

FIELD PROJECTS
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MEASURING THE IMPACTS OF THE BOSTON NEIGHBORHOOD COMMUNITY LAND TRUST



Figure 1



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AMI	Area Median Income (see Appendix for notes on AMI)
BIPOC	Black people, Indigenous people, and People of Color
BHA	Boston Housing Authority
BNCLT	Boston Neighborhood Community Land Trust
CDC	Community Development Corporation
CLT	Community Land Trust
CLVU	City Life/Vida Urbana, a Boston-based community organization
COHIF	Coalition of Occupied Homes in Foreclosure, the precursor to BNCLT
DSNI	Dudley Street Neighborhood Initiative, a community organization in Roxbury
DNI	Dudley Neighbors Inc, the community land trust arm of DSNI
GBCLTN	Greater Boston Community Land Trust Network, a coalition including all land trusts in the Boston area
HUD	The Department of Housing and Urban Development
RAFT	Residential Assistance for Families in Transition
PILOT	Payment In Lieu of Taxes
POC	People of Color

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EXECUTIVE SUMMARY

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COMMUNITY LAND TRUSTS:

ADDRESSING THE ROOT CAUSES OF THE HOUSING CRISIS

The Boston Neighborhood Community Land Trust (BNCLT) is a nonprofit organization focused on combating residential displacement and racial injustice in the Boston neighborhoods of Roxbury, Dorchester, and Mattapan through the acquisition and preservation of permanently affordable, community-controlled housing. BNCLT builds neighborhood stability, housing access, and community strength among low- and moderate-income residents who are most at risk of displacement.¹

Under a community land trust (CLT), land is treated as a shared resource of the community, a mechanism for communal rather than individual wealth-building. Unlike traditional real estate, a CLT separates ownership of the land from the buildings that sit upon it. Land – usually containing housing, but can also include farmland or commercial space – is leased out to community members on 99-year terms through a ground lease which limits the amount of profit a home- or building-owner can gain from any subsequent sale of the unit. This efficiently utilizes public subsidies and maintains affordability for the community in perpetuity. CLTs often aim to build resident wealth through homeownership, but can also provide stable housing through rental tenancy or cooperative ownership as well. In effect, a CLT decommodifies land; that is, it removes land from the speculative market.

DISPLACEMENT AND STABILIZATION IN BOSTON

Housing in Boston is among the most expensive in the country. Among the 25 largest American cities, Boston sits at fifth in median home value, and third in median rent - behind just San Francisco and Los Angeles.² Federal funding for housing has diminished over the past fifty years and the patchwork programs that municipalities use to fund affordable development are insufficient. While the pace of housing development in booming cities like Boston has increased in the decade since the Great Recession, new home construction is not meeting the needs of existing low-income residents, who face unaffordable rent increases and eviction as a result.³

The areas of Boston in which BNCLT operates - Roxbury, Dorchester, and Mattapan - are among the highest ranking neighborhoods on the City of Boston's 2020 Displacement Risk Index.⁴ Not coincidentally, these are also the neighborhoods with the highest populations of people of color, which have historically faced disinvestment and neglect from the city and which today are facing skyrocketing rents and home values while incomes stagnate, generating widespread displacement pressure on the city's most vulnerable. While stopgap measures such as housing vouchers, inclusionary development, and rental assistance help stem the bleeding, they do not address the sources of this housing instability.

Unlike other, market-based approaches to affordable housing, the CLT model addresses the root cause of the housing crisis: that housing is treated as a commodity rather than as a human right. Beyond simply providing stable housing for low-income residents, community land trusts such as BNCLT and the long-standing Boston organization Dudley Neighbors, Inc. (DNI) stabilize residents directly, while returning control over land use decisions to communities excluded from such decision-making processes. CLTs can thus right historical wrongs by enabling residents to fight back against displacement, build wealth, and decide what happens in their communities. Through a board of directors majority-controlled by CLT residents and community members, the CLT empowers collective stewardship of decommodified land.

MEASURING THE IMPACT OF BOSTON NEIGHBORHOOD CLT & THE CLT MOVEMENT

In this report, we seek to understand, measure, and communicate the value of CLTs, with regards to key stakeholders such as policymakers, investors, and community members. To do so, we undertook primary research through interviews with residents and board members of BNCLT and Dudley Neighbors Inc., and through meetings with affordable housing stakeholders, including the Greater Boston CLT Network (GBCLTN). We also reviewed primary documents from CLTs and secondary sources such as publications of government agencies, policymakers, and housing practitioners.

We find that CLTs are unique among affordable housing tools in their ability to work against the root causes of housing insecurity, rather than simply treating the symptoms of the crisis. As this report lays out, CLTs do so through four interrelated processes:

- CLTs decommodify housing by removing land from the speculative market, thus providing permanent housing stability.
- CLTs support economic mobility and wealth-building for individual residents by directly alleviating the cost-burden of housing.
- By enabling community control and community wealth building, CLTs have a role to play in the movement for racial justice in righting historical wrongs for communities of color.
- CLTs address key gaps in the complex affordable housing policy landscape in the City of Boston.

This report explores each of these pillars of CLT work in depth, drawing on our interviews and research to present a broad and multifaceted view of the value of community land trusts, before assessing the current state and future of the Boston Neighborhood CLT in the context of the city's policies and funding landscape. We hope that the framings and evidence offered here will assist BNCLT and the CLT movement in making the case for CLTs to their stakeholders, and encourage readers of this report to pursue further research and advocacy for CLTs in any of the areas presented within.

COMMUNITY LAND TRUSTS

PROVIDE HOUSING STABILITY FOR RESIDENTS

Hot housing markets lead to higher rents and, as incomes stagnate, housing cost burdens mount, creating pressures which displace existing residents (often residents of color) in exchange for wealthier (often whiter) ones. This trend creates incentives for landlords to neglect housing conditions, knowing they will make a windfall on the market, and evict low-income tenants in the

pursuit for higher profit. In cold markets, foreclosures also lead to disruption and instability. This tumultuous housing system is costly to residents, landlords, and the city government, and creates long-lasting health impacts for those that have experienced displacement.

VOICES FROM THE CLT: INSIGHTS FROM RESIDENTS OF BNCLT AND DNI

“I have that feeling of being safe – that our home is going to be safe.”

- BNCLT resident

CLTs disrupt the cycle of speculative market housing insecurity by directly providing stability for residents. Specifically in Boston, CLTs have shown to prevent evictions, foreclosures, and other informal forms of displacement by taking an active and supportive role with residents who face financial hardship. The philosophy of putting people first saves money and prevents hardship for low-income renters in Boston.

EVICTIONS ARE COSTLY FOR LANDLORDS, TENANTS, AND THE COMMUNITY⁵

- **Landlords:** An eviction typically costs the landlord between \$5,500–\$8,000 in lost rent, attorney’s fees, repairs, and turnover costs for the unit⁶.
- **Tenants:** Recent research estimates the cost of eviction to tenants is \$7,080–\$11,006 in lost security deposits, application fees, utility deposits, moving expenses, and replacing household items.⁷

In BNCLT’s three target neighborhoods of Roxbury, Dorchester, and Mattapan, formal eviction could have cost landlords between \$5.0–\$7.5 million in 2017, and cost tenants between \$6.75–\$10.5 million.

CLTs can prevent evictions and the associated financial and personal costs. To date, no BNCLT residents have been evicted, despite the COVID-19 pandemic and subsequent economic recession. Our modeling suggests that BNCLT alone could prevent at least 37 evictions by 2030, saving \$611,000 in eviction costs across stakeholders while helping residents avoid immeasurable hardship, simply by taking an active and benevolent role with residents.⁸

Foreclosures also have significant financial costs. One foreclosure can add up to \$80,000 in costs for all stakeholders.⁹ Foreclosures could have cost Boston up to \$97.2 million in 2008 at the height of the foreclosure crisis. During both boom and bust cycles, CLTs provide a buffer for low-income city dwellers by reducing foreclosures: in a 2011 nationwide report, researchers found only 0.46% of the mortgages held by CLT homeowners were in foreclosure proceedings, compared to a rate of 4.63% among the owners of market-rate homes.¹⁰ Longstanding Boston-based CLT, Dudley Neighbors Inc., is local proof. Since their establishment in the 1980’s, only four foreclosures have occurred on their land. All of which happened before 2008.¹¹

Condominium conversion of 1-3 family units is contributing to rapid displacement of lower wage residents who live in them. In the past 5 years, Dorchester was consistently among the top 2 neighborhoods with the highest building and unit condo conversion rates and Roxbury was consistently among the top 5.¹² Indeed, between 2015-2020, 89% (1,144 out of 1286) of Boston condo conversions happened in 1-3 unit buildings.¹³ BNCLT's approach can preserve multi-family homes and reduce condo conversion. Acquisition and rehab strategy through a CLT offers residents in high displacement risk properties the opportunity to stay in place with minimal disruptions during periods of gentrification and housing rehabilitation. When major rehabilitation is necessary, homes are returned to original residents within 1 to 6 months.

VOICES FROM THE CLT: RESIDENT EXPERIENCES OF RENOVATION

*“COHIF said ...
'We're going to help
you stay in your
home. Don't worry.'
... Not only did they
purchase the
property, they
upgraded it. It was
good because we got
assistance moving
there and back.”*

-BNCLT resident

COMMUNITY LAND TRUSTS

BUILD RESIDENT WEALTH AND SUPPORT MOBILITY

Community land trusts offer residents a greater opportunity to build wealth, with the goal of encouraging resident economic mobility. One of the biggest impediments to economic mobility is the cost-burden of housing. In the neighborhoods BNCLT serves - Dorchester, Roxbury, and Mattapan - the median income is lower (\$46,983 vs. \$71,115) than Boston as a whole.¹⁴ Nearly half of Bostonians are cost-burdened. In the census tracts BNCLT serves, the percentage of cost-burdened households is much higher than Boston as a whole, with 63% of households that spend more than 30% of their income on rent compared to 46% of Boston residents.¹⁵

To mitigate this, BNCLT has created a flexible model where rent prices are adjusted to tenant incomes. Residents pay rents that remain at affordable rates, just around 30% of income. None of BNCLT's residents are cost-burdened, allowing them more money to spend on food, professional development, and recreation, attaining a higher quality of life. BNCLT renters reduce their estimated household costs from 45% to 30% of income, with an annual household savings of \$9,552.¹⁶ The impact of reduced cost-burden adds up over time: we estimate, with BNCLT's current growth trajectory, the organization will save their collective residents a minimum of \$6.5 million over the next ten years.

High rent increase over a short span leads to displacement. From 2014-2019, rent for a 3 bedroom apartment in Boston rose from \$2,700 to \$3,212 per month, an increase of 3.79% per year.¹⁷ BNCLT's rent increases are not vulnerable to a hot market. Their model saves residents' money by increasing rent at a steady rate of no more than 2% per year (holding income constant).

CLTs can help mitigate the “cliff effect,” the phenomenon seen when benefits such as housing subsidies are lost when the earnings of a low-income person increase, resulting in a net loss of resources. Any increase in their income and upward economic mobility is addressed gradually so that there is no abrupt loss of subsidy. CLTs can negotiate with residents in the event of such an income increase to stagger any necessary rent increase over

time, preventing a sudden loss of resources and encouraging career development without worry of housing instability. CLTs dismantle the current “hamster wheel” housing system for tenants and give people the ability to move past simply making ends meet.

Voices from the CLT: Insights from residents of BNCLT and DNI

“[the CLT] has really helped me be able to do things I want to do... comfortably, having the security of not feeling like you would be evicted at any time. I wasn't held back from fear of not having enough money for rent or utilities.”

-BNCLT resident

COMMUNITY LAND TRUSTS

SUPPORT RACIAL JUSTICE AND EMPOWERMENT

Community land trusts support racial equity in wealth-building, local decision-making, health, and climate change response. CLTs were born out of opposition to the denial of property rights to African Americans, out of the struggle for civil rights and self-determination,¹⁸ they continue to play a role today in remedying historical and ongoing oppression of communities of color relating to land ownership inequality. The historic injustices committed by federal and local governments through housing policy - redlining, exclusionary zoning, racial covenants, etc. - destroyed the capacity of Black communities to generate wealth through homeownership, siloed their neighborhoods into disinvested slums, and created the conditions for poor health over generations.¹⁹ By providing stable housing and treating land as a communal resource, CLTs enable the building of wealth for both residents and communities excluded by past housing policies and the present speculative housing market. **However, beyond affordable housing, CLTs also right historical wrongs by returning control over land use decisions to communities of color long deprived of decision-making power in the city.** Through a board of directors majority-controlled by CLT residents and community members, the CLT empowers collective stewardship of decommodified land.

Board membership and participation in CLT meetings are a key way residents learn about processes relating to CLT administration, financing, property management, and homeownership. Residents interviewed cited this step of cultivating knowledge as a crucial tool for building their access to decision-making and engaging more residents to advocate for their housing needs. BNCLT residents are on the hiring team for interviewing CLT staff and they shape the language of their rental leases. This is what sets CLTs apart from other affordable housing programs: CLTs confront the economic and political power structures at the root of the housing crisis. This report re-contextualizes community land trusts in their racial justice roots.

**Voices from the CLT:
Insights from residents of BNCLT and DNI**

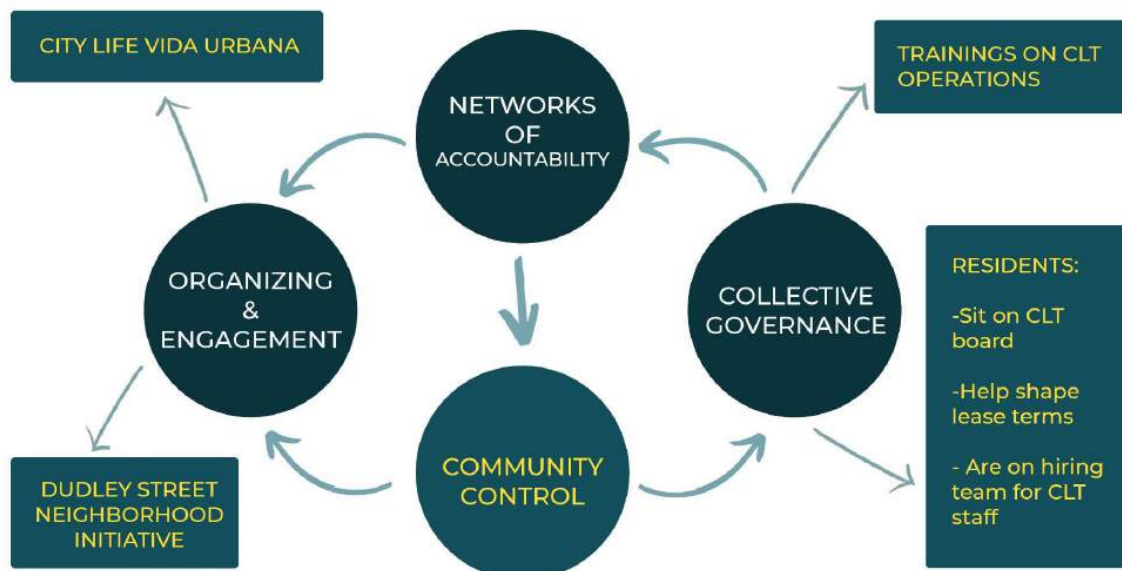
**“Without the ‘C’
[community] it’s just
‘LT’...landlord-tenant.”**

- BNCLT resident & board member

By maintaining close ties to the grassroots organizations that initiated them, CLTs such as BNCLT and DNI remain part of networks of accountability that ensure they do not stray from their mission of serving those most impacted by gentrification. These networks of accountability and the deployment of grassroots organizing and engagement help build the relationships that mobilize residents to learn about CLT processes and become leaders in their CLTs.

Through our research, we found that CLTs can serve as a component of reparations by transforming land ownership structures that collectively excluded and continue to exclude Black and other communities of color and are central to past and present discrimination and economic inequalities.

Figure 5: Community Control



Community land trusts represent a possible path to Affirmatively Further Fair Housing in the City of Boston. A zoning amendment passed by the city in late 2020 is the first in the country to integrate affirmative fair housing into the zoning code by requiring developers to develop a plan for displacement mitigation. A prominent leader in local racial justice reforms and in the amendment, Boston City Councilor Lydia Edwards, has explicitly referenced CLTs as a primary tool that this zoning amendment can call on as part of these mitigation plans.

Voices from the CLT: Insights from residents of BNCLT and DNI

“I like the fact that I’m a part of something... I like the fact that I do have a say.”

- BNCLT resident & board member

Boston’s low-income communities of color suffer disproportionately from poor health outcomes today in part due to the legacies of redlining and other racist housing policies. In Back Bay, which is 76% white, the life expectancy is 92 years, while in the majority-Black neighborhood of Roxbury, residents live just 59 years on average.²⁰ Housing stability and strong social ties are fundamental to community health; CLTs are unique among affordable housing programs in their ability to provide both. Moreover, health care systems stand to save substantially on unnecessary procedures by investing in affordable housing, and indeed several hospitals, recognizing housing as a social determinant of health, have partnered with and invested in local CLTs. Community land trusts represent a way toward health justice.

These same disinvestment strategies led to more environmentally hazardous conditions, resulting in present day disparities in who is being impacted first and worst by the climate crisis. Many of the lowest income areas that BNCLT seeks to serve are also considered Environmental Justice communities in Boston. Integrating a climate lens into the work of BNCLT will strengthen the mission for justice, add additional financing opportunities for both tenant and landlord, and mitigate additional displacement caused by green gentrification. The role of CLTs in taking land off the speculative market puts them in a unique position to deploy green infrastructure technologies on site to provide direct benefits to historically marginalized residents and the broader community while still maintaining the housing perpetually affordable.

COMMUNITY LAND TRUSTS

MATCH UNMET AFFORDABLE HOUSING NEEDS

While Boston has the highest percentage of income-restricted housing in the country, its affordable development goals remain insufficient for meeting the needs of many existing low-income residents. Boston has a shortage of 32,000 very affordable housing units, and both existing and new housing affordability is mismatched with resident needs.

Both existing and new income-restricted housing does not meet the needs of Boston's residents. Of all housing units in Boston, 16.6% is explicitly available (income-restricted) for residents making less than 60% of Area Median Income (AMI; see Table of Abbreviations for definition). However, more than double this amount (44%) of Bostonians make less than 60% of AMI. Meanwhile, just 9% of new units are affordable for that population. Instead, 61% of new housing is built for market rate rents, or over 135% of AMI - an income level representing only 27% of current Bostonians.²¹

By acquiring and preserving deeply affordable housing, CLTs such as BNCLT are able to match the needs of existing residents. In fact, 57% of BNCLT's units are restricted to low- and moderate-income, a much closer match to that 44% of the current Boston population. BNCLT's property affordability is capped at no more than 80% of AMI, far lower than the 135+% market rate.

