDENT MITIGATION, PARTNERSHIPS, AND COMMUNITY BENEFITS

Harvard has adopted two broad strategies to engage with the context of Boston's tight housing markets, while mitigating the impact of its own contributions towards housing demand. While these two strategies are inherently connected, they also reflect different approaches towards Harvard's role as an anchor institution and its allocation of resources. This case study begins with an overview of internally focused mitigation strategies, followed by a summary of community-facing engagement.

TWO BROAD APPROACHES TO HOUSING IN ALLSTON (AND BEYOND)

APPROACH 1: PRIORITIZING STUDENT HOUSING CAPACITY AT HARVARD

As a cornerstone of its housing strategy, Harvard strives to minimize the market impacts from its student-generated housing demand. Harvard provides housing for 98 percent of its undergraduates in on-campus buildings, coupled with a clear expectation (and four-year guarantee) that students will live within one of 12 college houses situated along the north side of the Charles River in Cambridge, Mass. (Harvard University n.d.; 2021b).

For graduate students, Harvard owns and operates approximately 6,500 beds located within Cambridge, Boston, and Somerville (Harvard University 2021b), providing sufficient supply to satisfy approximately one-third of existing graduate housing need. These beds are primarily operated by Harvard University Housing (approximately two-thirds of the supply), while graduate and professional schools manage the remaining third. In addition, Harvard has also established real estate partnerships with third-party partners to generate hundreds of market-rate rental units and support housing demand—for graduate students, as well as non-Harvard households. Harvard sees an opportunity to continue expanding its graduate housing capacity as a means of alleviating local neighborhood pressures; the university aims to generate enough capacity to house 50 percent of its graduate student population. In the 2000s, it established the Graduate Student Housing Initiative that added 1,000 graduate student beds across Cambridge and Boston (Harvard University 2021b). Presently, the university is pursuing additional Harvard-affiliated housing production in Allston, including a project at

100 S. Campus Drive (currently undergoing permitting with the City of Boston) targeted towards Harvard graduate students, faculty, and staff. In addition, Harvard University Housing utilizes several strategies to manage graduate student housing needs, including the implementation of leasing practices that help facilitate apartment sharing arrangements and maximize the efficient allocation of its existing housing stock.

APPROACH 2: HARVARD'S ANCHOR ROLE WITHIN THE NEIGHBORHOOD, CITY, AND REGION

City-University Investments

Harvard is situated within one of the densest concentrations of higher education institutions within the U.S. The sheer number of institutions within the Boston region has led to a more sophisticated approach to university/city relationships than might be found elsewhere, including established precedents for payments-in-lieu-of taxes (PILOT) arrangements and other formalized agreements tied to institutional master plans (IMP). These conversations inform the context for Harvard's role as an anchor institution internally, as well as the ways it engages with its neighborhood and local government partners via an Eds and Meds relationship.

In its Boston-based context, Harvard's community-focused investments fall into four broad categories that encompass its direct partnerships with local government, as well as the strategic housing investments Harvard elects to pursue within the community. The four city-coordinated strategies include:

1. The City of Boston maintains a **"payment-in-lieu-of-taxes" (PILOT)** program for many of its anchor institutions, including higher education, medical, and cultural institutions (City of Boston 2022b). The program is voluntary, though anchor contributions are also made publicly available and, thus, there is some degree of public pressure to participate. PILOT programs are intended to provide a pathway for institutions to offset the tax liabilities they would have paid for their properties were it not for their tax-exempt status. In other words, PILOT programs offer a way for nonprofit institutions and other tax-exempt property owners to offset the amount a local government would have collected in tax revenue absent the tax exemptions. Boston's PILOT program applies to educational, medical, and cultural institutions with property valued above $15 million (City of Boston 2022b). The City requests a payment to supplement exempted tax contributions, although institutions are eligible to reduce their PILOT contributions by up to 50 percent via community benefit agreements. In 2022, the City reported PILOT contributions from 21 educational institutions amounting to $30.8 million in community benefit credits and $14.8 million in cash contributions, representing 71 percent of the requested PILOT amount based on property valuation (City of Boston 2022a). Harvard's Boston-based property valuation was $1.5 billion with the City requesting $13.7 million in PILOT contributions; per the City's 2022 reporting, they received $6.8 million in community benefits credits and $3.9 million in cash contributions from Harvard—equal to 79 percent of the City's requested amount. Harvard makes similar contributions to Boston on an annual basis and maintains PILOT agreements with its other municipal partners, including Cambridge, Mass.(Harvard University 2013).
   In addition to the institutional land areas which are subject to PILOT, the University also has significant additional property in Allston that is taxed at the commercial rate.

