

Glossary

Please note, the following terms and descriptions do not constitute legal definitions, but rather are intended to serve as helpful background information for the general public.

Boston Planning & Development Agency Glossary

Word or Phrase	Definition
Accessory Land Use	An additional land use that is related to and on the same lot as the principal land use.
Adequacy Determination	Issued by the BPDA when a project undergoing Article 80 review has fully addressed and mitigated its impacts as presented in a Final Impact Report.
Allowed Use	A land use that is permitted as a matter of right. Board of Appeal approval is not required.
Appeal	A request made to the Board of Appeal for relief from zoning code regulations.
Article 80	Adopted in 1996 by the BPDA to provide clear guidelines for the development review process relating to large projects (adding/constructing more than 50,000 square feet), small projects (adding/constructing more than 20,000 square feet and/or 15+ net new residential units), planned development areas (new overlay zoning districts for project areas larger than 1 acre), and institutional master plans (projects relating to academic and medical campuses). The Article 80 process may include, but is not limited to, review of a project's impacts on transportation, public realm, the environment, and historic resources. BPDA Project Managers assist developers in navigating the Article 80 process. Public input is encouraged throughout a

	project's review timeline.
Artist Certificate	A letter from the BPDA to an artist that confirms that the artist has been reviewed by a committee of peers and is “certified” as a working artist. An Artist Certificate qualifies an artist for a period of five years as eligible for artist spaces. Upon expiration, an artist will need to seek new certification.
As of Right Use	Those uses that are automatically allowed by the zoning code. They are allowed "as a matter of right".
Back Streets	A BPDA Business Development program which supports Boston's small and medium-sized manufacturing, wholesale, construction, commercial services, logistics, and food processing businesses. Back Streets offers services to protect industrial land use through planning and zoning, identify opportunities for industrial expansion and development, identify transit and infrastructure improvements, and identify public realm improvements.
Bid	The process of by which proponents submit their proposals in response to RFQs or RFPs .
Board Dates	The BPDA's Board of Directors generally meets every three weeks and serves as the agency's final decision making authority.
Boston Civic Design Commission (BCDC)	An appointed commission which advises the BPDA and the Mayor on the design of projects of special civic or urban design significance. The BCDC meets in regularly-scheduled public meetings to review project designs. Members of the public are welcome and encouraged to attend the BCDC's meetings.
Boston Landmarks Commission (BLC)	The municipal preservation agency for Boston's historic buildings, places, and neighborhoods. Its functions include identifying and preserving historic properties, reviewing development and demolition activities proposed in the City, providing public information and assistance on historic preservation practices, and providing staff support to the local Historic District Commissions. The BLC advises

	<p>the BPDA on the Historic Resources component of Large Project Review.</p>
<p>Boston Local Development Corporation (BLDC)</p>	<p>A private 501(c)(3) non-profit Corporation administered by BPDA staff. The <u>BLDC</u> provides loans of up to \$150,000 for businesses in, or relocating to, the City of Boston. These loans can be used when buying a new business property, purchasing equipment and machinery, constructing an addition to an existing plan, making leasehold improvements, or providing working capital to grow a business. Generally the BLDC partners with local banks and provides subordinate debt. BLDC also offers the Back Streets Back-Up Loan Program specifically for businesses in the industrial and manufacturing sectors.</p>
<p>Boston Zoning Commission (BZC)</p>	<p>The Zoning Commission is responsible for adopting all new zoning and zoning amendments, for establishing PDAs and approving PDA Development Plans, and for approving Institutional Master Plans. The Zoning Commission is located within the City of Boston's administration, not the BPDA.</p>
<p>Business Improvement District (BID)</p>	<p>A special district in which all property owners pay additional fees, usually assessed based on property value, towards the maintenance of that district above and beyond what the city and state contribute. Extra services may include street cleaning, marketing, events, capital improvements, beautification, and security. At least 51% of the property owners with 61% of the assessed value must agree to form a district. Though there are over 1,000 BIDs in the U.S., the Downtown BID is the only such district in the Boston area.</p>
<p>Certified Project</p>	<p>A business that is expanding or relocating its existing operations, or building new facilities and creating permanent jobs within an <u>Economic Opportunity Area (EOA)</u>. It must meet state and local criteria and must be approved by the Town and the State's Economic Assistance Coordinating Council, and once certified is eligible to receive state and local tax incentives.</p>