Figure 6: BNCLT INCOME DISTRIBUTION COMPARED WITH BOSTON RESIDENTS & NEW CONSTRUCTION²²



Existing stock of affordable housing is at risk of losing its affordability as well. Indeed, for every new affordable unit constructed in the US each year, 2 units are lost to deterioration, abandonment, and conversion to luxury housing.²³ In Boston, over 4,000 deed restrictions are expiring within 10 years, a potential loss of affordable housing that also presents a ripe opportunity for less costly CLT acquisition and permanent preservation of affordability.²⁴

Support for housing insecure residents through government policy and private stakeholders is both substantial - well over \$350 million dispersed annually - and inadequate for the needs of Boston's most vulnerable. Much of this funding is reactive to the symptoms of housing instability rather than proactively seeking to treat instability at its root. CLTs occupy a critically important niche as part of a holistic approach to helping vulnerable residents, by proactively working to root out causes of housing insecurity. They do this through resident empowerment, flexibility, humanity towards tenants, and permanent affordability that (over time) is unswayed by trends that impact public funds- features that set CLTs apart from public housing.

SUPPORTING BNCLT IN CONTEXT

BNCLT is a new nonprofit organization aiming to expand its reach by acquiring 6-15 units (with an average of 9) and supporting approximately 18 additional residents each year. The road ahead is promising, but there are considerable funding gaps for the organization to effectively achieve its goals.

There are several policies that municipalities and financial institutions can adopt to help funding become more available for CLTs. These include:

- Establishing a public CLT Acquisition fund
- Expanding Linkage Fee usage to Preservation of Affordable Housing
- Broadening and deepening the scope of Inclusionary Development Policy funding and its application to affordable housing in the City
- Expanding Acquisition Opportunity Program funding per unit
- Passing the Tenant Opportunity to Purchase Act legislation
- Expanding rental relief programming beyond COVID-19
- Amending Boston's exclusionary Condo Conversion Ordinance
- Adopting low-interest financing for CLTs
- Incentivizing direct investment in CLTs by anchor institutions such as universities and hospitals

There is now a window of opportunity to support the growth of community land trusts, especially in the Boston area. Now is the time for CLTs to acquire land, as real estate prices may continue to increase in the future. Amidst renewed calls for racial reckoning, climate justice, and strategies that affirmatively further fair housing, CLTs can be a valuable tool to build the social and physical infrastructure for equitable and resilient cities in the future. By supporting permanent affordability and providing a platform for community control, community land trusts address the housing crisis at its root. We hope this report will support CLT advocates in making that case.



PART I

INTRODUCTION & BACKGROUND

In the decade following the Great Recession, communities across the United States have increasingly turned to community land trusts (CLTs) as a solution to the affordable housing crises affecting their residents for both “hot” and “cold” markets. Housing in Boston is among the most expensive in the country, and displacement due to unaffordability disproportionately impacts residents of color.²⁵ This racial disparity has been made exceedingly clear in the fallout of the COVID-19 pandemic.²⁶ While Boston is home to one of the earliest urban CLTs, Boston is experiencing an upswing of interest in CLTs as a tool for affordable housing.

The Boston Neighborhood Community Land Trust (BNCLT) was born out of a restructuring of the Coalition of Occupied Homes in Foreclosure (COHIF), established during the 2007-08 subprime mortgage crisis to prevent the displacement of low-income households of color from their foreclosed homes. Since formally adopting the structure of a community land trust in 2019, BNCLT has worked to expand its capacity, acquire new properties, increase community agency, and secure new funding sources in an effort to grow. To achieve these goals and to make the case for CLTs as a viable and desirable model of affordable housing, BNCLT needs to effectively measure and communicate its value. To that end, our Tufts Field Projects team has been engaged to investigate how BNCLT can measure and communicate its impacts and potential.

COMMUNITY LAND TRUSTS

What is a Community Land Trust? Under this model, ownership of the land is separated from ownership of the structures atop it (e.g. homes, farms, or commercial buildings). A private, nonprofit organization maintains stewardship of the land, protecting long-term affordability by removing the land from the speculative market. Through a ground lease agreement, lessees can purchase a home on CLT land under certain resale restrictions that cap potential profits. These often dictate that the home may only be resold to low-income people. In addition to owner-occupants, the CLT model may include tenancy (as BNCLT is currently structured) and cooperatives. While structures atop the land can be resold with limitations, the land itself is perpetually owned by the community and cannot be sold, permanently buffering it from speculation. CLTs also promote collective stewardship of the neighborhood by empowering a community-controlled board of directors and engaging both CLT residents and members of the surrounding community in programs, leadership activities, and decision making.

Figure 8: **How a Community Land Trust Works**²⁷



Established in 1969, the first CLT was the culmination of more than a decade of struggle for racial and land justice. New Communities, Inc. (NCI) was founded by civil rights leaders—veterans of the Student Non-Violence Coordinating Committee (SNCC), including relatives of Martin Luther King, Jr. On 5,000 acres of land in rural Georgia, NCI represented the largest tract of land owned by African Americans in the United States at the time.²⁸ By the 1980s, the CLT model entered the city and became oriented toward affordable housing development. The first urban CLT was created in Cincinnati in 1981, followed three years later by the Burlington Vermont CLT under the mayoral administration of now-U.S. Senator Bernie Sanders. Known today as the Champlain Housing Trust, this is the largest CLT in the country and is home to over 6,000 Vermonters.²⁹

DISPLACEMENT AND STABILIZATION IN THE NEIGHBORHOODS OF BOSTON

Housing in Boston is among the most expensive in the country. Among the 25 largest American cities, Boston sits at fifth in median home value, and third in median rent - behind just San Francisco and Los Angeles.³⁰ Federal funding for housing has diminished over the past fifty years and the patchwork programs that municipalities use to fund affordable development are insufficient. While the pace of housing development in booming cities like Boston has increased in the decade since the Great Recession, new home construction is not meeting the needs of existing low-income residents, who face unaffordable rent increases and eviction as a result.³¹

DISPLACEMENT DISPROPORTIONATELY IMPACTS RESIDENTS OF COLOR

“In addition, Boston’s households of color, on average, have incomes under the citywide median. In 2017, the median income for all household types was \$62,021, while the median income for African American households was \$40,507, and \$32,780 for Hispanic/Latino households. Because of their lower incomes, and because of the significant number of evictions occurring in neighborhoods where they live, it is clear that persons of color are disproportionately vulnerable to evictions.”³³

Figure 9: Annual Market-Rate Eviction Filing Rate, 2014-2016³²

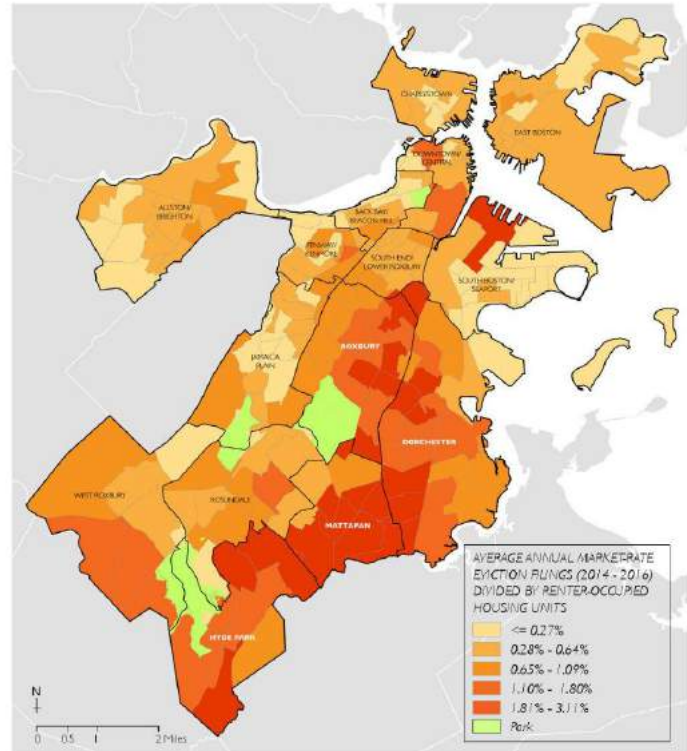
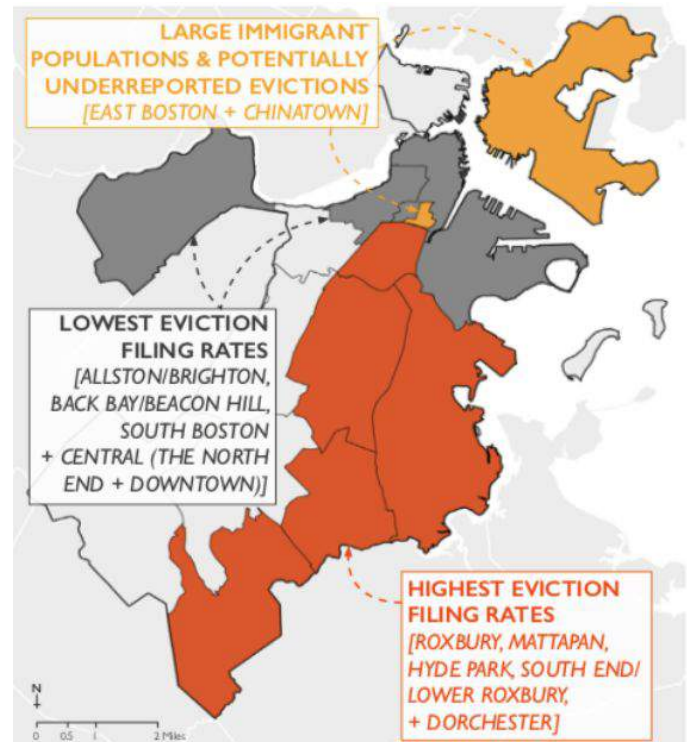


Figure 10: Boston Neighborhoods Categorized by Market-Rate Eviction Filing Rates³⁶



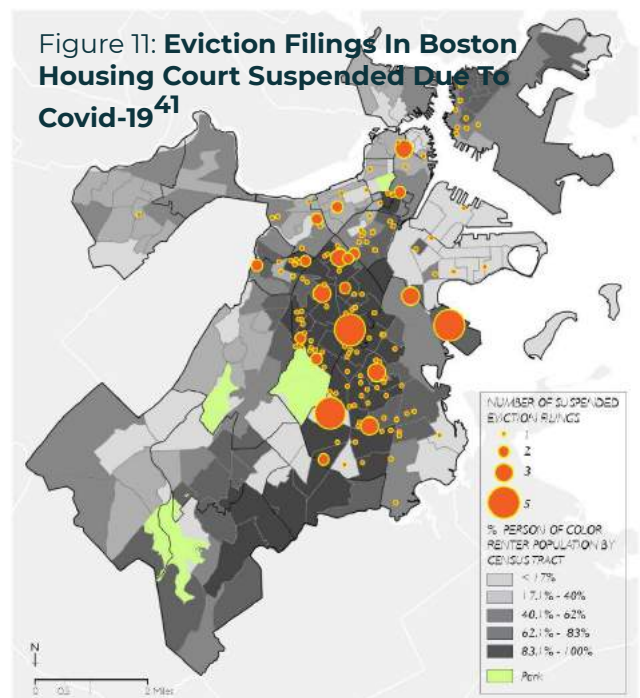
A 2020 Report published by Boston-based nonprofit, City Life / Vida Urbana, further defines the burden of housing insecurity as a racial equity issue.³⁴ Low- and moderate-income households in Boston, disproportionately renters of color, face enduring housing insecurity. Historic, systemic racism has resulted in less professional opportunities for Black and brown residents, less opportunity for economic mobility and intergenerational wealth transfer, and an ensuing wage gap across racial lines. The neighborhoods BNCLT works to support, Roxbury, Dorchester, Mattapan, are predominantly residents of color and were some of the highest ranking neighborhoods on the City of Boston's 2020 Displacement Risk Index. Further data illuminates the extent of this problem:

- 18% of renters live in neighborhoods that have a majority of black residents, but 37% of market-rate evictions are filed in majority black neighborhoods.³⁷
- Between 2014 and 2016, the market-rate housing evictions in Roxbury, a neighborhood where 89% of residents identify as POC, were six times greater than in South Boston, a neighborhood where only 22% of the population is of color.³⁸
- In 2017, the neighborhoods of Roxbury, Dorchester, Mattapan, and Hyde Park accommodated 32% of the city's housing but were also home to 80% of African- or Caribbean-American residents in Boston.³⁹ These neighborhoods also housed significant populations of Latinx, Vietnamese, and Thai residents.

The information listed above accounts for displacement measured through legal evictions. However, this represents just a portion of displacement seen in Boston, which also manifests through verbal eviction, rising rents by the owner, willful neglect or intentional destruction of the property by the owner, or simply by the property owner not renewing a tenant's lease.⁴² We cite formal eviction rates because they are one of the few ways that displacement is measured.

DISPROPORTIONATE IMPACTS AMID A PANDEMIC

The COVID-19 pandemic has exacerbated the risk of displacement for Boston's low wage communities of color, who have been facing disproportionate job losses and hourly reductions in addition to already prominent levels of housing cost-burden driven by gentrification. In the early months of the pandemic before instatement of the eviction moratorium, 70% of market-rate evictions were filed in majority POC census tracts even though these areas only make up 50% of Boston's rental housing.⁴⁰



COMMUNITY LAND TRUSTS AND REPARATION

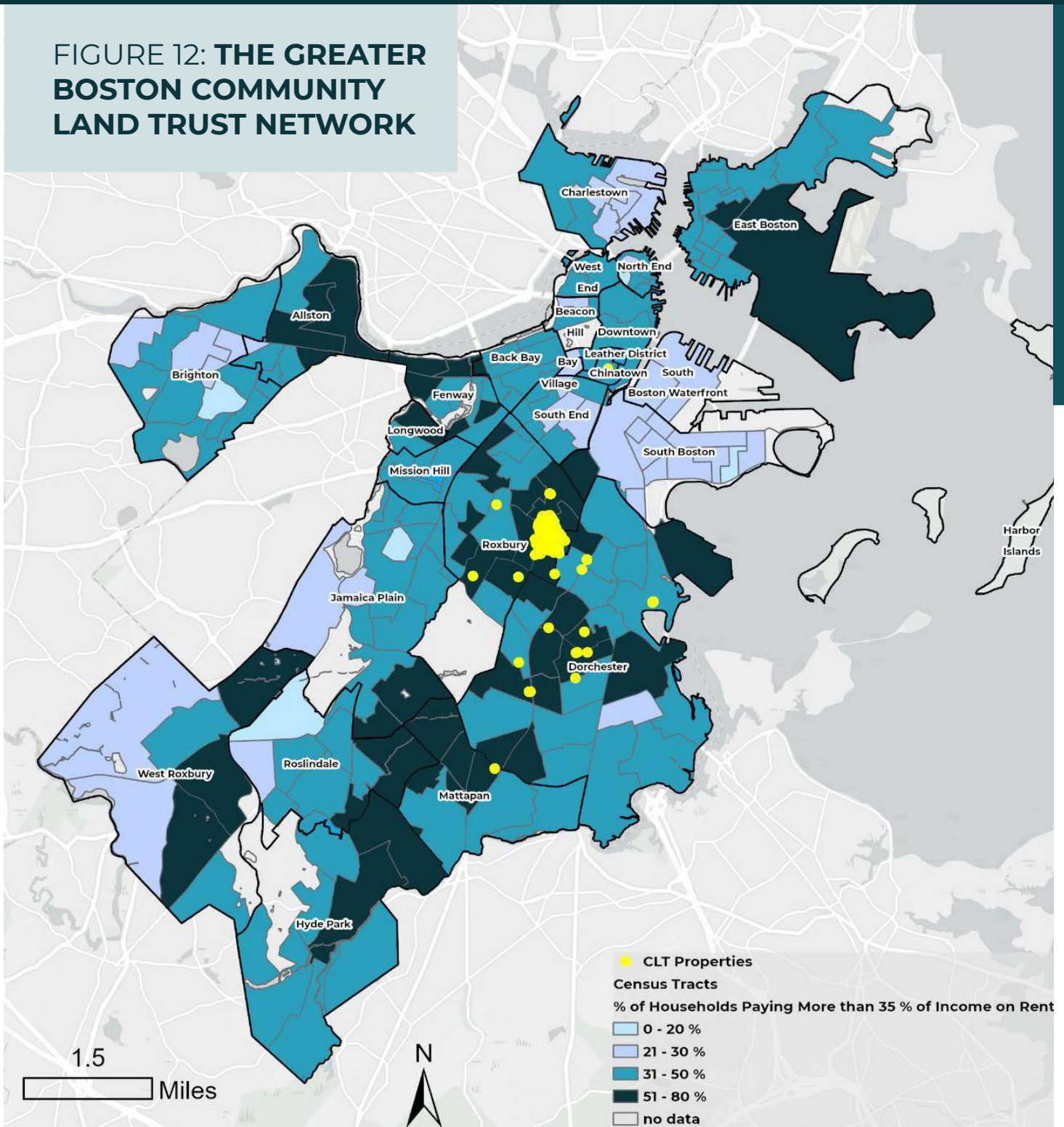
CLTs can serve as a valuable component of reparations and racial equity initiatives. Boston, like many US cities, can do more to address systemic racial inequality inherited from slavery and decades of discriminatory policies. It should start with and focus on land use, an element that was central to past discrimination.⁴³ This moment is an opportunity to reflect on “how [B]lack Americans were deprived of land ownership and the economic power that it brings.⁴⁴” For Boston’s longtime low-wage residents of color who still endure significant barriers to housing stability and wealth-building, community-controlled land and economic and cultural resources can be one potential component of reparation. CLT growth can provide permanent housing security, remove housing cost barriers to building individual wealth, and can build community wealth and power for more historically excluded residents. Reparatory reform, however, must be structural and will require significant systemic investment to respond to the size and legacy of the burden Boston’s black and immigrant communities face and to deliver racial justice.

COMMUNITY LAND TRUSTS IN THE GREATER BOSTON REGION

The Dudley Street Neighborhood Initiative (DSNI) has anchored the CLT movement in Boston—and indeed, across the country—since the creation of its CLT in 1988. Located in one of Boston’s poorest and Blackest neighborhoods, DSNI was founded in 1984 in the context of decades of disinvestment by the city. The Dudley neighborhood area was marked by vacant lots and property owners turning to arson to collect insurance rather than investing in their properties. DSNI became a vehicle for organizing the neighborhood to demand community-controlled development without displacement and managed to obtain eminent domain authority from the city – the first known instance of a community organization gaining such power.⁴⁵ Since its founding, DSNI has become a foremost example of the power of community organizing for CLTs and has assisted in the creation of CLTs across the region and nation.

Like many other cities, Boston is amid an upswing of interest in CLTs; in the last five years alone, the Chinatown CLT, Boston Farms CLT, and Somerville CLT have emerged in addition to the Boston Neighborhood CLT. Today, DSNI chairs the Greater Boston Community Land Trust Network (GBCLTN), a collection of at least half a dozen CLTs in the area, along with representatives from other organizations comprising the housing justice movement in Boston. The Boston Neighborhood CLT is part and product of that movement.