2. Harvard maintains a series of **cooperation agreements** with the City of Boston, which include formal community benefit agreements (CBA) derived from the university's IMP and other regulatory/project development applications. These agreements are informed by Community Needs Assessments, which Harvard funds and are led by the City to establish existing conditions and community-informed needs. As Harvard submits development projects to the City for review, it also negotiates targeted CBAs that address a range of community-centered interests via a legally binding process. The CBAs commonly include a diverse benefit package that may include public amenities or contributions to physical development projects (e.g., housing, community centers), as well as capacity-building programs (e.g., educational resources, workforce development, public health supports). For example, as Harvard sought City of Boston

approval for its 2013 IMP, it also submitted a proposal for a 10-year, $38 million CBA with benefits accruing to impacted Allston residents (Rocheleau 2013; Harvard University 2022); subsequently Harvard amended the proposal to incorporate an additional $5 million in benefits, totaling $43 million (Barber Grossi 2013). The proposal included $10 million directed towards a community hub for education, wellness, and capacity-building, now known as the Harvard Ed Portal ("Harvard Ed Portal" n.d.), $5 million dedicated towards new housing and homeownership investments, a community-directed fund for public realm improvements, a multi-million dollar contribution towards streetscape, connectivity, and open space improvements, and financial resources earmarked for education, workforce development and other neighborhood improvement projects (Rocheleau 2013; Barber Grossi 2013). In addition, Harvard has allocated funds as part of CBAs targeted towards housing trust funds and housing creation and/or preservation funds led by community partners (more details provided below). As of 2022, Harvard's Allston-based CBAs encompass five active cooperation agreements, which include annual reporting on progress and expenditures (Harvard University 2022).

3. The City of Boston's development policies include the **Development Impact Project Extractions** policy, otherwise referred to as the "linkage" policy, that requires large-scale development projects to make monetary contributions, on a per-square-foot basis, towards affordable housing (via the Neighborhood Housing Trust) and workforce development (via the Neighborhood Jobs Trust) (City of Boston n.d.; Harvard University 2013). As of 2022, Harvard reported contributions of $5.9 million, spread across its five active cooperation agreements, towards housing linkage funds within the City of Boston (Harvard University 2022).

4. As part of its standard development processes—and, in the case of its Allston-based work, in conjunction with City of Boston requirements—Harvard directs resources towards **project mitigation** for all major projects (Harvard University n.d.). These contributions are planned as part of Harvard's work with the Boston Planning & Development Agency and may include monetary contributions or investments to ensure minimal negative impacts on traffic circulation (e.g. "Allston Development Monthly Update" n.d.).

LOCAL AND REGIONAL INITIATIVES: THE HARVARD LOCAL HOUSING COLLABORATIVE

Perhaps one of Harvard's largest impacts on affordable housing is embodied by its partnership with three local nonprofit community development lenders to establish a revolving loan fund to create and preserve affordable housing throughout the Boston-Cambridge region. Launched in 2000 as the 20/20/2000 Initiative—and renewed (and rebranded) for a second 20-year period as the Harvard Local Housing Collaborative in 2020, this program helped leverage over $1.3 billion in housing development across more than 180 projects in the region between 2000 and 2020 ("Harvard Local Housing Collaborative" n.d.).