<p>Chapter 121A</p>	<p>A designation given to certain development projects within Massachusetts that serve a public purpose or generate economic advancement in areas that are blighted and minimally marketable for private investment. This designation forms a special partnership between the State, the BPDA and the developer that results in a streamlined regulatory process and a negotiated alternative tax payment in lieu of real and personal property taxes. The streamlining of the review process allows the BPDA to work more closely with the developer to ensure a high-quality and successful project, and ensures that construction will begin as expediently as possible, and the negotiated tax payment provides the corporation with tax certainty and allows the city to rely on a constant stream of tax revenues.</p> <p>More information on 121A can be found in our document center.</p>
<p>Chapter 91 - The Massachusetts Public Waterfront Act</p>	<p>The Commonwealth's primary tool for protection and promotion of public use of its tidelands and other waterways. The oldest program of its kind in the nation, Chapter 91 regulates activities on both coastal and inland waterways, including construction, dredging and filling in tidelands, great ponds and certain rivers and streams.</p>
<p>Comments</p>	<p>At certain points during the Article 80 process the public and other city agencies are invited to formally submit comments on Article 80 submissions.</p>
<p>Community Development Block Grant (CDBG)</p>	<p>Community Development Block Grants (CDBGs) are granted by the U.S. Department of Housing and Urban Development (HUD) to states or municipalities to support community programs related to affordable housing, job creation, and business retention. CDBG funding is primarily targeted for activities that benefit low- and moderate-income persons. More information in CDBG grants is available from HUD's CDBG webpage.</p>
<p>Community Garden</p>	<p>Designated gardening area which is composed of small plots that are tended by individuals, or large plots that are tended by a team or organization.</p>

Conditional use	A land use permitted by the Zoning Code provided that it is found by the Board of Appeal to comply with certain conditions set out in the Code.
Conservation Protection Subdistrict (CPS)	Special zoning district that may be established to promote the most desirable use of land and siting of development in areas with special natural or scenic features in accordance with a well-considered plan. Site plans for projects proposed in a CPS must show that the project will result in the minimum interference with significant natural features, provide for proper management and maintenance of those features, and avoid excessive runoff and erosion.
Convey	To transfer property from one to another, by means of a written instrument and other formalities. To deed or transfer title to another.
Conveyance Date	The date on which a deed or title is transferred to another party.
Cooperation Agreement	Legal agreement entered into by the BPDA and a developer after the completion of the Article 80 review process. The Cooperation Agreement details any and all agreed upon public benefits and mitigation to be provided by the development project. The Impact Advisory Group is allowed a 15-day review period on the final draft of the Cooperation Agreement.
Creativity	The process by which ideas are generated, connected and transformed into things that are valued.
Demonstration Project	The application of a BPDA power and function derived from Massachusetts General Laws Chapter 121B, Section 46(f) to create a plan for a specific parcel to enable development outside of an urban renewal area.
Department of Housing and Community Development (DHCD)	A state office with the mission of strengthening cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. DHCD administers programs relating to community development, affordable housing, housing stabilization programs, legal resources, and Indian affairs.