FIGURE 12: THE GREATER BOSTON COMMUNITY LAND TRUST NETWORK



Most of the Greater Boston Community Land Trust Network's properties are located in census tracts where 51 to 80 percent of households are rent cost burdened and spending more than 35 % of their household income on rent.

BOSTON NEIGHBORHOOD COMMUNITY LAND TRUST

The mission of the Boston Neighborhood Community Land Trust (BNCLT) is to fight residential displacement by creating permanently affordable and community-controlled housing in the Boston area.⁴⁶ Its target region includes neighborhoods in Roxbury, Dorchester, and Mattapan – specifically, census tracts surrounding the Fairmount Commuter Rail line. Since its founding, BNCLT has explicitly targeted the preservation of occupied homes to reduce neighborhood destabilization and ensure that properties at risk of foreclosure continue to be occupied. Currently, two-thirds of BNCLT’s units are still home to their original tenants. BNCLT’s work is positioned as more than affordable housing development and rather, as an agent for racial equity to fight against displacement that disproportionately impacts residents of color.

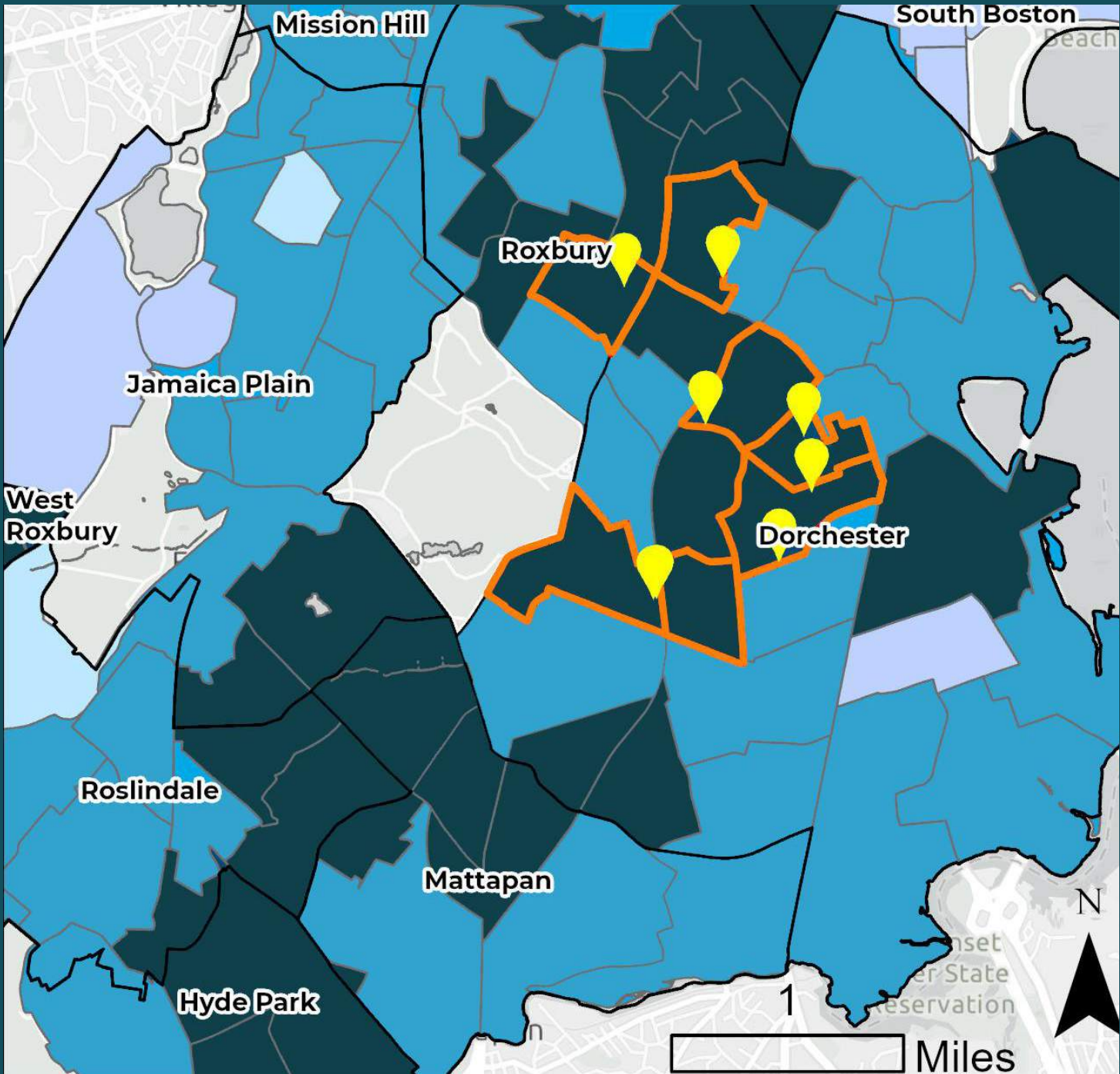
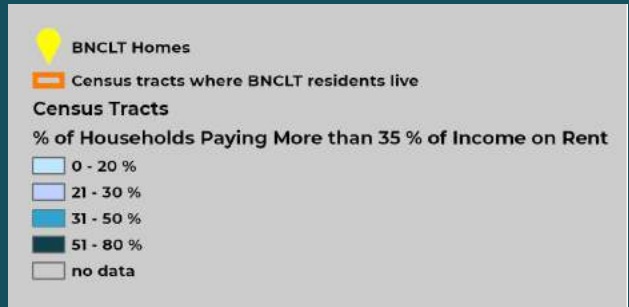
“Fighting Structural Racism. Building Community.”

BNCLT builds neighborhood stability, housing equity, and community strength among low- and moderate-income residents most at risk of displacement; and through the collective strength of partners working toward a shared, equitable, and just future.”⁴⁷

BNCLT transitioned to become an official community land trust in 2019. It currently owns 21 units in perpetual affordability, partnering with property managers to rent units to tenants who earn 30% to 80% Area Median Income (AMI).⁴⁸ Its resident-led tripartite board consists of CLT tenants, allied community members, and community development practitioners. The land trust benefits from the support of local tenant rights and solidarity economy groups. Half of the Board of Director positions are held by people of color (POC). BNCLT continues to prioritize homes whose residents are already organized and centers the collective power of residents in its decision-making.

BNCLT’s model seeks to prevent short- and long-term displacement and especially respond to two unmet affordable housing needs: affordability for households at the lowest AMI ranges and preservation of existing housing stock and neighborhoods. BNCLT is part of the solution in addressing this gap in the local housing landscape by acquiring and rehabilitating small multifamily buildings, leasing units at permanently affordable rates, and placing the land under community-governed stewardship. Like many CLTs operating in “hot” (also known as “sellers”) markets, BNCLT is currently working toward scaling-up its real estate profile.

Figure 13:
**BOSTON
 NEIGHBORHOOD
 COMMUNITY LAND
 TRUST PROPERTIES⁵⁰**



By: Andrea Duarte May 14, 2021 Source: 2018 ACS Data from US Census Projection:
 Lambert Conformal Conic Coordinate System: State Plane (Massachusetts Mainland)

Figure 14: **AFFORDABILITY & DEMOGRAPHICS
ON A NEIGHBORHOOD LEVEL**⁴⁹

	BNCLT CENSUS TRACTS	CITY OF BOSTON
HOUSEHOLDS	13,263	269,522
MEDIAN HOUSEHOLD INCOME	\$46,983	\$71,115
MEDIAN RENT	\$1,263	\$1,620
% COST-BURDENED RENTERS	63%	46%
% HOUSEHOLDS OF COLOR	89%	47%

ABOUT THIS FIELD PROJECT

High acquisition and operating costs of often poorly maintained homes, a commitment to rents affordable for households below 80% AMI, and insufficient policies for neighborhood stabilization leave BNCLT with a financial gap. Increasingly, the organization requires a local shift in policies in order to finance their mission.

Tufts University's Urban and Environmental Policy and Planning Department has had a long-standing relationship with CLTs in the Greater Boston Area. Numerous theses and previous Field Projects teams have worked to support these organizations in their capacity-building, outreach, and organizing efforts. Our project was commissioned by BNCLT to support its work in its new dynamic period of growth by framing and articulating the value of CLTs as a model for affordable housing and anti-displacement. This work will be woven into further efforts to scale public and private funding that will reduce financial barriers to CLT property acquisition. This report attempts to synthesize the costs of displacement for individuals, neighborhoods, and the public; model the benefits of previous CLT outcomes; and highlight the CLT model as a uniquely viable response to housing instability.

QUALITATIVE

SECONDARY DATA

- Municipal / City of Boston publications
- Practitioner publications (CLTs and other affordability housing work)
- Existing policies
- “Neighborhood Voices” Oral Histories Project, Dudley Street Neighborhood Initiative
- Academic journal articles

PRIMARY DATA

- Three interviews with DNI & BNCLT residents. Resident interviews lasted between 45 minutes and one and a half hours.
- Meetings with affordable housing stakeholders

QUANTITATIVE

SECONDARY DATA

- Census and American Community Survey data
- Municipal / City of Boston publications
- Practitioner publications
- Rental research websites
- Existing policies
- Academic journal articles

PRIMARY DATA

- CLT Operational Data
- Financial Modeling based on CLT operational data and secondary data sources

LIMITATIONS

LIMITED DATA: HOUSING INSECURITY

Although we have access to a variety of datasets that capture elements of displacement, level of rent burden, and foreclosure rates of BNCLT's current target neighborhoods, we know that these figures are not representative of the full picture of housing insecurity in Boston. There are many families whose experiences are not easily measured through the above metrics, especially for immigrant families and residents of color. However, we use available data because these forms of measurement are one of the few ways that displacement is assessed.

LIMITED DATA: HOUSING DATA

Many policymakers and researchers are using retail housing platforms like Zillow and Rent.com for their average rent prices. This is not always representative of the rents paid by community members that have lived in their homes long-term or find housing through informal methods. This limitation becomes even more apparent as we look at Boston on a neighborhood level and across long timeframes.

LIMITED DATA: COMMUNITY LAND TRUSTS

There is a lack of in-depth longitudinal data specific to CLTs. Information like cost-burden, racial demographics, and increases in quality of life, and other forms of quantitative success are not kept in a readily-available or uniform way, especially across multiple CLTs. Therefore, we endeavor to capture BNCLT's impact through qualitative means, via interviews with residents and board members. These lines of inquiry are by nature anecdotal and limited, but provide valuable insights into the realities of living on a CLT that go beyond the analysis through quantitative approach.

MULTIPLE VARIABLES:**THE BROAD SCOPE OF CLTS & EXPERIENCES**

The lack of uniformity in how CLT data is kept is partially due to the broad range of what a CLT can look like in practice (farming, rental units, ownership, commercial space). Therefore, we kept much of our impact assessment to BNCLT as an organization. Even within BNCLT, much of their housing data, specifically in regard to acquisition costs, depends greatly upon the price of their properties, cost of necessary renovations, and available funding support to offset the cost of acquisition.

PART II

COMMUNITY LAND TRUSTS
ADDRESS ROOT CAUSES
OF HOUSING INSTABILITY &
INEQUALITY

Chronic housing instability and evictions disproportionately experienced by Boston's low-income communities of color are the result of decades of housing discrimination and the structure of private rate market housing in which housing is used as a tool for speculative investment. The profit-motivated and inequitable mechanisms of this market structure have long rejected the basic human need for safe, affordable, and stable shelter. Expanding commodification and for-profit practices of housing will only lead to more evictions and housing instability that affect larger swaths of the population, and that disproportionately harm those who have historically faced additional barriers to this market.⁵¹

An alternative to a for-profit housing market is one that is driven by the value and reality of housing as a human right, in which all have access to safe, affordable and stable housing. This alternative is already happening within pockets of Boston, with DNI in Roxbury stewarding over 225 homes on its land trust. Community land trusts are a unique solution to housing insecurity. They provide stability for residents, carrying a proven track record of mitigating eviction and foreclosures. They build resident wealth by decreasing cost-burden, providing perpetual affordability, and mitigating the "cliff effect." CLTs fill gaps in unmet housing needs seen in income-restricted housing, new housing, and available housing support. Lastly, CLTs are a tool for racial equity, climate justice, improved health, and social mobility by focusing on empowerment and community control among residents.



SECTION 1: STABILITY

COMMUNITY LAND TRUSTS PROVIDE STABILITY FOR RESIDENTS

Hot markets lead to higher rents and affordability concerns, displacing existing residents in exchange for wealthier ones. This trend creates incentives for landlords to not maintain housing and evict low-income tenants in the pursuit for higher profit. In cold markets, foreclosures also lead to disruption and instability. This tumultuous housing system is costly to residents, landlords, and the City, and creates long-lasting health impacts for those that have experienced displacement. CLTs are a solution for this problem by providing stability for residents. Specifically in Boston, CLTs have shown to prevent evictions, foreclosures, and other informal forms of displacement by taking an active and supportive role with residents who face financial hardship. The philosophy of putting people first saves money and prevents hardship for low-income renters in Boston.

“I have that feeling of being safe – that our home is going to be safe.”

-BNCLT resident

BNCLT residents are emphatic that the CLT model provides stability and a sense of security. One resident said she is no longer afraid of being evicted, or being displaced due to rising costs. Her day-to-day stress levels have gone down and she has more time to devote to work and creative pursuits. Unlike in ordinary rental properties, it's easier to talk to the property managers if anyone is struggling or has an unexpected financial crisis. She feels like there is a safety net and that she's not alone.

“I see a lot of people do want to stay in the land trust for a long period. Like myself – I do. When I came to this apartment, this is what I was looking for.”

-BNCLT resident

EVICTION

From 2015-2017, there were approximately 5,000 eviction filings per year in Boston, with an overall citywide eviction rate of 1.3%.⁵² Of all filings, 40% resulted in an executed eviction.⁵³ Renters in particular are more vulnerable to this form of displacement, with more than one in every 100 renter households receiving an eviction execution in 2016.⁵⁴ In 2017, 78.2% (3,839) of the 4,910 eviction filings were due to nonpayment. However, nonpayment is not the only reason for eviction, with nearly 700 (14.2%) of Boston tenants in 2017 having evictions filed against them due to no fault of their own.⁵⁵

BNCLT's target neighborhoods of Roxbury, Dorchester, and Mattapan, as well as Hyde Park, accounted for 60% of all eviction filings in 2017, but only represented 32% of the city's housing stock.⁵⁶ This shows the disproportionate burden facing these low-income, majority residents of color neighborhoods and strengthens the need for innovative housing solutions. In 2017, there were approximately 950 evictions for nonpayment in Roxbury, Dorchester, Mattapan, & Hyde Park.⁵⁷

BNCLT MITIGATES EVICTIONS

BNCLT actively works with tenants to prevent eviction for its residents. If residents are in arrears, they are given leniency and ample support to seek resources to help fill their rent. The organization has established a new revolving loan fund to help renters in need to pay their rent until they can pay the remaining balance.

COST TO LANDLORDS

The City of Boston's Department of Neighborhood Development explored the local impact of evictions in their 2019 report *An Action Plan to Reduce Evictions in Boston*. "Evictions place a considerable financial burden on landlords, tenants, housing authorities, municipal governments, medical institutions, and society as a whole. Eviction cases often cost considerably more than the amount owed in non-payment of rent cases, as **an eviction typically costs the landlord between \$5,500-\$8,000** in lost rent, attorney's fees, repairs, and turnover costs for the unit."⁵⁸

In Boston, tenants were on average three months behind on rent when their eviction cases were brought to court, owing an average of \$1,440 in 2014.⁵⁹ In the same year among tenants in public housing, **one case of eviction cost the Boston Housing Authority (BHA) \$10,000** in BHA staff time, court filing fees, constable services, forced move-out and storage, lost rent due to unit vacancy, preparing the unit for re-occupancy, and new tenant selection.⁶⁰ In this example, the cost to BHA was over 7 times the average rent owed.

MODELING THE COST OF EVICTIONS TO LANDLORDS

Using the above estimate, the act of eviction could have **cost Boston Landlords \$21.1 million - \$30.7 million** in 2017. In the three target neighborhoods of Roxbury, Dorchester, and Mattapan, eviction could have cost landlords **\$5-7.5 million** in 2017.

COST TO TENANTS

The cost of evictions for tenants encompasses much more than a monetary loss. Eviction filings are public records. They are used by many landlords and property management entities to screen tenants. Certain types of evictions exclude residents from some affordable housing programs, further limiting their ability to secure safe, affordable housing. While we see Massachusetts landlords and governmental organizations spending large sums due to payment-related evictions, the monetary cost of eviction is most notably borne by the tenants.

Los Angeles-based nonprofit Inclusive Action for the City is a community development organization that seeks to uplift low-income communities through advocacy. In a July 2020 research project, they estimated that the cost of displacement for residents was between \$7,080 and \$11,006.⁶¹ These costs included security deposits, application fees, utility deposits, moving expenses, and replacing household items. The higher cost figure included court fees (\$3,173) and related child care costs (\$560). Researchers did not include lawyer fees, but in Boston's case, less than 10% of evicted tenants are represented by counsel.⁶²

MODELING THE COST OF EVICTIONS TO TENANTS

Building on a similar methodology as researchers from Inclusive Action for the City, we have assessed that these expenses are similar in the Boston housing market. We estimate that in 2017 alone, **evictions for nonpayment could have cost tenants in Roxbury, Dorchester, and Mattapan between \$6.75-\$10.5 million.**

Figure 17: **MODELING THE COST OF EVICTION**

one eviction could potentially cost

LANDLORDS \$6,000

TENANTS \$8,000

EMERGENCY ASSISTANCE PROGRAMS \$2,500

TOTAL POTENTIAL COST:

\$16,500

If the average annual rate eviction rate for our target neighborhoods is approximately:

5%

Each year, BNCLT could help residents avoid **one eviction.**

By 2030, if BNCLT reaches their goal of acquiring approximately 111 units (9 each year), their properties alone could help avoid:

over **37 evictions,**
saving

\$611,000

in ten years

in eviction costs from multiple stakeholders & help avoid immeasurable hardship. Simply by taking an active and benevolent role with CLT residents.

FORECLOSURE

THE COST OF FORECLOSURES

A greater CLT movement emerged from the subprime mortgage crisis in 2007. During March of that year, U.S. Senator Charles E. Schumer, Chairman of the Joint Economic Committee, issued a report entitled *Sheltering Neighborhoods from the Subprime Foreclosure Storm*. Here, the costs of foreclosures were examined, further demonstrating the damage that foreclosures can cause to families, communities, and the nation.