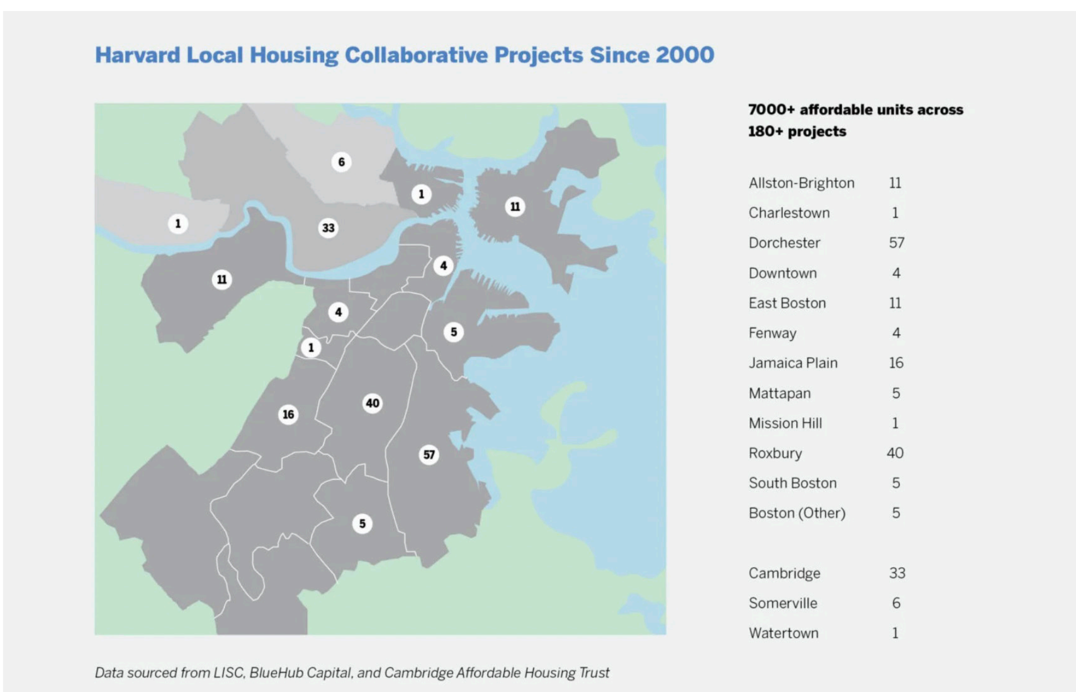
At its inception, the 20/20/2000 Initiative established a $20 million revolving loan fund that would support affordable housing and community development projects within the Boston area over a 20-year time horizon (US Department of Housing and Urban Development n.d.). The fund was designed to provide access to capital that could leverage additional housing investment via three established affordable housing intermediaries:

- Cambridge Affordable Housing Trust, a policy advisory board and loan committee established by the City of Cambridge in the late 1980s with the mission of preserving, creating, and advocating for affordable housing;
- BlueHub Capital, a nonprofit community development financing organization established in 1985, targeting community-focused projects and initiatives (e.g., housing, educational facilities, community health centers, food access) within economically and racially marginalized communities; and

- LISC Boston, the Boston-based hub of the national Local Initiatives Support Corporation (LISC), a community development financial institution that supports community development with a strong housing emphasis.

In each case, Harvard allocated a pool of capital to each organization ($6 million to Cambridge Affordable Housing Trust, $4 million to BlueHub Capital, and $10 million to LISC Boston) with the overarching goal of creating and preserving affordable housing across Boston (US Department of Housing and Urban Development n.d.). The housing intermediaries leverage their own expertise and project pipelines to disburse the capital and bring projects to fruition, without Harvard's direct input in project selection or implementation. Critically, Harvard's revolving loan funds do not function as a grant, but as a source of patient capital the intermediaries can deploy to enable affordable housing developers to attract additional capital and support early phases of project development, thereby increasing the likelihood a project becomes reality. As part of its financing arrangement, Harvard receives a 1.8 percent return from its partner organizations; the partner organizations lend to affordable housing developers at a below-market rate of near 4.5 percent (US Department of Housing and Urban Development n.d.). Ultimately, the fund satisfies a flexible, regional approach to affordable housing that does not attempt to constrain investments to a specific target area or project type.