<p>Department of Neighborhood Development (DND)</p>	<p>DND provides services and programs to the City's neighborhoods through seven divisions: Administration & Finance, Director's Office, The Boston Home Center, Neighborhood Housing Development, Office of Business Development, Policy Development and Research, and Real Estate Management & Sales. DND is a department of the City of Boston's administration and works closely with the BPDA.</p>
<p>Designate</p>	<p>To indicate and set apart for a specific purpose.</p>
<p>Determination</p>	<p>BPDA issues a <u>Determination</u> after the filing of a <u>Notice of Project Change</u>, certifying that no further review is required.</p>
<p>Development Impact Project (DIP)</p>	<p>Project which requires zoning relief and proposes to include one or more Development Impact Uses (office, retail business, service, public service uses, institutional, educational, hotel, motel, or other uses that result in the reduction in the supply of low and moderate income dwelling units). Projects that qualify as <u>DIPs</u> must pay into the <u>linkage</u> fund, which is a fund that assists with the creation and preservation of housing and job training.</p>
<p>District Improvement Financing (DIF)</p>	<p>A mode of municipal financing utilized in areas that are designated as <u>DIF</u> districts by the State's Economic Assistance Coordinating Council (EACC). DIF districts are selected by the municipality because of their need for infrastructure enhancements to unleash significant economic development potential or attract nearby private investment. As with a <u>TIF</u>, a DIF creates a partnership between a company and a municipality through the reallocation of <u>incremental real estate property taxes</u>. However, unlike a TIF, a DIF does not result in any real estate property tax relief for the company, but rather allows the municipality to utilize the incremental real estate property tax to fund public infrastructure projects in the DIF district. After a project has been authorized as a DIF development, the city issues bonds (or effectively take out a loan) to pay for the necessary infrastructure development. When the project is complete and the business begins</p>

	<p>paying real estate property tax, the city will use incremental real estate property tax to service the bonds (or pay off the loan). This process grants municipalities the flexibility to prioritize infrastructure work that will encourage development and brings developers more directly into the process.</p>
<p>Draft Project Impact Report (DPIR)</p>	<p>A possible requirement during the Article 80 process. If, following the review of a project's <u>PNF</u>, the BPDA finds that further study of certain impact areas is required, the BPDA may request a <u>DPIR</u>. The DPIR includes detail technical analysis of project impacts and may be commented on by the BPDA, city agencies, and the public.</p>
<p>Economic Development Incentive Program (EDIP)</p>	<p>A MA-run investment tax incentive program operated by the Economic Assistance Coordinating Council (EACC) in conjunction with the Massachusetts Office of Business Development (<u>MOBD</u>) used to create full-time jobs and stimulate business throughout MA. In order to receive an <u>EDIP Investment Tax Credit (ITC)</u>, a company must generate substantial sales outside of the Commonwealth and meet one of the following criteria: significant creation of full-time jobs within an <u>Economic Target Area</u>, exceptional employment growth across the Commonwealth or the maintenance and growth of manufacturing jobs within a <u>Gateway Community</u>.</p>
<p>Economic Opportunity Area (EOA)</p>	<p>An area within a designated <u>ETA</u> (Economic Target Area) of particular need and priority for economic development. These areas are selected by the individual communities, and must meet one of four statutory criteria for designation (blighted open area, decadent area, substandard area, or area that has experienced a plant closing). A project must be located within an EOA in order to be eligible for state and/or local benefits as a Certified Expansion Project (EP).</p>
<p>Economic Target Area (ETA)</p>	<p>Municipalities within Massachusetts that the Economic Assistance Coordinating Council (EACC) has designated as targets for economic development. This designation is based on income, unemployment, and other economic</p>