“A home is the primary asset for the majority of America’s families. This is particularly true for low-and moderate-income families, minority families, and young couples, as most have a large portion of their assets tied up in their homes. As noted, these are the same population groups that are most at risk of foreclosure due to unsuitable subprime loans. For a homeowner, a foreclosure results not only in the loss of a stable living place and significant portion of wealth, but also reduces the homeowner’s credit rating, creating barriers to future home purchases and even rentals. For the homeowner, foreclosures also create a possible tax liability, since any principal balance and accrued interest forgiven is treated as taxable income for the owner.”⁶³

One foreclosure can add up to \$80,000 in costs for all stakeholders, according to the *Sheltering Neighbors* report.

- **RESIDENTS:** On average, spend \$7,200 in administrative fees, according to the Chicago Federal Reserve Bank⁶⁴
- **LENDERS:** Can lose up to \$50,000 per foreclosures, according to the Chicago Federal Reserve Bank⁶⁵
- **THE CITY:** Can lose up to \$20,000 per house if it is abandoned after foreclosure, according to a case study in Chicago by the Homeownership Preservation Foundation.⁶⁶ This “loss” consists of unpaid property taxes, utility bills, and property maintenance, and is ultimately paid by local taxpayers
- **NEIGHBORS:** “A 2006 study calculated that a single-family home foreclosure lowers the value of homes located within one-eighth of a mile (or one city block) by an average of 0.9 percent, and more so in a low to moderate-income community (1.4 percent).”⁶⁷ For example, a neighboring home worth \$312,000 lost 0.9% of value, this would amount to approximately \$2,800.

CLTS & FORECLOSURES

As Julie Farrell Curtin and Lance Bocarsly detail in “CLTs: A Growing Trend for Affordable Home Ownership,” CLTs are an appealing option for policymakers and communities during both “boom times” and “bad times” alike because they keep housing affordable when prices are rising and prevent over-leveraging and foreclosure when housing markets contract.⁶⁹ When urban housing markets run “hot,” as in many major cities today, CLTs stabilize communities by helping existing tenants to avoid eviction by maintaining low rents, thus blunting the effects of rampant gentrification.⁷⁰ Then, during “bust” cycles, CLTs maintain stable housing through affordable mortgages and negotiate on residents’ behalf in the event of a foreclosure. This model has proven successful: in a nationwide report, researchers found only 0.46% of the mortgages held by CLT homeowners were in foreclosure proceedings in 2010, compared to a rate of 4.63% among the owners of market-rate homes.⁷¹ Thus, during both boom and bust cycles, CLTs provide a buffer for low-income city dwellers.

DUDLEY NEIGHBORHOOD CLT & FORECLOSURES

DNI was found to promote neighborhood stability. During the Great Recession, the CLT experienced significantly lower foreclosure rates and higher-owner occupancy rates. DNI’s owner occupancy rates grew at a faster rate, consistently at approximately 10% higher than those of the surrounding 1.4 square-mile neighborhood, (Dudley Village Campus shown in grey in Figure 18) from the years 2005-2014.⁷² These trends are indicators of durable long-term stability and affordability incubated by the DNI CLT. During the 2008 foreclosure crisis, 0 foreclosures were filed on DNI CLT properties, compared to over 40 filed in the surrounding Dudley Campus Village, and over 1,215 (rate of 1.3%) filed in the city of Boston.⁷⁴ Since its founding in the 1980s, there have been only 4 foreclosures of DNI homes, and all of them occurred before 2008.⁷⁵

Figure 18: **Foreclosures in the Dudley Village Campus 2006-2010**⁶⁸

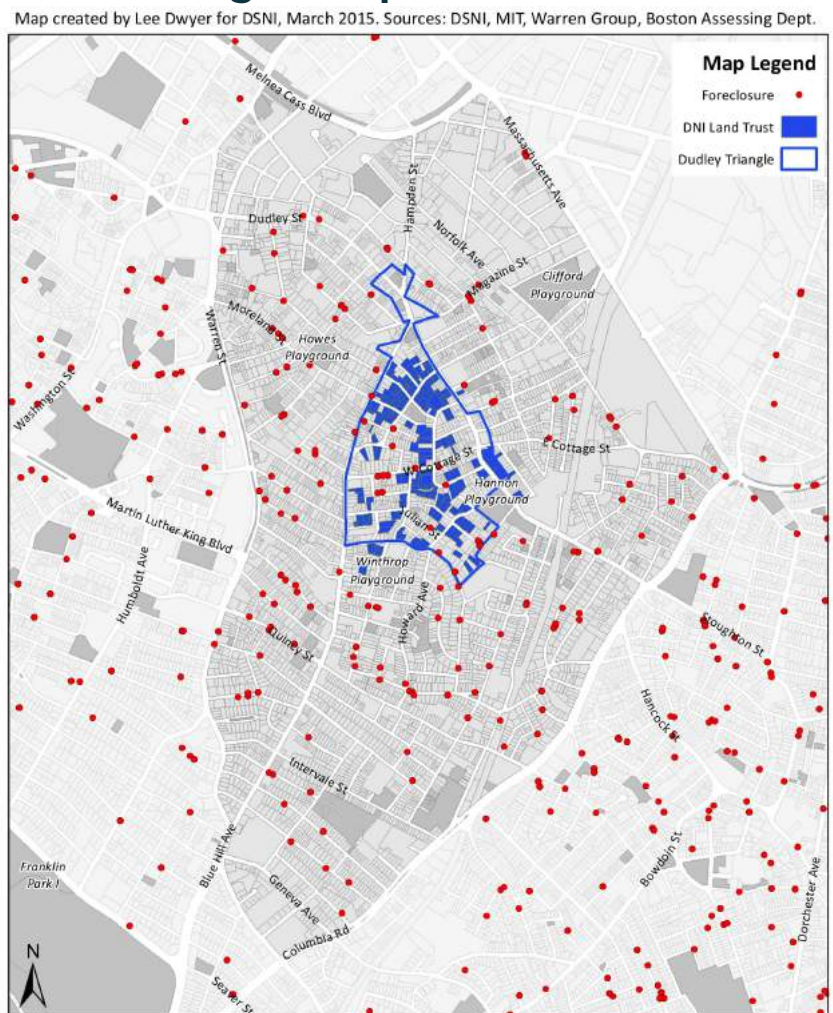


Figure 19:
**MODELING THE COSTS & SAVINGS
OF FORECLOSURES IN BOSTON⁷⁶**

In 2008, the number of foreclosures was **1,215** at a rate **of 1.3%**. Using the *Sheltering Neighborhoods* report above for similar cities during this time, **the foreclosures could have cost Boston up to \$97.2 million in just one year** at the height of the foreclosure crisis.

That same year, there were approximately **175 independently owned properties** on DNI CLT land. Following the same rate of foreclosures in Boston, DNI should have had **2.3 foreclosures** on its land. Instead, it had 0. By working closely with tenants, the **DNI CLT successfully saved up to \$182,000 in undue costs and extraneous hardship in 2008.**



CASE STUDY

For its residents, CLTs play a key role in disrupting the **cycle of gentrification** in which developers buy low-income rental properties, evict tenants, and then convert to “luxury” condominiums. Below is the story of two parallel cases and their very different outcomes.

Figure 20: **A TALE OF TWO PROPERTIES: GENTRIFICATION & CLT INTERVENTION**



In 2017, an LLC purchased the property at **57-59 Franklin St.** in Somerville, MA for \$680,000. This property was a three-family rental. The real estate listing stated “PROPERTY IS TO BE DELIVERED VACANT”⁹⁵- a common scenario in which leases are not renewed, or tenants are served no-fault evictions, such that the property can be emptied before a sale. Many of these displacements go unrecorded. One year later, the property had been converted to condos and three separate units sold for \$580,000, 575,000, and \$625,000.⁹⁶

In 2018, the same developer bought **6 Humphreys Place** in Dorchester, a six-unit apartment building, for \$850,000. The developer, calling itself 57-59 Franklin St. LLC, immediately served eviction notices to over 20 tenants.⁹⁷ The residents organized, attempting to negotiate to stay in their homes. According to residents, the new owners ceased performing maintenance on the property and would not accept rent payments (instead attempting to collect “use and occupancy” fees which would prevent residents from having rights under a tenancy).⁹⁸ This building has been on hold since its purchase in 2018, with development stalled. The property’s future is currently undetermined, but several community organizations (including BNCLT) have stepped in to assist tenants and even acquire the home. Their hope is for residents to be able to stay in their homes, disrupting the cycle of gentrification and displacement.

STABILITY THROUGH ACQUISITION REHABILITATION

One of the strategies CLTs take to prevent displacement and provide long-term affordable housing is acquisition and rehabilitation of existing properties. This offers residents in high displacement risk properties the opportunity to stay in place with minimal disruptions during periods of gentrification. By keeping residents engaged with the process, CLTs can ensure that home improvements are accountable to the needs of residents.⁷⁷ BNCLT’s prioritization of anti-displacement and resident engagement positions them to facilitate an acquisition strategy that integrates all of these components.

This process is a stark contrast from a common scenario for older buildings under market conditions: condo conversion. From 2015 to 2020, 89% (1,144 out of 1286) of Boston condo conversions happened in 1-3 unit buildings.⁷⁸ These building types are not protected by the City’s condominium conversion ordinance but they house many longtime working class Bostonians who are most vulnerable to displacement and are left unprotected from landlords’ and developers’ speculative tendencies. In the past 5 years, Dorchester was consistently among the top 3 neighborhoods with the highest condominium conversion rates.⁷⁹ A CLT model, by targeting small multifamily properties, thus provides an alternate trajectory and helps mitigate this cycle of gentrification in Boston’s most vulnerable neighborhoods.

Figure 21: **OVERVIEW OF THE ACQUISITION PROCESS**⁸¹



BNCLT & STABILITY THROUGH ACQUISITION REHAB

BNCLT prevents the displacement of residents by negotiating with investors, acquiring the homes residents are residing in, and transferring them into a permanent ground lease and terms for affordability. Properties that BNCLT has acquired have largely had high acquisition and capital costs. In some, landlords have allowed building conditions to deteriorate to an egregious level and have abandoned responsibilities to existing tenants with the hope of selling their properties to luxury developers. Frequently, building code violations go unreported due to fear of eviction or rent increase.⁸⁰

BNCLT preserves existing homes and has allowed its residents to remain in their homes and neighborhoods, where they have laid roots. It keeps residents connected during the rehabilitation process and returns them to units within a timely manner. If the property is occupied at the time of acquisition, the total relocation period ranges between 3-6 months and relocation ranges from 1-3 months when one unit is renovated at a time. If the property is vacant when acquired, rehabilitation ranges from 1-8 months depending on the extent of work required.

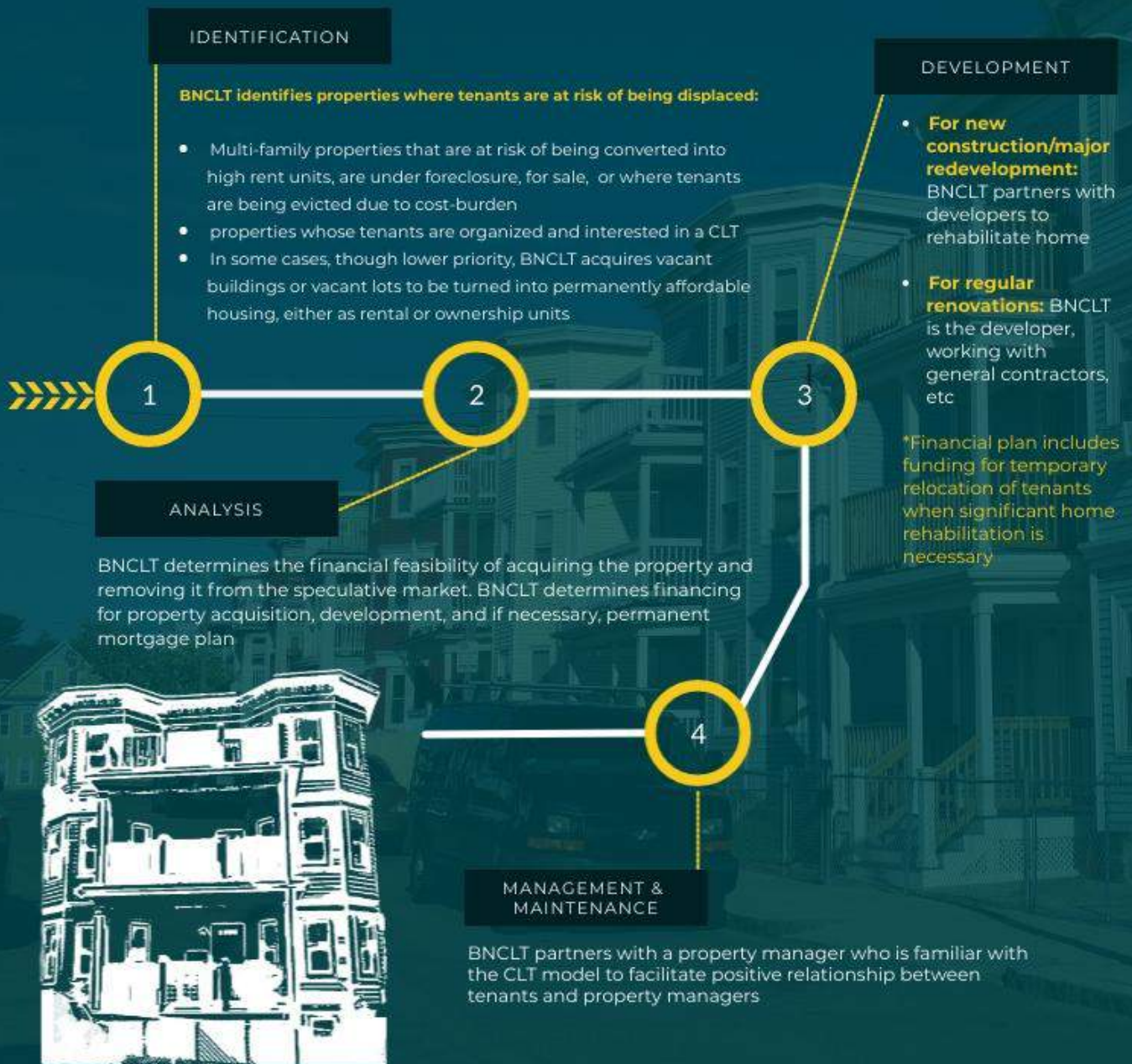
The relative timeliness of this process ensures that residents are able to return to their own homes and neighborhoods and within a shorter period. This process is less disruptive to those facing housing instability and living in fear of displacement; it compares starkly against the negative consequences of being displaced and awaiting another income-restricted unit where there is availability on a long waitlist.

The timeline for completing a new-build affordable housing project is impossible to generalize and varies widely from case to case. Aside from the construction process, there is also planning, permitting, and often lengthy and protracted community processes that can delay projects, sometimes for years. Thus, acquisition rehabilitation through a CLT often returns units to low-income families faster than new construction can provide affordable units. Furthermore, BNCLT finances and coordinates the temporary relocation of residents. This strategy minimizes the financial and mental burdens faced by those who have already suffered the effects of housing uncertainty and instability.

Figure 22

BOSTON NEIGHBORHOOD COMMUNITY LAND TRUST

ACQUISITION APPROACH TO ANTI-DISPLACEMENT



One resident was living in a property that was foreclosed upon and bought by COHIF, who reassured her that her home would be saved and she would not be displaced. The home was totally rehabbed, and she was provided with a comparable property nearby to move into during construction. The property was renovated to a much better standard than before, when it had been neglected by the prior landlord. A new, efficient heating system helped keep utilities costs down. New flooring, new kitchens and bathrooms, and the addition of a laundry room were key improvements. Tenants had a choice to either stay in their original homes, or move to any other property on the land trust.

*“COHIF said ... ‘We’re going to **help you stay in your home.** Don’t worry.’ ... Not only did they purchase the property, they upgraded it. It was good because we got assistance moving there and back.”*

-BNCLT resident

The acquisition rehabilitation strategy promotes equitable development.

- This direct anti-displacement strategy meets residents where they are. New construction does not prevent evictions or foreclosures for existing residents. Preserving renter-occupied units can provide existing residents the financial security necessary to stay in their neighborhoods and maintain strong ties to their social networks, civic engagement, and children's education, among others.⁸²
- Existing long-time residents can benefit from the improvements and investment in their neighborhoods that comes with gentrification, rather than being displaced.⁸³
- It can expand affordable housing in opportunity neighborhoods and promote mixed-income communities.⁸⁴
- Preservation, rehabilitation, and retrofitting of existing homes can support local economies by building up and protecting previous public investments.⁸⁵

Acquisition rehabilitation may be logistically and politically simpler.

- Stakeholders save time when applying for regulatory approval because rehabilitation is consistent with current land use patterns. This affordable housing approach is also less hindered and stifled by NIMBYism (not-in-my-back-yard) because it does not entail significant change to existing land use or neighborhood infrastructure.⁸⁶

An acquisition rehab strategy that is impactful in depth and scale requires increased collaboration and pooling of resources among diverse stakeholders.

There are many logistical challenges to this form of rehabilitation strategy. CLTs and nonprofit entities often have restricted access to “quick capital” and face difficulty competing with for-profit developers when acquiring properties. Boston's Acquisition Opportunity Program provides financial assistance to developers who seek to income-restrict some of their units but it does not provide permanent protection from market forces and does not fund major unit rehabilitation costs. Currently, it requires just 40% of units be reserved for low and moderate income households. These gaps significantly limit displacement prevention efforts for working class families of color who live in income-restricted multifamily properties that are in need of repair.⁸⁷

SUCCESS STORY: OAK CLT

Oak CLT in Oakland, California operates in a similarly hot market and focuses its preservation strategy on acquiring small and medium-sized properties (1-20 units) that are in foreclosure, at market rate, or donated. After acquisition, Oak CLT sells some units to low-income residents who co-own and operate the property. With other properties, the CLT maintains ownership and sets affordable rents for low-income residents who have control over building operations. In 2016, Oakland's housing stock consisted of 88% of small-site properties of 25 or fewer units; of the total 29,792 affordable rental units, 9,453 (32 percent) were built in 1939 or earlier.⁸⁹ Similar to Boston, residents in these units are especially vulnerable because changes in ownership have continued to produce rent increases.