During its inaugural 20-year run, Harvard's $20 million loan fund has revolved more than twice, enabling more than $40 million in Harvard financing to support affordable housing development within the region. These funds supported the creation and preservation of more than 7,000 units of affordable housing, including 5,500 units in Boston and 1,600 units in Cambridge, as well as projects in other neighboring communities (see Figure 2). The projects embody significant momentum in affordable housing: for instance, the Cambridge units are the equivalent of 25 percent of all affordable housing units created or preserved within the City of Cambridge between 2000 and 2010 (O'Rourke 2019; US Department of Housing and Urban Development n.d.). Notably, the additional affordable supply targets an array of housing projects ranging from cooperatives and apartments to senior housing, first-time homebuyer opportunities, and shelters.



Daniel Hassett-Salley/Harvard Staff

Figure 2 Harvard Local Housing Collaborative (formerly known as 20/20/2000 Initiative) Projects since 2000 (O'Rourke 2019)

In 2019, as the 20/20/2000 Initiative was set to sunset, Harvard renewed its commitment to an affordable housing revolving loan fund for a second 20-year period. While the partners and general structure remain the same, the initiative has been rebranded as the Harvard Local Housing Collaborative (O'Rourke 2019). The relaunch of funds is complemented by a new $3 million initiative by three Boston-based hospitals (including two Harvard-affiliated hospitals) to target programs that prevent displacement, eviction, and homelessness. Together, these resource allocations align to establish an eds-and-meds ecosystem for supporting regional affordable housing production and preservation.

HOUSING OUTCOMES: EXAMPLES OF AFFORDABLE HOUSING PROJECTS CONNECTED TO HARVARD INITIATIVES

Harvard's housing-based anchor strategies are varied and leverage a full complement of resources. In addition to its city-negotiated CBAs and the Harvard Local Housing Collaborative funds, the institution has strategically worked with community organizations and affordable housing developers to facilitate land swaps and address environmental conditions constraining redevelopment efforts. For example, Harvard donated a former industrial site that the Boston Planning and Development Agency (BPDA) subsequently released for proposals to create affordable homeownership opportunities in Allston (Healthy Neighborhoods Equity Fund 2021). In addition to contributing the land, Harvard paid for environmental remediation efforts to support residential redevelopment. As of 2021, the parcel now contains 20 condominium units, including 12 deed-restricted affordable units (six reserved for households earning at or below 100 percent of AMI and six set aside for households earning at or below 80 percent of AMI). These investments typically satisfy a win-win benchmark that enables Harvard to pursue its institutional goals alongside its anchor-driven mission to be a supportive stakeholder within Allston, its municipalities, and the region. The following examples highlight some of the key projects Harvard has helped facilitate in the arena of affordable housing, with an emphasis on Allston.

CHARLESVIEW APARTMENTS: A LAND-SWAP TO PRESERVE AND EXPAND AFFORDABLE HOUSING OPTIONS

In 2013, the new Charlesview Residences opened in Allston, marking a significant effort to redevelop an aging multi-family project while preserving affordability within the community (Doody 2013). The original Charlesview Apartments housed 213 units of structurally deficient housing on a parcel between Harvard Stadium and the Harvard Business School (US Department of Housing and Urban Development n.d.). Given its strategic location, Harvard and project developers, Charlesview, Inc. and The Community Builders (TCB), a nonprofit affordable housing developer, saw an opportunity for a land exchange. Harvard gained control of a campus-adjacent parcel, in exchange for a cash purchase and land swap for a vacant commercial property approximately 0.5 miles away on a walkable corridor. The cash purchase from Harvard ($72 million) helped finance the affordability of the redeveloped project, expanding its capacity for additional affordable and workforce housing units. In addition, the project navigated the "porting" of Section 8 vouchers from the original building to the redevelopment, which was critical to its overall success.

The Charlesview project has unfolded over three phases. The first phase, completed in 2013, featured the development of 240 affordable apartments—200 of which retained project-based Section 8 vouchers from the original development, a community center, 14,000 square feet of retail space, a park, and underground parking (US Department of Housing and Urban Development n.d.). The apartments included 211 units reserved for households earning less than 60 percent of area median income (AMI), 10 units for those earning at or below 80 percent AMI, and 19 market rate units. In a second phase, the developers expanded the project with 20 affordable, owner-occupied townhomes. Completed in 2015 by TCB, the townhomes included 10 units reserved for buyers at or below 80 percent of AMI and 10 units for buyers earning up to 100 percent of AMI. Lastly, the original project conceived of an 80-unit condominium project to increase overall owner-occupancy opportunities with a target of 74 market rate and six affordable units. However, the project faltered during the Great Recession and did not come to fruition. Another Boston-based developer, The Davis Companies, subsequently purchased the land and built 85 condos, including six affordable units targeted towards first-time homebuyers (New England Real Estate Journal 2017).