	<p>characteristics of the area, and may also be appropriate if the area contains certain special features. A municipality must make a request to the EACC to receive the designation; however, there is a limit to the number of ETAs that may exist in the Commonwealth at any one time.</p>
<p>Exceptional Opportunity Area</p>	<p>Non-ETA municipalities that have been designated by the Director of the Massachusetts Office of Business Development (MOBD) as “presenting exceptional opportunities for increased economic development.” The municipality must request this designation, which allows it to negotiate local tax incentives with a proposed economic development project.</p>
<p>Final Project Impact Report (FPIR)</p>	<p>A possible requirement during the Article 80 process. If, following the review of a project's PNF and DPIR, the BPDA finds that further study of certain impact areas is required, the BPDA may request an <u>FPIR</u>. The FPIR includes more detailed analysis of project impacts and may be commented on by the BPDA, city agencies, and the public before the BPDA can issue its <u>Adequacy Determination</u>.</p>
<p>Forbidden use</p>	<p>A use that is not permitted in a particular district because of harmful impacts on other allowed uses; e.g., noise, pollution.</p>
<p>Gateway Community</p>	<p>A municipality that has a population greater than 35,000 people with a median household income and educational attainment rate below the Commonwealth’s average, as measured by census data.</p>
<p>Geographic Information System (GIS)</p>	<p>A technology that uses hardware and software to collect, analyze, display and store geographically referenced information in maps, tables, 3-D displays, and other formats.</p>
<p>Greenbelt Protection Overlay District (GPOD)</p>	<p>Special zoning district that may be designated along Boston's Greenbelt Roadways. A Greenbelt Roadway includes any landscaped roadway or major thoroughfare that is characterized by open space or landscaping along its right-of-way or that is used primarily by noncommercial or pleasure vehicles. Any projects proposed in a <u>GPOD</u> must</p>

	show that it will result in the minimum interference with significant natural features, provide for proper management and maintenance of those features, and avoid excessive runoff and erosion.
HUBZone	A U.S. Small Business Administration program which helps small businesses in urban and rural communities gain preferential access to federal procurement opportunities. A "HUBZone" is a historically underutilized business zone, and several areas of Boston are considered to lie in HUBZones.
Impact Advisory Group (IAG)	A nominated group of community members who help the BPDA to determine appropriate strategies to mitigate the social and environmental impacts of projects reviewed under Article 80.
Inclusionary Development Policy (IDP)	Established in 2000 to promote the production of affordable housing in Boston. Under IDP, developers may include affordable units within their developments (on-site), create affordable housing in an off-site location, or make a cash contribution towards the creation or preservation of affordable housing.
Incremental Real Estate Property Taxes	Real estate property taxes are calculated by multiplying the assessed value of a property by a given tax rate. When a piece of land is built on, or an existing building is renovated, its assessed value will increase, and with that increase its real estate property taxes will increase as well. The incremental real estate property tax is the difference between the value of pre-construction real estate property tax and that of the post-construction tax.
Industrial Park	An area designed and zoned for manufacturing and associated activities.
Infrastructure Investment Incentive (I3)	Program creating a partnership between a private development, its municipality and the State of Massachusetts that fosters job growth and economic development through investment in new public infrastructure necessary to support that development. Unlike TIF and DIF projects, I3 projects rely on the incremental income tax revenues the development pays to

	<p>the State (TIF and DIF projects utilize incremental real estate property tax revenue, which goes to the municipality). At the beginning of the project, the State government issues bonds to raise money for the infrastructure development (the process of issuing bonds is similar to taking on a loan). The proceeds from the bond issue are put towards the construction of the infrastructure, which is managed by the private developer. The developer is responsible for any payments due on those bonds (effectively interest payments) until the construction of the project is complete, at which point the municipality takes over the payments. Once the building is occupied and generating income tax revenue, the State assumes responsibility for the debt, and pays it off using the incremental state income taxes generated by the project. This process ensures that all three parties work collectively to ensure a high-quality development with a significant positive impact on the surrounding community.</p>
<p>Inspectional Services Department (ISD)</p>	<p>A City of Boston department which administers the Boston Zoning Code and the State Building Code and issues all building, use, and occupancy permits. If a project requires development review under Article 80, <u>ISD</u> will not issue a permit until the BPDA and the Zoning Commission (if necessary) have completed the required review and the BPDA has certified that the project described in the permit application is consistent with the project approved through development review.</p>
<p>Institutional Master Plan (IMP)</p>	<p>Planning and zoning document required by Article 80-D for all colleges, universities, and hospitals with over 150,000 SF of tax-exempt real estate. <u>IMPs</u> include information about existing facilities, planned development projects, campus growth projections, and community benefits. IMPs are generally renewed every ten years and must be updated every two years with status reports of all projects included in the IMP.</p>
<p>Institutional Master Plan Amendment (IMPAmend)</p>	<p>A required Article 80-D procedure for institutions that wish to make changes to an existing IMP, such as adding land or new projects. In general, the procedure for amending an</p>