In 2019, Oakland City Council unanimously passed a budget which allocated an initial \$12 million toward a municipal fund. The Preservation of Affordable Housing Fund (PAHF) funded local CLTs and limited-equity housing cooperatives to acquire and preserve rental properties of 25 or fewer units.⁹⁰



Figure 23:
Oak CLT Residents⁸⁸

The PAHF is funded by the Measure KK Oakland Infrastructure Bond, which is a general obligation municipal bond funded by a new property tax. The Bond allocates \$100 million toward anti-displacement efforts and affordable housing preservation for its first 3 years.⁹¹ The PAHF Fund prioritizes households under 80 % AMI and existing tenants, and is Oakland's first effort to provide systemic support for CLTs in acquiring small multifamily properties. Oakland City Councilor Bas urged that the displacement crisis can't be solved "by tinkering at the margins, dedicating resources only a fraction the size of the challenges we face."⁹²

Oakland's Acquisition/Rehab Working Group, facilitated by the Enterprise community development financing institution, unites mission-based developers, advocates, and City officials to provide the technical guidance to develop and sustain acquisition/rehabilitation programming to distribute Measure KK funds.⁹³ Oakland CLT's integration within this intricate, synergistic network of affordable housing stakeholders allows it to more effectively reach units and tenants who are at risk.⁹⁴ As more longtime Bostonians of color are being displaced amidst growing luxury development, a systemic measure like this can have farther reaching impacts through creation of innovative funds that are earmarked for acquisition rehab through CLTs. ⁴⁶



SECTION 2: MOBILITY

COMMUNITY LAND TRUSTS BUILD RESIDENT WEALTH

Community land trusts offer residents a greater opportunity to build wealth, with the goal of encouraging resident economic mobility. One of the biggest impediments to economic mobility is the cost-burden of housing. In the neighborhoods BNCLT serves in Dorchester, Roxbury, and Mattapan, cost burden on residents is higher and median income is lower than Boston as a whole. To mitigate this, BNCLT has created a flexible model where rent prices are adjusted to tenant incomes. Residents are paying rents that remain at affordable rates, and any increase in their income and upward economic mobility is addressed gradually so that there is no abrupt loss of subsidy. CLTs change the current “hamster wheel” housing system for tenants and give people the ability to move past simply making ends meet.

COST-BURDEN

Area Median Income (AMI) is often used to determine eligibility for housing and other governmental support, often with a cap at 80% AMI.¹⁰¹ AMI is a widely contested standard for measuring housing affordability; typically one AMI figure is used for an entire region. Within the Boston Metropolitan Area, AMI varies greatly between neighborhoods and is not representative for the city's most vulnerable. A more accurate metric used to define affordability is **cost-burden**.

DEFINITIONS

Cost-burdened (also known as rent-burdened): Households that spend more than 30% of their income on housing.⁹⁹

Severely Cost-burdened: Households that spend more than 50% of their income on housing.¹⁰⁰

COST-BURDEN AND BOSTON

In The Boston Foundation's recent publication "The Greater Boston Housing Report Card 2019," researchers examined how cost-burden changed over time in the five counties (Essex, Middlesex and Norfolk, Plymouth, and Suffolk) in the Greater Boston region. By looking at data from the US Census Bureau, they found that both renters and homeowners experienced an increase in cost-burden from 1999 to 2017 in all five counties.¹⁰² However, the rate of cost-burden among homeowners decreased after the housing crash and hovers around 30%. Renters have faced disproportionate hardship, with all five county average cost-burden rates above 40%.¹⁰³

Figure 25: **MAP OF COST-BURDENED RENTERS IN BOSTON**¹⁰⁶

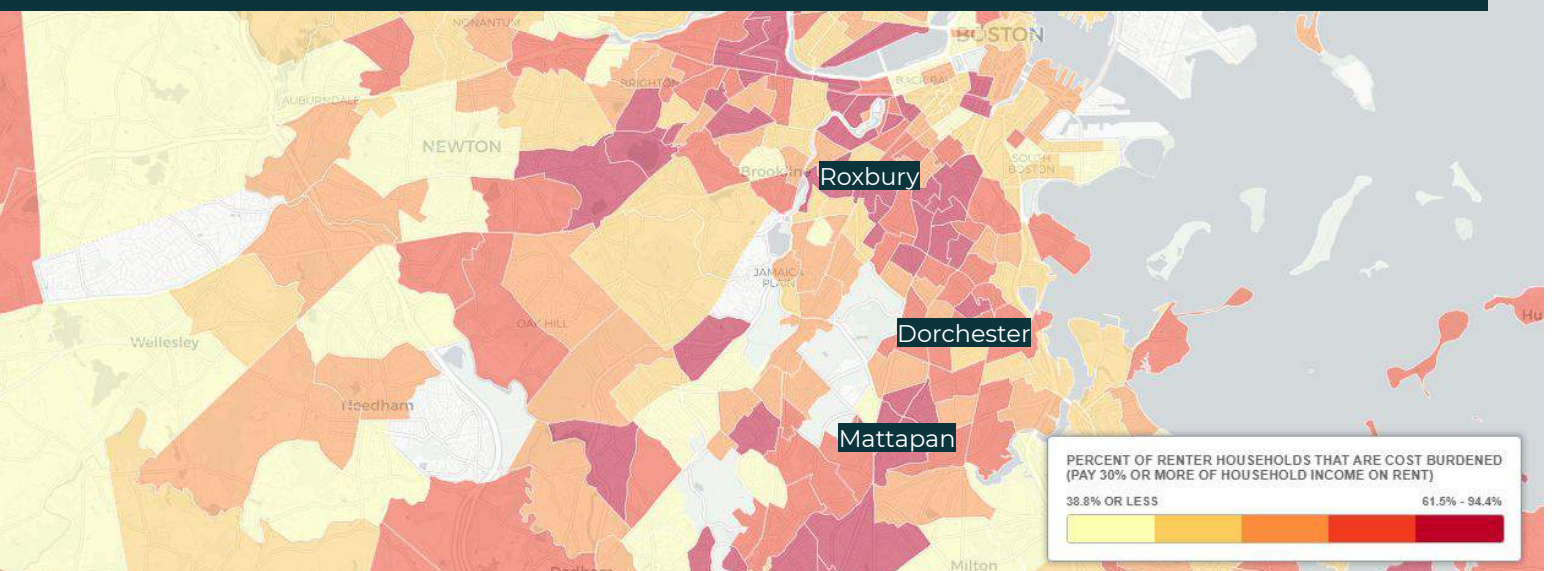
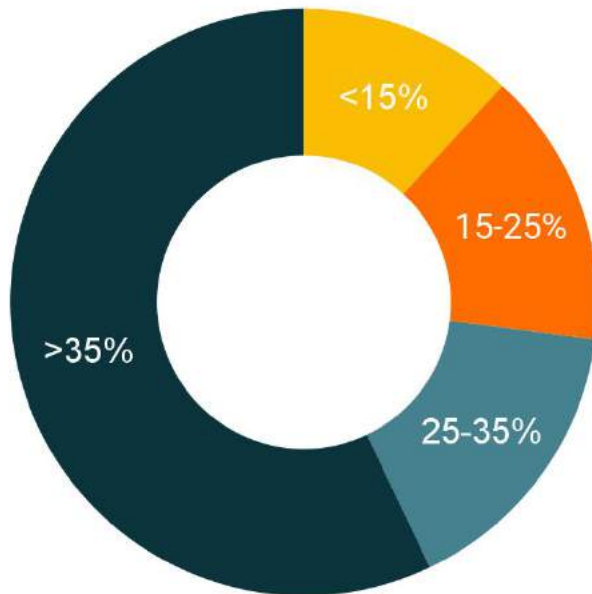


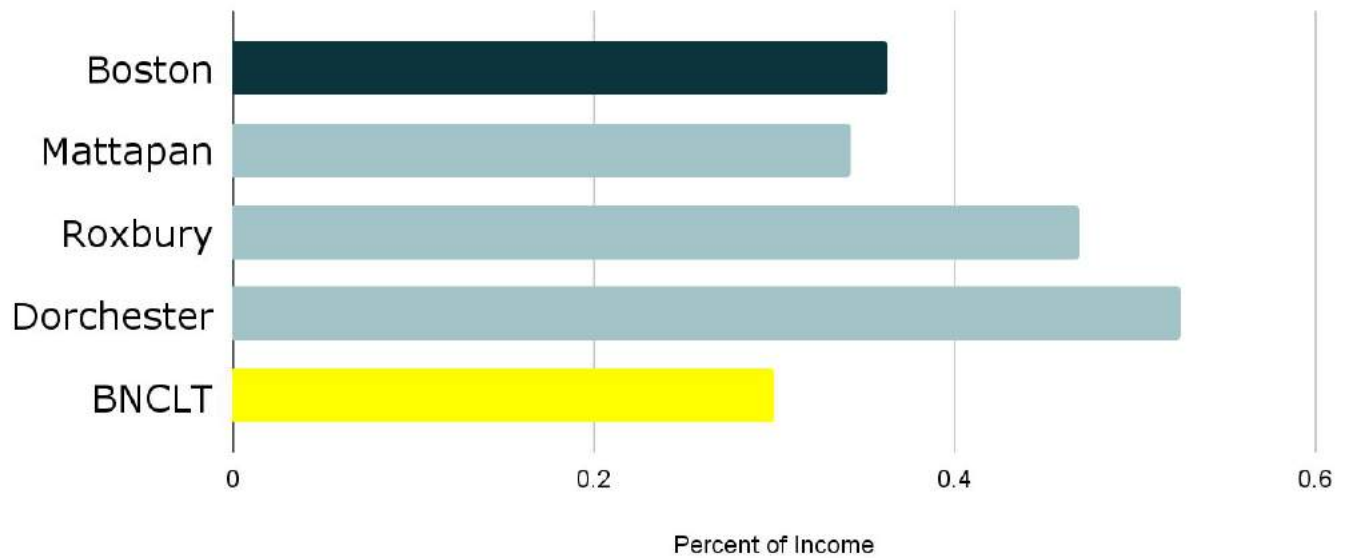
Figure 26: **PERCENT OF INCOME SPENT ON RENT IN BNCLT CENSUS TRACTS**



57% of renters spent more than 35% of their income on housing.

COST-BURDEN IN BNCLT NEIGHBORHOODS

A living wage in Boston is \$ 78,998 for a household with two earners and two children.¹⁰⁷ The area median income (100% AMI) for a household of four is \$119,000.¹⁰⁸ **The median income of BNCLT's current neighborhoods (\$46,983) is two-thirds that of Boston as a whole (\$71,115).**¹⁰⁹ The neighborhoods BNCLT works to support in Roxbury, Dorchester, and Mattapan are some of the highest ranking neighborhoods on the City of Boston's 2020 Displacement Risk Index.¹¹⁰ For renters with lower incomes, even relatively low rents still encompass a large majority of take-home income. This leaves low-income residents with less disposable income, less money in an emergency fund, and less savings for the future. **In the census tracts BNCLT serves, the percentage of cost-burdened households is much higher than Boston as a whole, with 63% of households that spend more than 30% of their income on rent compared to 46%.**¹¹¹

Figure 27: **PERCENT OF INCOME SPENT ON RENT AT THE MEDIAN**

To illustrate the magnitude of this problem, we modeled the percent of income spent on rent at the median. This method was based on a 2018 report from Boston Indicators (the research branch of the Boston Foundation) entitled *Boston's Booming... But for Whom? Building Shared Prosperity in a Time of Growth*. Here, we aggregated median rent from Zumper Rent Research and BNCLT operating data.¹¹² We found the percent of income spent on rent at the median by multiplying the median rent for a one bedroom unit by 12 months. This was then taken as a percentage of the median income per specified region, found from American Community Survey 5-year estimates from 2019 (using census tract boundaries as neighborhood approximations) and BNCLT operating data. This figure should be assessed as a relatively conservative estimate, as many residents are living in apartments larger than one-bedroom.

However, even using conservative rent prices for a market-rate one bedroom, we can calculate that the percent of income spent on rent at the median is 53% in Dorchester, 34% in Mattapan, and 47% in Roxbury, with an average of 45% of income between the three neighborhoods. As mentioned above, the American Community Survey shows that 57% of residents in BNCLT census tracts spend more than 35% of their income on housing. We use this 35% figure as our conservative estimate. More calculations can be seen in the Modeling Notes section of the appendix.

Like other CLTs, BNCLT offers a solution to cost-burdened households. BNCLT units are occupied at rates that present no cost-burden to its residents. BNCLT determines its rental rates based on a proportion of tenants' income. In a climate where nearly half of Bostonians were cost-burdened in 2018, BNCLT residents spent approximately 30% of their income on housing. The lower percentage of housing expenses allows CLT residents to spend more of their disposable income on education, retirement, in the local economy, or in any other way that enhances their quality of life.

Figure 28: MODELING COST SAVINGS PER FAMILY THROUGH REDUCED COST-BURDEN¹¹³

the average BNCLT family is



A family of **three**



Makes **\$64,000** per year (60% AMI)

BEFORE BNCLT



45%
income spent on rent

vs.

30%
income spent on rent

UNDER BNCLT



they were spending **\$2,400** on rent each month.

this one family will save an average of **\$800** per month with a new affordable rent rate of **\$1,600.**

THEY WILL SAVE

\$9,600 per year.

that's equivalent to **1.8 months** income, and



\$96,000 over the next ten years.

That's money that can be spent on food, professional development, and recreation, allowing residents to attain a higher quality of life.

Figure 29: MODELING THE TOTAL SAVINGS OF BNCLT RESIDENTS IN TIME¹¹⁴

for example, **UNDER BNCLT**



A family of **three**



Makes **\$64,000** per year (60% AMI)



will reduce the amount of income they spend on rent by 15%, to

30%
income spent on rent



\$9,600
in average savings each year.

if by

2030

BNCLT has



111

units

with an approximate income dispersion of their current units, then the annual savings for all families will total

\$1 million

in that year alone.

Figure 30: MODELING THE TOTAL SAVINGS OF BNCLT RESIDENTS OVER TIME¹¹⁵

with

Boston Neighborhood Community Land Trust's

current growth trajectory



the organization will save their
residents a minimum of

\$6.5 million
the next ten years.

simply by reducing residents' cost burden
from **45%** to **30%**.

BNCLT has kept housing affordable for its residents. On the regular rental market, some **residents were paying nearly twice as much in rent for the same apartment**. On the CLT, rents are **adjusted to income** and management is able to work with residents if they are struggling financially. Property improvements such as updated heating systems have **reduced utilities costs**. Additionally, residents reported **fewer bills, less stress**, and opportunities to take **financial education classes** and **build savings**.

DNI residents, as land trust homeowners, have **lower mortgage payments** than the regular market. They attested that homebuyers classes and financial literacy coaching that the CLT connected them with helped them understand the process and achieve their goal of home ownership. Homeowners programs called residents during the pandemic to check whether residents “were okay paying [their] loans.”

Under both rental and ownership models, many residents declared that they would never have been able to afford their homes if they were not part of the land trust.

CLTs are a pathway for upward intergenerational mobility for residents.

*“I was born in Puerto Rico. When I first came to the United States, my parents never owned a home. They lived in different [types of] housing...Section 8. But you want to **have something that is yours, your own space. It’s so nice to come home to my house.**”*

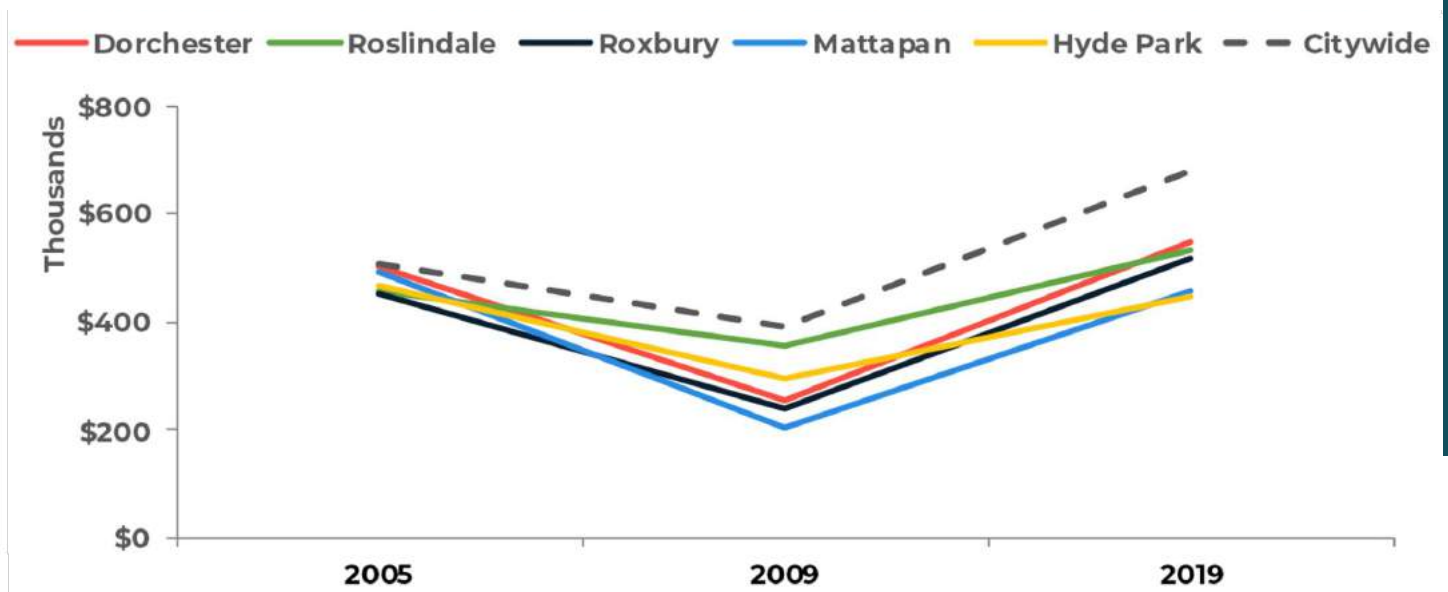
-DNI homeowner and board member

PERPETUAL AFFORDABILITY

Figure 31: RESIDENTIAL SALE PRICE MEDIANS BY STOCK TYPE 2014-2019¹¹⁶



It's no secret that Boston is rapidly becoming unaffordable. From 2014-2019, rent for a 3 bedroom apartment in Boston rose from \$2,700 to \$3,212 per month, an increase of 3.79% per year.¹¹⁷ Residential sales of existing housing stock have continued to rise 7.4% over that same time period.¹¹⁸ Similarly, lower market-tier residential neighborhoods have also skyrocketed over the last decade, including BNCLT neighborhoods of Roxbury, Mattapan, and Dorchester. A figure from the Office of Neighborhood Development shows that residential property sales have more than doubled from 2009-2019 in these three neighborhoods.¹¹⁹ This trend is not expected to reverse, even after the COVID-19 pandemic. Over the long-term, more working class families will be priced out of their homes, leaving Boston as a place where only wealthy individuals can reside.

