



Donate to Help BNCLT Purchase 364 Harvard Street and Protect Tenants From Displacement

After months of tenant organizing and multiple purchase attempts, BNCLT has crossed an important milestone towards the purchase of a two-family, occupied building in Dorchester: the owner has finally accepted our offer, which is a crucial first step toward purchase. **Today, we are calling on you to help us fundraise the last \$40,000 we need to purchase the building. If you are interested in pledging support for this acquisition, contact us at mlevy@bnclt.org / 617-237-6044.** By contributing to BNCLT, you give us the support we need to advance our core mission in moments like these — to combat displacement and racial injustice by creating permanently affordable, community-controlled housing in Roxbury, Dorchester, and Mattapan.

The tenants of Harvard Street have lived in this building for three years, and have been fighting to stay here for months. They found this home after facing multiple experiences of housing insecurity, and are deeply invested in the property, neighborhood, and local community organizing efforts. While the landlord told the tenants they could rely on this property as a stable home, he put it up for sale without informing them, and they have received multiple eviction notices. One of the tenants shared her story with us:

“After looking so much for so long ... we finally got the apartment. [...] [The landlord] used to always tell us, [...] ‘I want both of you to be happy. [...]’ Had us really thinking this. [...] We came here [...] at the beginning of 2021 [...] and it seemed great, until [...] this broker came and was like ‘your landlord is selling the house [...]’ That’s how it all started us off — us knowing



364 Harvard Street.

that the house was for sale. And then it became a nightmare.”

Since they found out about the property sale, the residents have been organizing with City Life/Vida Urbana, drawing tirelessly on an array of organizing strategies to protect their property from being sold. They are attending planning meetings with City Life/Vida Urbana every week. They are putting up signs throughout the house saying “we shall not be moved.” And when their landlord schedules potential sellers to view the house, they have insisted on giving the tours themselves, so that they can show buyers the status of the house from their perspective as residents who deeply know and care for the property. One of the residents explained:

“The place is pretty strong — It still needs some work. Basically what happened is [the landlord] didn’t want to be bothered with it anymore. It definitely has potential. It’s a good place. We owe it. [...] We’re just the best tenants. We take care of [the issues] ourselves.”

Going into the property, it's clear how much thought and effort the residents put into making their home a comfortable and attractive space. And at the same time, it's clear that the property is not meeting their needs. The heat does not work properly, the pipes are leaking water into the cabinets, and the landlord does not come often enough to address these recurring problems. These residents want someone who is willing and able to care for their home to own it. Through City Life/Vida Urbana, the residents got connected with BNCLT:

"We did Zoom meetings [with BNCLT] and had to come up with plans, to see how we can make this happen. We told [BNCLT] all the inside work of what's going on [...] There's not too many [affordable housing] left [and] we're being moved out of our [neighborhoods]. I'm born in Roxbury — I'm born and bred here. So not to be able to live even in Roxbury... When I go by [...] my mother's house — I look at it, because it was a mini mansion, I cry."

This past summer, BNCLT got initial approval for the money we needed from the City of Boston to purchase the property, but the landlord refused to sell. At the November TOPA hearing — advocating for a state-level policy that would give residents the right to purchase the properties they lived in — one of the 364 Harvard Street residents came straight from the hospital to give her testimony, where she explained:

"I have received a couple of notices to move out. We've been [working] with BNCLT to be able to buy the property. [...] They have offered market price to buy [the property] and secure us into solidarity so that we don't have to move [...] But right now, I'm in danger, we're going through medical issues. [...] Through BNCLT, who worked with us strongly as a team, we hope that we [will] be able to stay in our home."



364 Harvard Street tenant testifying at the Tenant Opportunity to Purchase Act hearing in November 2023.

In January, the landlord agreed to sell his property to BNCLT. When we called one of the residents to let her know, she cheered for a full 60 seconds, exclaiming "every step counts! If I didn't pray every day this wouldn't have happened!" And since then, BNCLT has been negotiating with the landlord to get to a price that will allow us to take care of the property and the residents.