	IMP is the same as the procedure for approving a new IMP.
Institutional Master Plan Notification Form (IMP NF)	The first document filed by a hospital or university to initiate the Institutional Master Plan (IMP) process described in Article 80-D. The <u>IMP NF</u> summarizes the information that an institutional will present in its IMP, including a description of any new projects the plan will propose.
Interim Planning Overlay Districts (IPOD)	Short-term zoning code adopted by the City for a geographic area which is undergoing a longer term planning or rezoning process. An <u>IPOD</u> ensures that projects seeking approval in the near term will meet the goals of the longer term planning or rezoning process, rather than continuing current, likely outmoded, development patterns.
Land Disposition Agreement	An agreement with the BPDA that governs the transfer and use of BPDA owned parcels; typically recorded with the deed.
Letter of Intent (LOI)	The first document filed by a project proponent with the BPDA during the Article 80 process. The letter must provide details about the proposed project including the location, general description, use, size, potential zoning relief, and any other relevant information regarding the project. The <u>Letter of Intent</u> also triggers the nomination process for the formation of an Impact Advisory Group (<u>IAG</u>).
Linkage	A law passed in 1986 by the Massachusetts legislature and City of Boston, that applies to new commercial developments over 100,000 square feet that require zoning relief. Linkage requires developers to pay into the linkage fund for the creation of housing and job training programs. Section 80B-7 (Article 80) of the Boston Zoning Code outlines the required payments, which are paid over seven (7) years. Developers pay a dollar amount for each square foot in excess of 100,000 square feet: \$9.03 per square foot for housing and \$1.78 per square foot for jobs. All linkage funds are provided to and disbursed by to the Neighborhood Housing Trust and the Neighborhood Jobs Trust.

Live/Work Space	Space where artists or other self-employed individuals combine their residence with their work area, typically in an open floor plan.
Lot	Lot area: The area of a parcel of land in single ownership and not divided by a street.
Main Streets	Originating as a subsidiary of the National Trust for Historic Preservation, Main Street(s) programs arose as a means for advancing the preservation-based revitalization of commercial districts throughout the country. Boston's Main Streets program supports a network of neighborhood-based <u>Main Streets</u> organizations which aim to preserve historic building stock while promoting commercial growth in Boston's historic commercial areas.
Major Modification	Major modifications to urban renewal plans are those changes that substantially change the purpose or character of the plan. Major modifications generally require the approval of the BPDA, the Mayor, the Boston City Council, and the approval of the Massachusetts <u>Department of Housing and Community Development</u> .
Massachusetts Department of Environmental Protection (DEP)	The state agency responsible for ensuring clean air and water, the safe management of toxics and hazards, the recycling of solid and hazardous wastes, the timely cleanup of hazardous waste sites and spills, and the preservation of wetlands and coastal resources.
Massachusetts Office of Building Development (MOBD)	A state office with the mission of strengthening the economy and increasing job growth throughout Massachusetts by connecting businesses seeking to expand or locate in MA with resources, expertise and incentive programs in the Commonwealth. It partners with businesses through the Economic Development Incentive Program (EDIP) to drive job creation and provide investment in our communities.
Massachusetts Office of Coastal Zone Management (CZM)	State office which aims to balance the impacts of human activity with the protection of coastal and marine resources. CZM was established as a networked program