Figure 32: Lower Market Tier-Residential Median Sales Growth 2005-2019¹²⁰

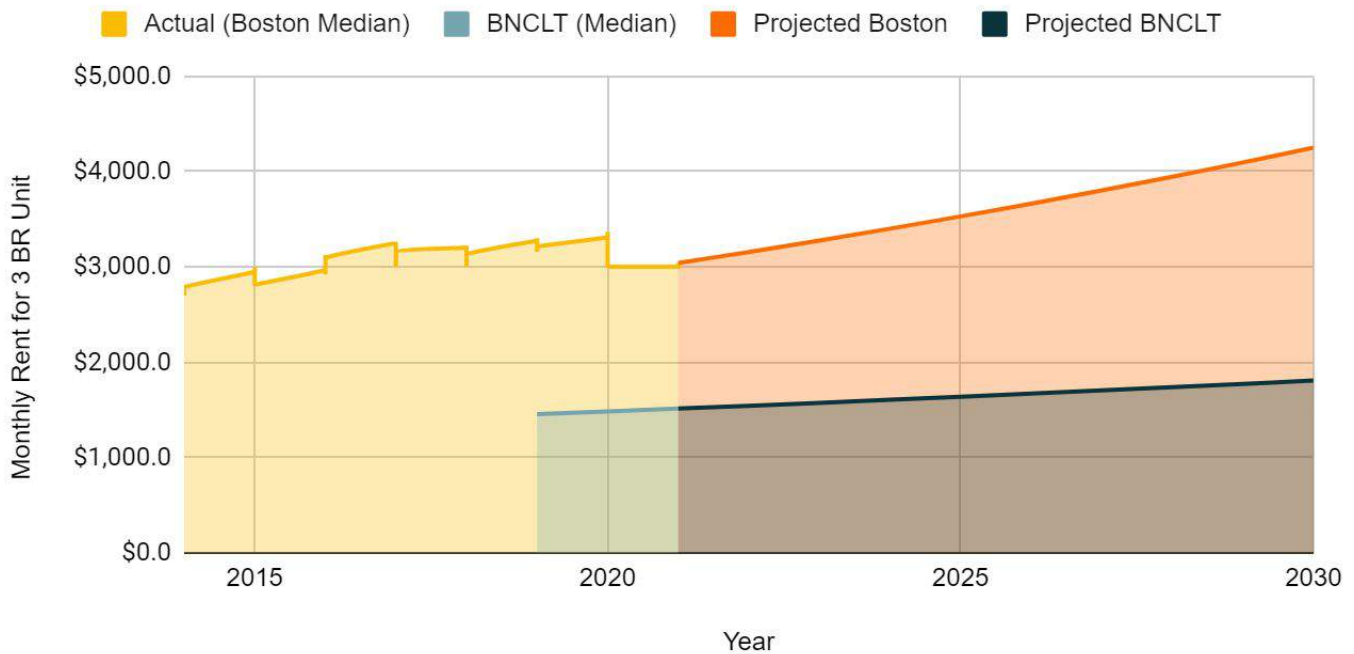
CLTs & AFFORDABILITY

Community land trusts represent a way for government subsidies to be more efficiently utilized and over a longer period of time. Because the CLT holds land in perpetuity, a one-time subsidy guarantees affordability over the long term. In contrast, the affordability of homes financed with Low-Income Housing Tax Credits (LIHTC) expires after 15 years, requiring renewed subsidy or else a return to market-rate housing costs. CLTs likewise maintain affordability for prospective low-income homeowners: in a hot housing market, rising home prices require increasingly large subsidies to make up the affordability gap with each subsequent resale, but by maintaining ownership of the land across multiple sales of the house, the CLT can usually keep homes affordable for many years without the need for additional infusions of public capital.¹²¹

BNCLT & RENT PRICE INCREASE

Moving properties onto a CLT is one key way to build wealth among residents. Similarly to cost-burden, CLTs can reduce both the amount of income residents spend on rent, but they also reduce the caustic nature of rent increase seen in the speculative market. BNCLT keeps their rents affordable, at approximately 30% of residents' incomes. Not only are rent prices affordable now, but they will remain affordable in perpetuity. BNCLT has a 2% rental increase cap per year, but will not increase this to a rate at which rents are unaffordable if tenants' incomes have not also risen. A 2% increase is congruent to the rate of inflation, and on average will cost approximately one additional dollar per day, or less than \$400 per year for the average BNCLT tenant paying approximately \$1,500 in rent for a 3-bedroom apartment, and lower for less expensive units. The organization would raise rents at a higher proportion in the circumstance that residents' incomes increase. However, the board could also vote to freeze the rental increase, such as they did in the pandemic, as long as the organizations' operating costs are covered by their income. **This level of stability is a wealth-generating tool.** If a resident's income does not grow over time, their rent will remain constant at BNCLT as opposed to in the speculative market.

Figure 33: **Rental Increase Over Time For A 3 Bedroom Unit**



MODELING LOWER RENT INCREASE RATES FOR BNCLT RESIDENTS

Holding income relatively constant, BNCLT provides stable rent increase, at an annual **2% cap** compared to an estimated **3.76%** in the speculative market. Simply by a reduction in rental increase, BNCLT residents in a 3 bedroom unit are projected to save **\$359 per year** on top of savings by actually paying an affordable rate for housing (average of \$3,100 per household per year). **Over a ten year period, one BNCLT family would save \$3,600 due to BNCLT's commitment to stable and affordable rent increases. For a family of four with 40% AMI (\$42,850) this savings is equivalent to more than two days of pay each year.**

CLTs are a pathway for upward intergenerational mobility for residents.

“..Ever since the rent reductions, I never had to ask for anything in terms of rent. I never got into a situation where I couldn't pay for rent.”

-CLT Resident

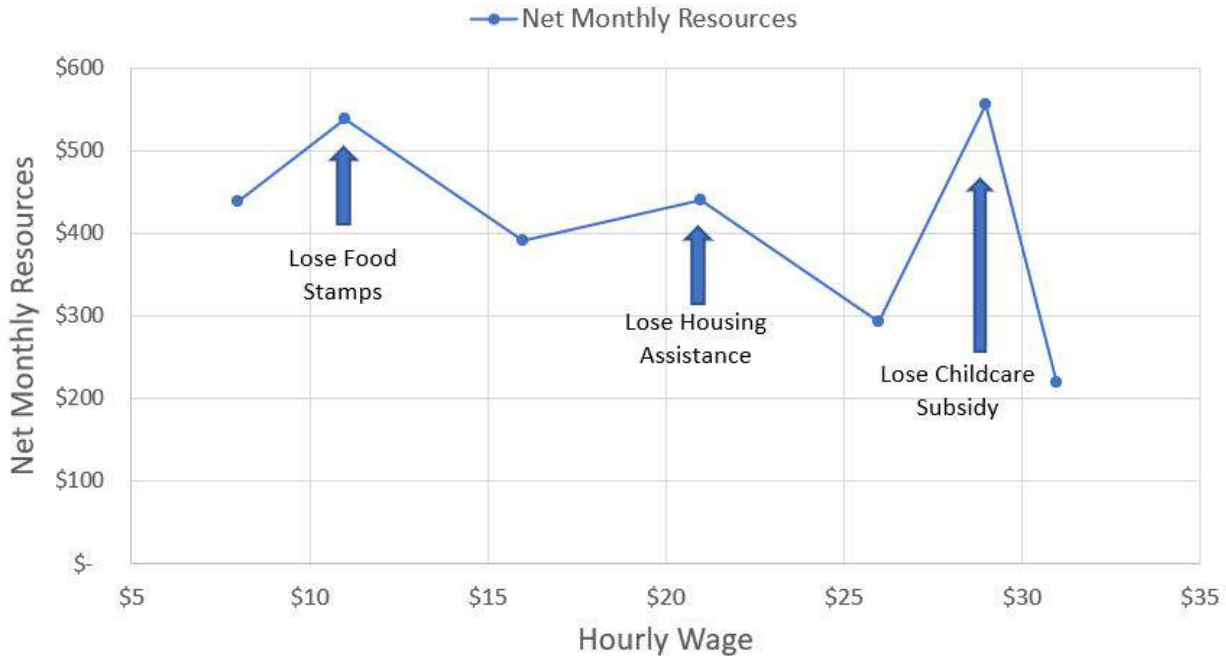
CLIFF EFFECT

Many support programs for low-income people are means-tested and based on income eligibility standards. As a result, a small or temporary increase in earnings can lead to a sharp reduction in—or the entire loss of—benefits, such as tax credits, child care assistance, health care coverage, food stamps, and housing subsidies. This loss of benefits often offsets the gains made in income, a phenomenon called “**the cliff effect.**” This contradiction can push families into worse economic shape than they were prior to the income increase, leading to instability and stress while disincentivizing workplace advancement. Because of these upside-down incentives, this effect can trap people at lower incomes, continuing their reliance on public programs. Opportunity costs to residents are substantial, while costs on the public continue to balloon.

In the event of an income increase, a CLT resident in government-subsidized housing may no longer qualify for the same low rent. The resulting loss of affordable housing might otherwise drop a resident’s resources off a “cliff,” leaving them with fewer monthly resources than before the increase in income. This type of system forces residents to choose between advancing their income versus losing their housing. However, because of the relationships they cultivate with their residents, CLTs often have numerous options available to help mitigate the cliff effect.

Indeed, rather than the instability from cliff effects that low-income residents of subsidized private market housing risk when seeking career development, CLT residents can feel empowered and secure in accumulating savings to follow their dreams.

Figure 34: **EARNED HOURLY WAGES VERSUS NET MONTHLY RESOURCES**¹²²





One BNCLT resident described how she took on two full-time jobs in 2017 in order to pay off a loan, but when it came to re-certifying for her affordable apartment, she was over the income restriction. Per the subsidy policy, her rent had to be increased, but BNCLT worked with her on a plan to gradually ramp up the rent over three years so that the increase wasn't sudden and damaging.

UPWARD MOBILITY FOR CLT RESIDENTS

In rental land trust models such as BNCLT, **affordable rents translate to increased savings** over time. Income adjustments and flexibility ensure that residents can cope with emergencies or sudden loss of income. Additionally, educational programs help residents gain **financial planning skills**. On homeownership land trusts such as DNI, residents have taken advantage of tax breaks and grant programs, such as for home improvements. **Homeowners build equity** and also pass down their homes to family, thus **building intergenerational wealth**.

Residents of BNCLT interviewed for this project described how living on the CLT enabled them to accumulate disposable income. One resident who works in a creative field feels she can more freely use her income on materials for her practice now that her rent is affordable; she was also able to accumulate and use her savings to further her education, taking medical assistant courses in her spare time.

Additionally, CLT residents are able to build wealth that enables them to achieve greater levels of financial independence. One homeowner on the DNI land trust was able to build enough equity to purchase a house on her own once she moved to another state.



Figure 35

CLT residents are able to build wealth that enables them to achieve greater levels of financial independence.

“[The CLT] has really helped me be able to do things I want to do... comfortably, having the security of not feeling like you would be evicted at any time. I wasn’t held back from fear of not having enough money for rent or utilities.”

-BNCLT Resident



SECTION 3: JUSTICE

COMMUNITY LAND TRUSTS SUPPORT RACIAL EQUITY

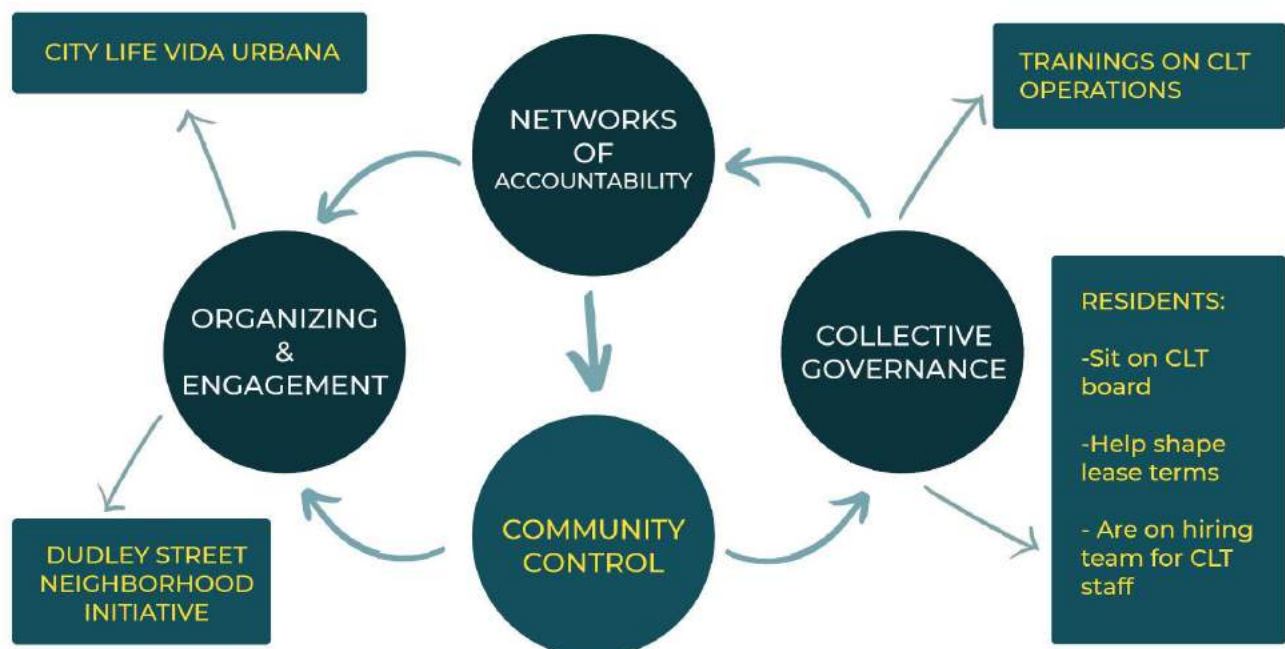
Disparity in land ownership is central to understanding the economic inequality that has shrunk America's and Boston's Black middle class and restricted their ability to build intergenerational wealth and mobility. The legacy of historical disparities is still felt today: the median net worth of non-immigrant black Boston households in 2015 was \$8 compared to \$247,000 for white households.¹²³ Community land trusts were born in opposition to the denial of property rights to African Americans, and they still play a key role in countering historical oppression. In this section, we review the role of community control in supporting racial justice, including the importance of CLTs' relationships to community based organizations, housing as a determinant of health, CLTs as a component of comprehensive reparations measures, and CLTs' relationship to the climate justice movement.

COMMUNITY ROOTS & COMMUNITY CONTROL

Through their model for community control and community land ownership, CLTs challenge the historical political and economic power imbalances that caused existing housing inequities to begin with. Community control within CLTs takes interrelated, context-dependent forms. The three main mechanisms of community control are:

1. **Networks of Accountability or Community Roots:** Many CLTs have strong ties to community-based organizations and leaders who represent and serve low-income communities of color, and have these communities' trust.¹²⁴ Both formal and informal ties to community leaders and organizations can be a powerful accountability measure to ensure that CLTs are acting for the needs of those most harmed by turbulent housing markets and gentrification.¹²⁵
2. **Organizing and Engagement:** Many CLTs have community organizers on staff who conduct outreach to prospective residents at risk of being displaced and engage current residents in CLT decision-making.
3. **Collective Governance:** In some CLTs, community control means that the CLT board contains at least two-thirds community members, one third of whom reside on CLT land. Strong collective governance is often a product of robust networks of accountability and organizing and engagement.¹²⁶

Figure 5: **Community Control**



COMMUNITY ROOTS IN BOSTON

In Boston, CLTs' close relationships with community organizations, such as City Life/Vida Urbana (CLVU) and DSNI, provide a strong accountability mechanism that protects against cooptation of this model as simply another affordable housing developer. They serve predominantly low-income Bostonians of color - communities who face disproportionate barriers to safe, affordable housing. BNCLT and its predecessor, Coalition for Occupied Homes in Foreclosure (COHIF), were born from robust grassroots tenant organizing efforts, specifically under the leadership of City Life/Vida Urbana—a 40-plus-year old community organization dedicated to fighting racial, social and economic injustice by building the individual and collective power of working class Bostonians to promote systemic change.¹²⁷ COHIF consisted of a group of community organizations including City Life Vida Urbana, Boston Community Capital, Greater Boston Legal Services, Harvard Legal Aid Bureau, the Greater Four Corners Action Coalition, Boston affordable housing development branch of the Archdiocese, and the Massachusetts Association of Community Development Corporations. This coalition successfully prevented the displacement of approximately 30 residents who were facing foreclosure following the 2008 subprime mortgage crisis.

DNI was created from a partnership between grassroots organizations, La Alianza Hispana and Nuestra Community Development Corporation, who ultimately formed DSNI to mobilize the Dudley Square neighborhood's Black and Latinx residents. Fears of displacement and vocalized, ardent resistance and organizing against gentrification ensured that DSNI and later DSNI's CLT, DNI, adopted a bottom-up approach to collaboration with the City. DNI's strong roots in the community and its partnership and operational alignment with DSNI has ensured its long-term success in preventing the displacement of these neighborhoods' over 1,000 long-time residents of color and helping some become homeowners. Organizing was a tool that brought about the CLT's formation and it has remained a tool for the CLT to stay connected with and defend resident needs.

“Solidaridad. Puedo contar con un grupo de personas que se encuentran en la misma situación que yo.”

“Solidarity. I can count on a group of people who are in the same situation as me.”

“Tenemos derecho a nuestra ciudad.”

“We have a right to our city.”

-CLT resident and organizer

CLT residents are able to build wealth that enables them to achieve greater levels of financial independence.

*“Without the
‘C’ [community]
it’s just ‘LT’...
landlord-
tenant.”*

-BNCLT Resident & Board Member

Boston CLTs and their residents' close partnerships with community-based organizations such as CLVU and DSNI build a strong foundation that helps mobilize low-income residents of color to become leaders within their CLTs and in local decisions relating to housing and land use, from which they are traditionally excluded. Trust and relationships fostered through 'networks of accountability' and 'organizing and engagement' are crucial to building pathways for higher levels of community participation and 'collective governance.' CLTs in Boston are intentional about creating structures for resident influence so that CLT residents are motivated to become involved and not just be recipients of affordable housing as they are in other housing programs. These structures help residents understand their role as CLT stewards of their communal land, that they do have a voice, why their voice matters, and that they are not merely providing input on decisions or being given the illusion of power.¹²⁸ Of the support given to low-income and vulnerable residents by the City of Boston and supporting networks, **community land trusts are the only assistance framework that give decision-making power to residents.**

COMMUNITY CONTROL WITHIN BNCLT

BNCLT and the GBCLTN provide a series of training sessions through the "CLT Ambassador Program," which is designed to help residents, all of whom are people of color, understand how CLTs work, why they're important, the history and philosophy of the CLT movement, leadership and board of directors, and how they can take on leadership roles. Two BNCLT residents who completed the Ambassador Program now sit on the board of directors as the still-young organization moves toward a two-thirds community-controlled board. Board membership and participation in CLT meetings are a key way residents learn about processes relating to CLT administration, financing, property management, and homeownership. Residents interviewed cited this step of cultivating knowledge as a crucial tool for building their access to decision-making and engaging residents to advocate for their housing needs.