ALL BRIGHT HOMES: LEVERAGING HOUSING FUNDS TO PRESERVE OWNER-OCCUPANCY IN ALLSTON

Created as part of the CBA associated with Harvard's 2013 IMP, the Allston Brighton Community Development Corporation (ABCDC) has established a program that aims to preserve opportunities for owner-occupancy via deed restrictions. The All Bright Homes program's mission is to slow investor ownership, while boosting opportunities for individual homebuyers to compete in a tight housing market and preserving community stability (Allston Brighton Community Development Corporation n.d.). ABCDC targets prospective home sellers, ideally before properties go on the market via a broker, and makes a market rate offer for the home.

Figure3 Charlesview Residences (US Department of Housing and Urban Development n.d.4

For sellers, the All Bright Homes program minimizes the out-of-pocket cost of hiring a realtor and reduces the pressure of home repairs, staging, and showings. Subsequently, ABCDC lists its available properties at market rates and sells to individual homebuyers, attaching a permanent owner-occupancy deed restriction to the property to ensure it is retained as a primary residence (even upon resale). As of 2022, the All Bright Homes program has leveraged $3 million in funding from the Harvard Local Housing Collaborative in a revolving fund, which has supported the conversion of 24 homes into permanent owner-occupancy status within Allston (Harvard University 2022).

HARVARD, ALLSTON, AND HOUSING: PROGRESS & NEXT STEPS

Looking ahead, Harvard continues to pursue its affordable housing strategies via partnerships with housing intermediaries, financial commitments to enable others to pursue affordable housing throughout the community and region, and leveraging its existing land portfolio in strategic ways. A key component of Harvard's strategies to date has been that it has primarily been working with under-utilized, formerly industrial land. As a result, future developments have not spurred direct displacement of existing residential neighborhoods, but instead are converting obsolete, former industrial land into residential and other more active uses. While gentrification is a clear concern due to the realities of the Boston housing market, there are more direct opportunities to increase housing supply and establish mission-oriented protections to, for instance, create affordable housing or expand local ownership opportunities.

As of today, Harvard's decade-long planning and investments are poised to bring thousands of units online in the near future, including both Harvard-affiliated and non-affiliated housing units. For example, as the initial 1 million square foot phase of the Harvard Enterprise Research Campus (ERC) moves ahead in Allston, Harvard and the City of Boston have continued to negotiate broad community benefit agreements that incorporate affordable housing investments, as well as an emphasis on open space, jobs, and comprehensive neighborhood planning (Harvard University 2021a). The political nature of these agreements highlights the potential shifts in the scale and scope of agreements, as mayoral administrations change. As of the 2022 announcement, Phase A of the ERC will be accompanied by Harvard's commitment to ensure that 25 percent of the planned 345 residential units will be income-restricted, targeting households earning between 30 percent and 100 percent of AMI. Additionally, Harvard will commit $25 million to an Allston-Brighton Affordable Housing Fund that focuses on affordable housing, homeownership, and housing preservation supports, as well as a land donation to create affordable homeownership opportunities (65 Seattle Street). The ongoing redevelopment proposal for a long-vacant Allston property (176 Lincoln Street), offers another example (Carlock 2023). Harvard is pursuing the recently approved project in partnership with a third-party real estate partner (Berkeley Investments), after owning the parcel for more than 15 years. The development will include more than 250 new rental units, including a substantial share of units dedicated to affordable artist housing, along with nearly 1 million square feet of commercial development (including office, lab, and retail space). In addition, through commitments to the City and Allston community, Harvard has promised at least 20 percent of future residential units built in subsequent phases of the ERC will be affordable—a benchmark Harvard will also match in its future development projects in Allston's Beacon Park Yard (Chesto 2022).

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