If BNCLT is able to acquire 364 Harvard Street, we will not only remove two units of housing off the speculative market and bring them into our permanently affordable, community-controlled portfolio. We will also bring these residents — who are tenacious housing justice activists and strong voices of our neighborhoods — into our community. Every time we acquire a building in partnership with resident organizers, we build our property numbers *and* we build our capacity to advance our vision of community control and decision-making.

As BNCLT nears its final steps to acquiring the property, we are facing one final challenge: while the city gave initial approval for the money we needed to purchase the property, its available resources have since run low. **Today, we are asking for your support to raise the "last mile" funds of \$40,000. If you are interested in pledging support for this acquisition, contact us at mlevy@bnclt.org / 617-237-6044.**

Our Story

Boston Neighborhood Community Land Trust (formerly COHIF) was borne out of the foreclosure crisis to keep people from losing their homes. The Story of 6 Humphreys Place captures the heart of BNCLT's work:



After 4 years of organizing alongside community supporters, and winning legal battles with 2 landlords who had tried to evict them, residents of 6 Humphreys Place in Upham's Corner, Dorchester joined BNCLT — transforming a displacement threat into community-controlled, permanently affordable housing. In December 2021, BNCLT acquired 6 Humphreys Place. Critical financial support from the City of Boston and other community funders followed the community's determination to fight for the residents' right to stay in their homes. This is just one example of how CLTs, alongside community partners, prevent displacement and stabilize our neighborhoods. Now that they are part of the BNCLT community, the residents who fought so hard to stay in their homes can stay here for as long as they want. Jean Paul Doh, a resident of 6 Humphreys Place, says:

"After all the struggles we've been through, we are stronger than ever, and we know we don't have to leave...Each one of us [members of BNCLT] brings ideas and experience to help the neighborhood. We are people of different backgrounds, and each one of us brings a different experience to make the community strong."

Doh is now part of the BNCLT Board of Directors, and he and his neighbors bring their leadership skills and commitment to the organization — demonstrating the value of community control.

What's At Stake: Problem and Need

1 BNCLT's neighborhoods are predominantly communities of color, who face extreme disparities in access to wealth and housing, and significant displacement threats.

In BNCLT's census tracts, 89% of households are people of color (while the city at large is 47%), and 63% of renters are cost-burdened (while the city at large is 46%). Dorchester, Roxbury, and Mattapan are among the highest-ranking neighborhoods on the City of Boston's 2020 Displacement Risk Index, and were particularly hard-hit during the COVID-19 pandemic. Prior to the eviction moratorium, 78% of pandemic-era market-rate evictions were filed in census tracts where the majority of residents are people of color — though only half of the city's rental housing is in these areas.

2 Meanwhile, there is a significant gap in available low-income housing.

In the ½ mile area around Fairmount Corridor in Roxbury and Dorchester, almost half of low-income households don't have access to income-restricted units. Of all housing units in Boston, 16.6% is explicitly available (income-restricted) for residents making less than 60% of Area Median Income (AMI), yet more than double this amount (44%) of Bostonians make less than 60% of AMI. This gap is exacerbated by the steady loss of affordable housing, particularly the purchase of rental units by speculative buyers who do condo conversions. In the past 5 years, Dorchester was consistently among the top two neighborhoods with the highest building and unit condo conversion rates, and Roxbury was consistently among the top five.

	BNCLT Census Tracts	City of Boston
Median Household Income	\$46,983	\$71,115
% Cost Burdened Households	63%	46%
% Households of Color	89%	47%

3 While private speculation continues to push housing out of reach, we face additional institutional barriers to preserving affordable homes for low-income residents.