Residents on the board play a leading role in hiring new BNCLT staff. They were among the team who interviewed and hired the Executive Director in 2019, and were provided interviewing training beforehand. This control does not just happen at the board level, and BNCLT is making efforts to embed decision-making power for residents within properties. Further, some of the language in the BNCLT rental leases came from residents' suggestions and residents are able to provide input on how leases are structured. BNCLT Executive Director highlights the CLT's goals to pursue transparent models where residents help shape lease terms, CLT membership contracts, review the budget, weigh in on property decisions, and select property managers. The CLT is invested in fostering relationships among residents, building their skills, and preparing them to be active leaders.

Alma Chislom, BNCLT Resident and Board Member

Alma Chislom's journey with BNCLT began in 2012. One day she looked out of the window of her Dorchester triple-decker home that was in foreclosure and discovered it was being auctioned. She was at risk of getting displaced.

Auctioneers came with papers and megaphones, but CLVU responded to her call, intervened and was able to disrupt the auction. CLVU and COHIF promised to work with her and several other residents to ensure they were able to stay in their neighborhood. Alma has been an active member of CLVU stating that it exposed her to different things such as the CLVU jobs committee—which engages developers to meet community demands for local employment—land trusts, and community organizing for collective action. She is a CLT resident. Alma now has a home she is not afraid of losing and is less stressed because of this security. She is grateful to be where she is and to have a home she can pass on to her children.

Being part of the community is important to her and she “has a need to give back” to empower others to have the same opportunities. She now serves on the board of directors at CLVU and the BNCLT board where she is chair of the Stewardship Committee. BNCLT is still a relatively new CLT and Alma and fellow CLT resident and board member Susan are working hard with their board colleagues to engage other CLT residents in building community, engagement, and leadership in the CLT. She reaches out to residents, encouraging them to attend CLT meetings and events and to reach out with housing concerns. She wants residents to know that they have a say in resolving issues relating to their housing, for example voicing concerns when property management is unresponsive. She now understands the complexities of how a CLT works and that “this can work...but we have to help everyone understand how it works.” Alma is a resident leader in BNCLT and is committed to engaging and training others to do the same in order to build individual and community agency within their CLT and the City.

CLT residents are able to build wealth that enables them to achieve greater levels of financial independence.

*“I like the fact
that I’m a part
of something...
I like the fact
that I do have
a say.”*

-BNCLT Resident & Board Member

CLTs encourage civic engagement.

One resident of DNI, after being encouraged by community members, ran for a seat on the board of directors and ended up serving for over 18 years. At first, there was a lot to learn - going to meetings, getting to know different community members - but it was rewarding and gave her a sense of ownership and purpose. Board members are elected, and particular emphasis is given to diverse representation, especially leadership of women and people of color. Additionally, the meetings are open to the public. Even many years after buying her house, it was important to stay engaged: to keep fighting and **keep advocating so that others in the community could have the same opportunities.**

Other CLT residents got involved with community planning, advocating for parks and green space, youth programs, and joining other local community organizations. Residents connected their neighbors with **resources** such as down payment assistance and economic empowerment programs. BNCLT is following in these footsteps as they grow - residents are **holding meetings**, getting to know each other, and encouraging each other to participate in committee meetings and **join the board.** BNCLT residents are also educating their community on land trusts, tenants rights, and doing important anti-displacement **advocacy work.**

WHY DOES IT MATTER?

Community control challenges the historical political and economic power imbalances that caused existing housing inequities in Boston to begin with. CLT impact on low-wage residents of color has proven more transformative and less likely to perpetuate existing inequities when those who face disproportionate burden are leading initiatives, making their own demands, and engaged in decisions about housing provision and land ownership.¹²⁹

REMEDYING HISTORICAL OPPRESSION THROUGH THE COMMONS

The current moment of racial reckoning is ripe for supporting new types of *collective* models, such as CLTs, that challenge existing inequitable systems. Low-income black and immigrant populations who were confined and displaced by intentional discriminatory policies in the mid 1900s are today the same groups being disproportionately evicted and displaced by gentrification and rapid condo conversion in Boston's speculative market. The current market is less deliberately racist than that of previous decades, but it perpetuates and amplifies past inequities; "gentrification in Boston has been a subsidy for newcomers"¹³⁶ that undermines longtime Dorchester, Roxbury, and Mattapan residents' ability to benefit from incoming investment in their neighborhoods.

Individualized market interventions perpetuating treatment of land as private property have been insufficient to address these inequalities and have led to further displacement; they treat housing as a vehicle for private profit, and continue to drive up housing costs and exclude lower-income groups. Collective land ownership and community power over land through a CLT interrupt and transform economic and political structures that have discriminated against Boston's populations of color. The CLT collective approach 1) prioritizes land ownership for low-income people of color and the stability and economic opportunity that accompanies it by treating land as a shared resource and human right. 2) It protects POC-owned land and housing—rental or homeownership—from exclusionary speculative trends. 3) Unlike publicly owned housing, the CLT commons is one way to build wealth for those who have faced disproportionate barriers to land ownership 4) It gives control to low-income Black and other populations of color to make land-use and housing decisions based on what is best for the group. These 4 components together ensure truly affordable housing provision and directly target root causes of racial inequality by implementing collective equitable structures that prioritize and protect excluded groups.

DISCRIMINATORY LAND USE: AN OVERVIEW

The concentrated racial and class segregation in today's Boston is a direct product of past decades' systemic discrimination and exclusionary land use regulations.

- 1930s - 1968: **Redlining**: Home Owners Loan Corporation (HOLC) maps were used by local and state lenders and city officials to regulate real estate practices by neighborhood ranking. They denied home mortgage applications in redlined zones, the most concentrated Black and Latinx neighborhoods which were marked as too risky for development and today experience disproportionate eviction rates.¹³⁰
- 1920s - 1948: **Racial covenants** were contractual agreements in higher-rating neighborhoods preventing Black and Latinx people who *could* afford to buy homes from buying there.¹³¹
- 1930s - 1968: African Americans were targets for **predatory lending** where one missed payment caused them to lose their home and money invested.¹³²
- 1920s - 1968: Landlords **denied rental applications** based on race, government assistance and overcharged Black renters who paid disproportionately higher rents for inferior housing compared to white counterparts.¹³³ Massachusetts passed Chapter 151B in 1946 to prohibit housing discrimination based on race and other protected classes but since then, Black residents have still experienced discrimination in 50 % of attempts to rent or purchase a home in Greater Boston.¹³³
- 1955 - 1973: **Urban renewal** that sought to revitalize blighted areas of Boston during the 1950s economic decline largely displaced working class communities of color into smaller redlined regions. Most of Boston's 63,000 Black residents were packed into Roxbury and the South End.¹³⁴

Figure 36





Figure 37

RECENT EFFORTS TOWARD REPARATIONS

Over the past year, Black Lives Matter, the Movement for Black Lives, and surging protests over continued police violence toward Black and Brown people have ushered in a wave of proposals for addressing structural racism and inequality. Some examples of recent efforts toward reparations in other cities are:

- In July 2020, the Mayor of Providence, RI signed an executive order pledging the city to pursue a “process of Truth, Reconciliation, and Municipal Reparations” to address institutional and systemic racism; the mayor’s African American Ambassador Group of 100 black leaders will advise the process.¹³⁷
- In July 2020, Asheville, North Carolina’s City Council also voted unanimously on a reparations resolution that mandates investments in sectors where Black residents experience systemic inequities; these may include initiatives to increase POC homeownership, access to affordable housing and business ownership, and reducing disparities in healthcare, education, and wages. Under the resolution, a Community Reparations Commission will be created to advise on programs and resources.¹³⁷
- Announced in March of 2021, Evanston, Illinois will give households up to \$25,000 for down payments or home repairs as a form of reparations for Black residents harmed by discriminatory housing policies. These moneys will come out of the City’s repatriation fund which utilizes revenues from the city’s tax on the sale of recreational marijuana.¹³⁸

CLTS WITHIN AFFIRMATIVE FAIR HOUSING IN BOSTON

Boston has already recently enacted significant milestones toward collective healing and removing past harm, and CLTs can play a central role in furthering their efforts. Partnering with and funding a CLT that represents and is led by Black and other POC can be among the many items in developers' Affirmatively Furthering Fair Housing (AFFH) formal plans--required under the new zoning amendment--to mitigate harm for long-time residents of color in the communities they are building in. CLTs can also benefit from earmarked funding from Boston's new Office of Equity and Inclusion. With more financial and staffing support, Boston's grassroots-led CLTs can serve as a mechanism for intentional mitigation of harm specifically to historically marginalized communities. Community control, resident-led planning, and community partnerships inherent in Boston CLTs are both a way to promote this intentionality and amend the economic and power structures that caused past harms. Boston public and private stakeholders must make healing past racial wrongs an intentional act by engaging marginalized Bostonians in the crafting of racially equitable solutions, and by investing in areas where POC face systemic inequity, especially housing. These recent efforts can partner with CLTs to better fulfill this mission of intentionality and participatory planning.

Figure 38





Figure 39

In June 2020, Boston formed the Office of Equity and Inclusion to lead efforts on integrating equity into all city departments and placing an intentional focus on communities of color; its equity chief is Dorchester native and urban planning expert Karilyn Crockett. The Office represents a platform for “government willingness to listen and include itself in conversations” around racial equity and includes a newly formed Boston Racial Equity Fund.¹³⁹ POC-led CLTs can be an important beneficiary of this Fund. Subsidies to Boston CLTs led by Black and other longtime communities of color will permanently support populations who face greater housing instability because these CLTs are grassroots-driven and intentionally built in, for, and with these communities.

Additionally, Boston’s AFFH zoning amendment passed in late 2020 is the first in the country to integrate affirmative fair housing into the zoning code, and it directly reforms a tool that was intentionally used to segregate, in order to make racial equity and affirmatively integrated communities an intentional act.¹⁴⁰ It calls on the City to inform developers on the background of the property purchased (eg location in a displacement zone, historic neighborhood), forces developers to fill out an equity assessment for their project (who was living there prior, were they evicted, % of units at each AMI, amenities), and develop a plan for displacement mitigation (greater quantity and deeper affordability of units, agreeing to TOPA and pathways to ownership, and recruiting residents who have been evicted). Mitigation plans are reviewed by an independent committee who discerns whether they meet affirmative fair housing criteria, and projects cannot be passed through the BPDA without committee approval.

The goal of the monumental AFFH zoning amendment is to intentionally minimize harm to low-income communities of color in development and it forces all stakeholders to take part in the healing. Boston City Councilor and leader in the amendment's passage, Lydia Edwards, has explicitly referenced CLTs among the primary tools that this zoning amendment can call on as part of projects' required displacement mitigation plans. Integrating CLTs in this amendment can help take its transformative efforts for anti-displacement and community benefits even further.



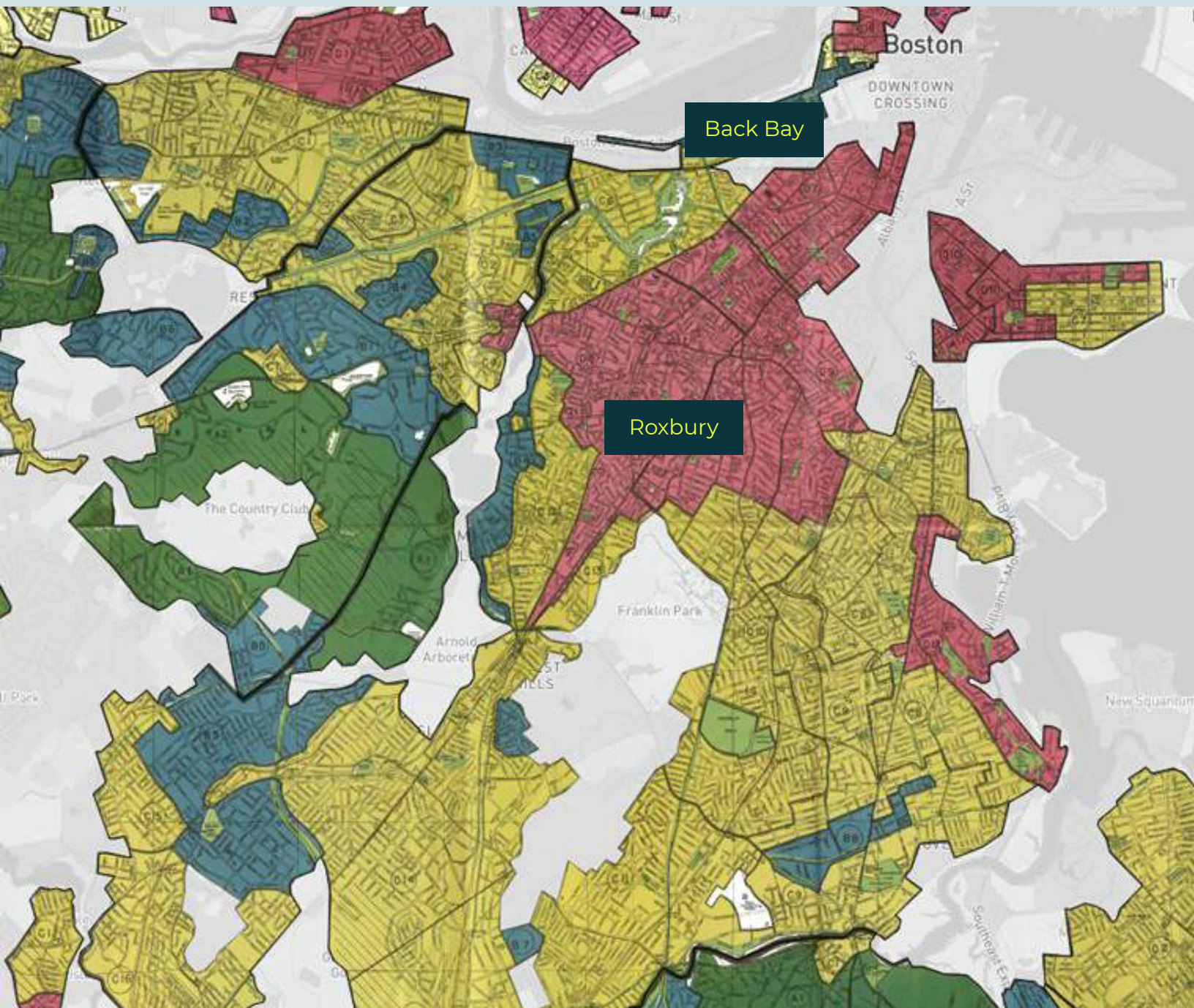
Figure 40

HOUSING & HEALTH

HOUSING DISCRIMINATION AND COMMUNITY HEALTH

The historic injustices committed by federal and local governments through housing policy - redlining, exclusionary zoning, racial covenants, etc. - decimated the capacity of Black communities to generate wealth through homeownership, siloed their neighborhoods into areas of disinvestment and poverty, and, as a result, created the conditions for poor health over generations.¹⁴¹

Figure 41: **LASTING IMPACT OF HOUSING DISCRIMINATION IN BOSTON**¹⁴²



A recent study from the National Community Reinvestment Coalition (NCRC) examines the long-lasting impacts on community health that redlining has had on American cities. They find that redlined communities, which were intentionally cut off from lending and investment opportunities in the 20th century, today “suffer not only from reduced wealth and greater poverty, but from lower life expectancy and higher incidence of chronic diseases.”¹⁴³

The lowest rated census tracts on the Home Owners Loan Corporation maps from the 1930s (Figure 41, above), marked in red and yellow, are today home to Boston residents with the highest social vulnerability index scores (a measure of resilience to disease and other crises).¹⁴⁴ Indeed, life expectancy in Boston varies by as much as 33 years between neighborhoods that are less than two miles from each other: **in Back Bay, which is 76% white, the life expectancy is 92 years, while in the majority-Black neighborhood of Roxbury, residents live just 59 years on average.**¹⁴⁵

HOUSING AS A SOCIAL DETERMINANT OF HEALTH

As one of the social determinants of health, a stable home provides health benefits in both direct and indirect ways.¹⁴⁶ Myriad research documents the ways that unstable housing and homelessness affect physical and mental health:

1. Individuals who move for cost reasons are more likely to report a recent anxiety attack, while renters behind on rental payments were more likely to meet criteria for depression¹⁴⁷
2. Mothers who were evicted in the previous year report more material hardship, depression, and worse health for themselves and their children¹⁴⁸
3. Living in a neighborhood with a spike in foreclosures was found to be associated with significant increases in urgent unscheduled hospital visits, including increases in visits for preventable conditions¹⁴⁹

These negative health outcomes are both a preventable harm on already-vulnerable members of Boston’s communities and a significant and avoidable reliance on health systems. **Anchor institutions** - large, non-profit organizations that tend to stay rooted in place over time, such as hospitals - have a role to play in promoting community health by investing in housing stability in the form of community land trusts. Through such investments, these organizations will not just stabilize neighborhoods confronting rapid gentrification, but will also protect the health of Boston’s most vulnerable residents while saving money on unnecessary health care that can instead be invested back in the community. (See Policy Environment and Potential Solutions for more on anchor institutions and CLTs.)

SOCIAL CAPITAL, COMMUNITY LAND TRUSTS, & HEALTH

What sets CLTs apart from other programs for housing stability is the element of community control (as discussed earlier in this section) and thus a capacity for improving relationships among neighbors on the CLT. By convening monthly resident meetings, BNCLT is seeking to create a sense of community among its previously separate residents; longstanding CLT, DNI brings together hundreds of its residents to participate in the democratic election of its board. Such networks of relationships are essential for the effective functioning of a community, according to the theory of **social capital**.¹⁵⁰

Social capital is defined as the links, shared values, and understandings in society that enable individuals and groups to trust each other and work together. Studies have shown consistent relationships between social capital and self-reported health status, as well as some measures of mortality.¹⁵¹ A 1997 study found that social trust and group membership are both inversely associated with total mortality (including death from coronary heart disease and infant mortality).¹⁵² In Boston, a positive relationship was found between social capital and favorable health outcomes, such as reduced premature deaths, longer life expectancy, and lower rates of lead toxicity in children. That report concluded that “interventions aimed at strengthening community bonds and networks may be important public health strategies in Boston.”¹⁵³

Social capital is dependent upon community members forming relationships and networks with their neighbors, a process that CLTs - through resident meetings, stewardship committees, and community governance - are effectively structured to facilitate. Between the health improvements through housing stability via permanent affordability and the increases in social capital made possible through community building, community land trusts represent a multi-pronged approach to health justice for long-suffering communities.



Figure 42

CLIMATE JUSTICE

Communities impacted by years of unjust and racist policies will likely continue to be on the front lines of the climate crisis.¹⁵⁴ Among other things, physical spaces in the urban environments that were marked as “less desirable” within the context of redlining tend to have fewer parks and green spaces which directly mitigate the impacts of urban heat and absorb water and reduce flooding. In the coming decades, Boston will see tremendous changes to the climate that will disproportionately harm communities of color.¹⁵⁵ There are significant overlaps between the three focus neighborhoods of Boston Neighborhood Community Land Trust and the neighborhoods impacted most by the climate crisis.¹⁵⁶ BNCLT neighborhoods - Dorchester, Mattapan, and Roxbury - are at an increased risk of heat island effect, for example because they have less green space. Climate change amplifies risk from natural disasters and disproportionately hurts vulnerable city residents who are already disproportionately hit by the housing affordability crisis.