	meant to work with other state agencies, federal agencies, local governments, academic institutions, nonprofit groups, and the general public to promote sound management of the Massachusetts coast.
Melting Pot Index	The proportion of the total population that is foreign-born.
Minor Modification	Minor modifications to urban renewal plans are those that do not alter the fundamental essence of an urban renewal plan and require only the approval of the BPDA.
Nonconforming use	A use or activity which was lawful prior to the adoption or amendment of the Zoning Code, but which does not , because of such adoption or amendment, conform to the present requirements of the Zoning Code.
Non-employer Business	Defined by the U.S. Census bureau as a business that has no paid employees, has annual business receipts of \$1,000 or more and is subject to federal income taxes. Most non-employers are self-employed individuals operating very small unincorporated businesses, which may or may not be the owner's principal source of income.
Non-housing site	Site where residential development is not allowed by zoning or other regulations.
Notice of Project Change (NPC)	A document which may be filed by a project proponent with the BPDA if the project scope undergoes changes that are substantial enough to call for additional review and approval.
Park	A designated open space which may be active (playground, ball-field) or passive (benches, lawns, gardens). Parks may be owned and maintained by the City, the Massachusetts Department of Conservation and Recreation, or private/non-profit entities.
Parking	A requirement of most development in Boston. <u>Parking</u> may be surface, underground, or structured (above-ground parking garages).
Payment in Lieu of Taxes (PILOT)	Voluntary payments made to a municipality by tax-exempt

	<p>entities such as universities, hospitals, or museums. <u>PILOTs</u> reimburse the city for the cost of providing city services to these institutions. In 2011 the City of Boston established guidelines which requested PILOT payments equal to 25% of the property tax which an institution would pay were its real estate taxable. Each institution is eligible for a community benefits deduction up to 50% of the suggested PILOT contribution as well as a deduction for real estate taxes paid on property owned by the institution that is used for a tax-exempt purpose.</p>
<p>Planned Development Area (PDA)</p>	<p>An overlay zoning district which may be established under Article 80 where a development that is well-suited to its location cannot be accommodated by the general zoning for the area. For example, a PDA may be appropriate where a development involves a large building, a cluster of buildings, or a mix of uses. No project may be built in a PDA unless it is described in detail in an approved PDA Development Plan. A PDA Development Plan must specify the proposed location, dimensions, and appearance of all buildings in the PDA, as well as all proposed uses, parking, and landscaping. PDAs may also detail public benefits.</p>
<p>Planned Development Area Amendment (PDA Amendment)</p>	<p>Filed under the Article 80 process when a new project is to be added, or a major change made, to an existing Planned Development Area.</p>
<p>Preliminary Adequacy Determination (PAD)</p>	<p>A possible requirement during the Article 80 review process. Following the submission of a project's <u>Draft Project Impact Report (DPIR)</u> and public comments, the BPDA may require additional information on certain project impacts. If this is the case, the BPDA will issue a <u>PAD</u> which outlines the impacts on which the applicant must provide further analysis. If a PAD is issued, the applicant must file a <u>Final Project Impact Report (FPIR)</u> that addresses the issues raised in the PAD.</p>
<p>Project Notification Form (PNF)</p>	<p>The second document filed by a project proponent with the BPDA during the Article 80 process (the first being a Letter of Intent (<u>LOI</u>)). A PNF describes the features of the proposed project and is available to the public for review</p>

	<p>and comment. After reviewing the contents of the PNF and the comments received from City agencies and the public, the BPDA may issue a directive called a <u>Scoping Determination</u> describing the specific issues, if any, that the applicant must study further. The BPDA may also determine that the PNF is adequate and recommend approval to the BPDA Board.</p>
<p>Request for Proposals (RFP)</p>	<p>A document issued by the BPDA when it requires goods or services from an outside contractor. The RFP outlines the scope of work required in detail. Generally, RFP responses (or "bids") are reviewed by committee, and a shortlist of proponents are invited to the BPDA to interview before a final proponent is selected.</p>
<p>Request for Qualifications (RFQ)</p>	<p>A preliminary document issued by the BPDA when it requires goods or services from an outside contractor. An RFQ describes the scope of a contract for which the BPDA requires assistance, and invites proponents to submit information about their experience and initial ideas. An RFQ may be used to narrow the pool of proponents for a subsequent RFP.</p>
<p>Restriction</p>	<p>A limitation placed upon the use of property, contained in the deed or other written instruments in the chain of title or in local ordinances pertaining to land use.</p>
<p>Scoping Determination</p>	<p>A BPDA directive which may be issued during the Article 80 process after the filing of a <u>Project Notification Form</u> ("PNF"). If, after review of a project's PNF by the BPDA, city agencies, and the public, it is determined that additional information is required, the BPDA will issue a Scoping Determination which details which areas of the proposal require further study, to be included in a Draft Project Impact Report.</p>
<p>Sliver Parcel</p>	<p>Parcel of land that is determined to be unbuildable due to its small size.</p>
<p>Small Business Administration (SBA)</p>	<p>A federal agency which offers loans, loan guarantees, contracts, counseling sessions, and other forms of assistance to small business.</p>