Structures that support our housing industry, such as banking and property management, rely on profit margins afforded by higher rent, larger buildings, and uniformity of projects. Feasibility and profit lower the perceived risk and in turn attract the requisite institutional support even in the highly regulated affordable housing industry, pushing housing out of



reach for low- and moderate-income residents. Profit, feasibility, and lower risk become the measures of success, rather than measuring impact by the ability to keep people in their homes and neighborhoods, improve quality of life, community stability and physical health. Smaller, scattered site properties where so many families are at risk of getting displaced, are often overlooked by the affordable housing industry as an important resource to preserve, because they do not easily fit into the housing institutional structures that have been reinforced for decades.

The Opportunity

The need to address this crisis of racial and housing injustice continues to grow, as does our determination to replace old structures with a new approach — one that turns a housing unit into a permanent home instead of a commodity; people's time into a community resource; and money into wealth for people who have historically had none.



On an individual level, BNCLT offers residents the opportunity for financial stabilization, modest wealth-building, and increased health and well-being.

- BNCLT works to protect neighborhood affordability while directly preventing displacement of local residents. Two-thirds of BNCLT's residents were already living in their homes at the time of acquisition, most are from the surrounding neighborhoods, and 97% are residents of color. Because BNCLT is committed to keeping rental costs significantly lower than market-rate, our residents pay no more than 30% of their income — a stark contrast to the neighborhoods' average of 45%. This allows residents to use their cost savings for other purposes — such as individual savings and down payments. BNCLT additionally aims to support residents building wealth, and is pursuing the development of a peer loan fund as part of this effort.
- Furthermore, studies have demonstrated that stable housing and social capital — which we support with our CLT — have many benefits including fewer visits to urgent care, decreased depression and anxiety, and longer life expectancy. And, our model of community governance creates individual agency and civic connectivity that strengthens individual well-being. We understand there is a need for all types of housing: BNCLT purchases buildings to be permanent homes for renters who may not have the desire or ability to become homeowners, as well as buildings that can be sold to new homebuyers.

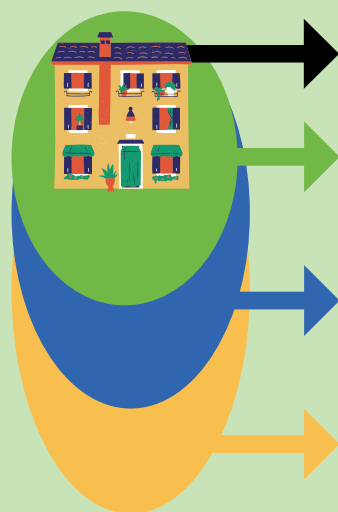


On a community and societal level, BNCLT helps break the cycle of speculation, while protecting homes and neighborhoods from destructive displacement pressures.

Each property BNCLT takes off the speculative market prevents another building from getting purchased by investor-owners who are in it to make extractive profit, not to protect the community. Meanwhile, we are building a more resilient and equitable housing system in our neighborhoods: preserving existing buildings to be permanently affordable, keeping neighborhoods intact, and putting CLT residents and neighbors in control of their housing. CLT residents have been known to weather times of crisis, such as the COVID-19 pandemic and foreclosure waves, much better than others. In the wake of the 2008 foreclosure crisis, by the end of 2009, only 0.56 percent of CLT mortgages nationwide were being foreclosed compared with 2.46-15.58% of other mortgage loans.

Who We Are

We are community activists, supporters, and residents of the community land trust (CLT) who are committed to breaking down racial inequities and housing injustice by putting affordable housing into the hands and control of the community. We are keeping people in their homes and taking properties out of the speculative market as we add more affordable housing to our CLT.



Home: BNCLT is home to 30 families, living across 10 buildings (30 units). Our residents pay rents significantly lower than market-rate.

Community: BNCLT residents and neighbors are engaged through monthly meetings, orientations, and other campaigns, events, and decisions. They make up 2/3 of our board seats.

Neighborhood: We are connecting our neighborhoods beyond the buildings by activating vacant lots — such as a city-owned vacant lot on Park Street — through events, gardening, and a public art project.

Part of a Movement: As part of the Greater Boston Community Land Trust Network, we take a leadership role in policy advocacy, including our successful creation of new state legislation: the Small Properties Acquisition Fund.

Sources

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