<p>Small Project Review</p>	<p>An Article 80 review process which engages the BPDA's Urban Design Department and allows for city agencies and the impacted community to weigh in on projects that do not meet the threshold for Large Project Review, but that merit review because of their location, size, and use. In general, <u>Small Project Review</u> is required for projects that involve the addition of an aggregate gross floor area of 20,000 or more square feet and/or any project that results in the creation of 15 or more dwelling units.</p>
<p>Special Tax Assessment (STA)</p>	<p>A partnership between a municipality and a <u>Certified Project</u> that results in a phased-in assessment of the total value of the property (both existing and new real estate) in return for job creation within that municipality. The agreement may last anywhere from 5 to 20 years and will take the following progression: In year one, 0% of the total assessed value is taxed, in year two up to 25% may be taxed, followed by up to 50% in year three, up to 75% in year four and up to 100% in years five and beyond.</p>
<p>State Housing Assistance for Rental Production (SHARP)</p>	<p>State program enacted in 1983 which required that 25% of units in new rental housing projects be designated as affordable. Generally this was subsidized by a state contribution (considered to be a loan) which would bring a developer's mortgage interest rate down to 5% for 15 years. After 15 years the loan must be repaid to the Massachusetts Housing Finance Agency.</p>
<p>Talent Index</p>	<p>The proportion of the population over 18 years of age with a bachelor's degree or higher.</p>
<p>Tax Increment Financing (TIF)</p>	<p>A tax incentive available to businesses in Massachusetts. In return for substantial job creation, a municipality may provide a business with real estate property tax relief on the business's incremental real estate property taxes for up to 20 years. In addition to a real estate property tax exemption, a business may be eligible for a personal property tax exemption for existing and new property (personal property is movable property, exclusive of land and buildings). <u>Tax Increment Financing</u> is not the same in MA as it is in most other states, where TIFs are used to fund</p>

infrastructure improvements using incremental property tax revenues. Massachusetts does utilize this mode of financing, but we refer to it as [District Improvement](#)



housing and promote economic development within the nation's rapidly deteriorating inner cities, Urban Renewal was introduced to Boston in the 1950s and 1960s. The Urban Renewal program allows the BPDA certain tools to catalyze development within an Urban Renewal area such as eminent domain, zoning controls, housing affordability restrictions, federal and state funding and the opportunity to develop demonstration projects to enhance these neighborhoods.

Urban Renewal Overlay Districts

Special zoning districts as set forth in Section 3-1A(b) of the Boston Zoning Code and located within Urban Renewal areas. Commonly referred to as a U District and created by a map amendment, these special zoning districts create the zoning for that area.

Variance

Permission to deviate from a specific requirement of the Zoning Code.

Work-only spaces

Spaces where residential use is not allowed

Zoning

A tool used by the City to dictate the allowed shape, density, and use of development in a given area. Boston's Zoning Code incorporates a written code (describing setbacks, heights, allowed uses, densities, etc.) and maps which indicate which geographic areas are subject to which zoning guidelines.

Zoning Map

Map documents which correspond with Boston's written Zoning Code to indicate which zoning requirements apply to which geographic area.





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