In Boston, mitigating greenhouse gas emissions and adapting to changes in the climate will require the dramatic decarbonization of our housing stock through electrification, efficiency, and renewable energy. It will mean significant investments to infrastructure, particularly building stock. These investments stand to benefit residents, but the question is, which residents? Community land trusts offer an opportunity to maximize return on climate investments for low income residents of color under three core categories: providing affordable access to sustainable amenities, utility savings and healthy environments, and community cohesion.

ACCESS TO AMENITIES WITHOUT RISK OF DISPLACEMENT

The role of CLTs in taking land off the speculative market puts them in a unique position to deploy green infrastructure technologies on site, without furthering gentrification. These improvements provide direct benefits to residents and the broader community while still holding the housing in perpetual affordability. The relationship between urban green infrastructure and the gentrifying of urban residential, commercial, and industrial spaces is well established. This is known as “green gentrification” and is defined as displacement that is the result of urban environmental policies that are linked to economic development and growth.¹⁵⁷ Communities most in need of green infrastructure solutions to mitigate the impacts of the Urban Heat Island effect and stormwater flooding are also most at risk to displacement due to gentrification. CLTs provide a unique opportunity to provide green solutions on the leased land without increasing property values within the land trust.

SOCIAL COHESION AND DISASTER RECOVERY

The unique community control opportunities of the CLT model offers a critically important role in preparing for the impacts of climate change. As discussed in Part I of this report, part of what makes the CLTs unique from other affordable housing models is their governance model. A more engaged resident body politic and an enhanced and maintained social fabric of a community enables recovery after a climate event. For example, supporting an elderly neighbor through a heat wave or shoveling snow during a winter storm. Allowing people to stay in their home and empowering residents to be civically engaged is a central tenet of a CLT.

In the context of more frequent and intense storms caused by climate change, CLTs can aid disaster recovery through their social cohesion and community preservation. There are examples of CLTs performing vital functions to help their residents recover. For example, in San Juan Puerto Rico, a Community Land Trust includes seven communities along the Marin Pena Channel. This highly polluted body of water floods during hurricanes and causes contaminated water to seep into the adjacent neighborhoods and homes. While residents of the land trust temporarily relocate during these events, they are guaranteed by the land trust to be able to return to their home after the toxic site is remediated. The CLT model provides a unique lens for supporting community ownership which can arguably lead to great social cohesion and consequently resilience.

UTILITY SAVINGS THROUGH ENERGY EFFICIENCY AND RETROFITS

The City of Boston has committed to reduce carbon emissions by 80% by the year 2050.¹⁵⁸ Over the next 30 years, Boston will need to dramatically reduce emissions from building stock, which accounts for 70% of overall GHG emissions in the City. While decarbonizing buildings does require upfront capital, efficiency and retrofit investments do save money and pay for themselves over time. Additionally, given the funding available for climate initiatives within the current federal administration, integrating a carbon neutrality lens has the potential to unlock additional funding sources for BNCLT. More information on these funding sources can be found in part 3 of this report.

Addressing climate change will require significant investments and improvements to housing to adapt to impacts and reduce carbon. “Resilience retrofits” entail building level adaptations to prevent damage to a home due to flooding. This can include elevating mechanicals, floodproofing, elevating on fill, and more. A report by the National Institute of Building Sciences found that **every \$1 spent on building retrofits saves \$4 down the line.**¹⁵⁹ A “full energy retrofit” is a comprehensive capital investment project in an existing building designed to decarbonize. Decarbonization typically includes energy efficiency measures, electrification, powering it through renewable energy sources. Retrofitted homes are typically much healthier to live in, they have better air quality, can easily stay cool in the summer and warm in the winter. In order to conduct a deep energy retrofit, a comprehensive energy assessment is needed.

If Boston's 86,000 housing units reach carbon neutrality by 2050, the energy consumer should see \$600 million in savings.¹⁶⁰

While small energy efficiency improvements like changing a light bulb to LED or using a low flow shower head don't have an immense impact on the climate, they can reduce monthly costs for an individual renter or homeowner. As referenced in the BNCLT in Context section in part 3, an energy efficiency assessment is free, quick and easy and can save CLT community members money on their energy bills.

In conclusion, climate change will impact low income communities and communities of color first and worst. Many of the residents in the lowest income brackets that BNCLT seeks to serve are also considered Environmental Justice communities in Boston. Integrating a climate lens into the work of BNCLT will strengthen the mission for justice, add additional financing opportunities for both tenant and landlord and mitigate additional displacement caused by green gentrification.



SECTION 4: GAPS

COMMUNITY LAND TRUSTS MATCH UNMET HOUSING NEEDS

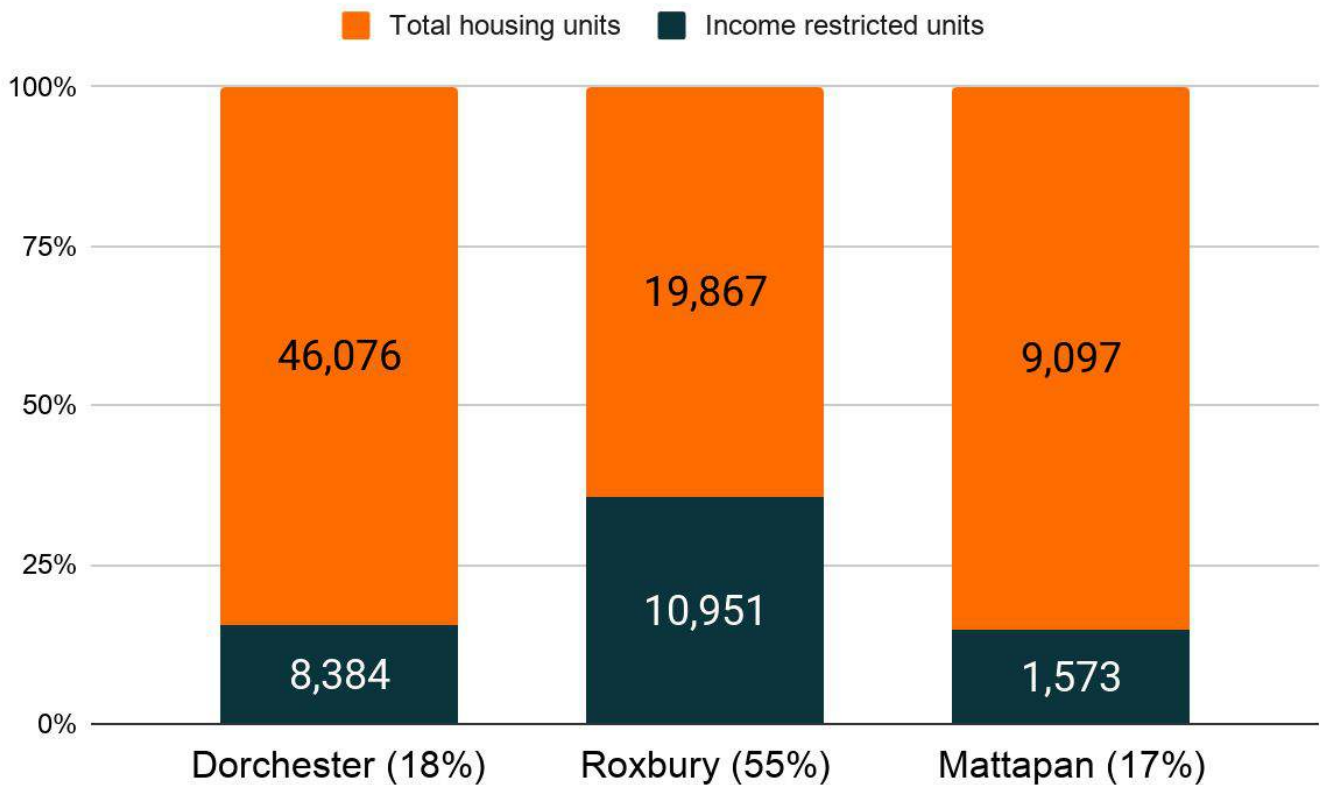
Although many levels of government are devoting resources to help combat the housing affordability crisis, there are gaps in public programs that create a mismatch between what is needed and what is built. Public programs can be inefficient in how they use subsidies – they expire, are not passed on, or offer only temporary affordability. Community land trusts can offer a solution to this unmet need by preserving affordability in existing housing units, setting rental prices that match the needs of lower income residents, and efficiently utilizing government subsidies with a long-term approach.

EXISTING AFFORDABLE HOUSING

Boston’s income-restricted housing inventory is insufficient for meeting the needs of many low-income residents who face increasing rates of cost burden and risk of displacement.¹⁶¹ In 2017, “Boston had a shortage of over 32,000 very affordable housing units,” meaning units that can accommodate a family of four with an annual income of \$51,700 or less.¹⁶² Only 1 in 5 (27%) of all rental units are income-restricted or have rents capped at prices that are affordable to households of a specific income level.¹⁶³ Approximately 67% of income-restricted units are reserved for low-income residents earning below 50% AMI. However, this only accounts for approximately 36,630 of Boston’s 288,177 total housing units. These gaps are acutely felt in the neighborhoods of Dorchester, Roxbury, and Mattapan, where BNCLT is localized.

Figure 43:

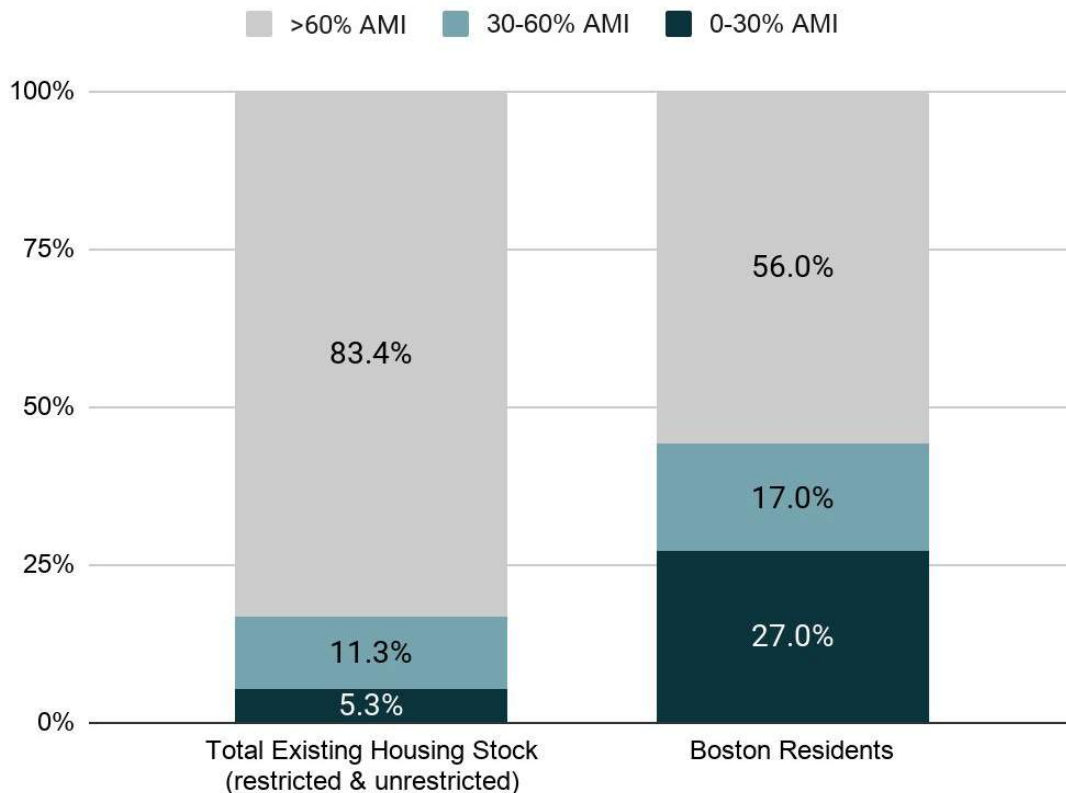
INCOME RESTRICTED HOUSING UNITS BY NEIGHBORHOOD¹⁶⁴



In the City of Boston, there are only **15,546 units** explicitly reserved for households making below 30% AMI.¹⁶⁵ This represents only **5.3%** of the total housing stock. However, **27%** of Bostonians make less than 30% AMI.

Figure 44: **EXISTING INCOME-RESTRICTED UNITS
MISMATCH RESIDENT NEEDS**

income distribution of total existing housing stock compared to Boston residents



We compared the number of income-restricted units and their respective AMI to the total housing stock in Boston. We then compared these results to the income distribution of Bostonians. There are a total of 48,550 income-restricted units for residents 60% AMI and below. This represents 16.6% of total housing stock. However, more than double this amount (44%) of Bostonians make less than 60% AMI. While this chart does not include the distribution of non-income restricted units in the speculative market that are potentially serving low- to moderate-income residents, without an income restriction, the future ability of the speculative market to meet the needs of lower income households is not guaranteed.

Without preserving existing subsidized and unsubsidized housing units, we fall two steps back for each step we take forward.¹⁶⁷ Both new construction and preservation of existing units are essential to maintaining affordable housing stock. However, a greater weight must be placed on acquisition and rehabilitation preservation strategies in existing units if the goal is to prevent displacement. Boston's goal of preserving 85% of its most vulnerable privately-owned affordable units and purchasing 1,000 market-rate rental units to make them permanently income-restricted housing may not be high enough.¹⁶⁸ 46% of Bostonians are cost-burdened (132,561) but this would only amount to 26,870 income restricted units.¹⁶⁹ Current assistance through AOP does not provide sufficient funding per unit to meet CLTs' acquisition financing gaps nor does it cover all construction and rehabilitation costs. The City's existing stock is aging and increasingly vulnerable to being flipped by speculators. Insufficient funding and attention is given to preserving affordability through these *existing* units that require extensive rehabilitation, including those that are market-rate.

For every new affordable unit constructed in the US each year, 2 units are lost to deterioration, abandonment, and conversion to luxury housing. ¹⁶⁶

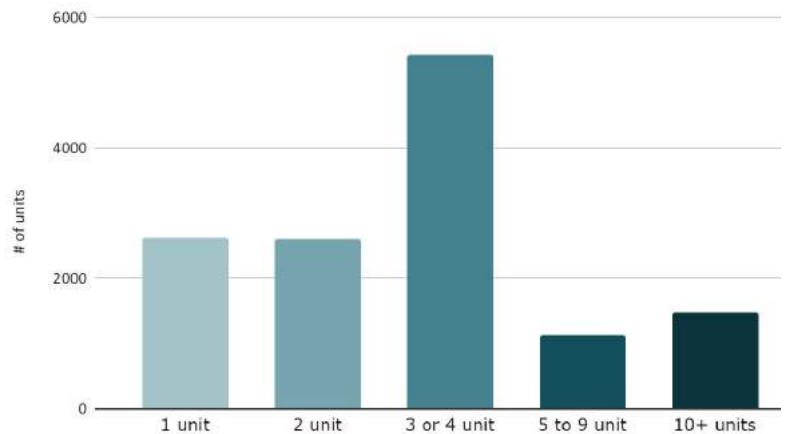


BNCLT IS MATCHED TO NEIGHBORHOOD CONTEXT

BNCLT's approach to providing affordable housing seeks to go where there is need. They acquire existing buildings in a neighborhood and remove them from the speculative market to keep it perpetually accessible to low-income residents. This may be

accomplished by intervening in the case of foreclosure, or buying a rental property that is being sold by its landlord. In BNCLT's constituent communities, the most common type of property is an older 3 or 4 unit dwelling. These properties have a higher share of low-income tenants¹⁷⁰ and, in the case of BNCLT's units, had been poorly maintained prior to acquisition by the CLT.

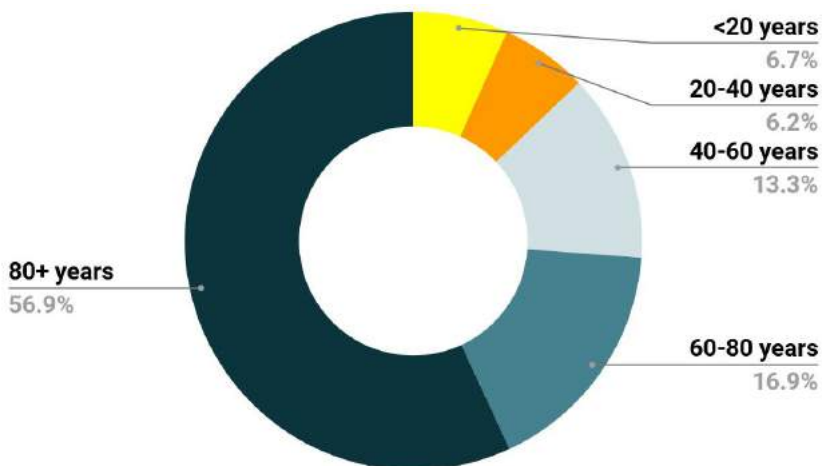
Fig. 45: Housing types in BNCLT census tracts



Dorchester, Roxbury, and Mattapan are areas with high risk of displacement, particularly through older housing stock being flipped and converted into condominiums. Boston neighborhoods with higher proportions of older buildings and lower property values per square foot than the city-wide average experience more frequent rates of eviction filings.¹⁷¹ The median age of properties in census tracts with higher eviction rates is more than twice the median building age of properties in low eviction rate tracts.¹⁷²

Therefore, the model and scale of BNCLT's interventions is **uniquely matched to the needs and characteristics** of these neighborhoods, the residents therein, and the circumstances of their current housing. It seeks to acquire residents' units and perform the rehabilitation work necessary to maintain them in healthy, safe physical condition over the long-term.

Figure 46: Age of housing units in BNCLT census tracts



Nearly three-quarters of housing in BNCLT census tracts is more than 60 years old.

GAPS IN NEW AFFORDABLE HOUSING

New construction has not met increased demand or kept up with the loss of existing affordable units. Research by the Coalition for a Truly Affordable Boston demonstrates the mismatch between new development goals and existing residents' needs: 44% of Boston households make between 0-60% of the area median income (AMI; an income of up to \$47,600 for an individual, or \$68,000 for a family of four) – but just 9% of new housing in Boston is affordable for these households.¹⁷³ This highlights the limitations of the city's current Inclusionary Development Policy (IDP), an affordable housing program designated specifically for moderate- to middle-income households (up to 70% of AMI). Meanwhile, “[h]ousing for low- to moderate-income households is funded by subsidies from federal, state, and City of Boston sources.”¹⁷⁴ As the Coalition's research shows, these sources of funding are inadequate; the plight of existing Boston residents demands more, and at lower income levels.

BNCLT & AFFORDABILITY GAPS

To meet the needs of these at-risk residents, city policymakers and community leaders must push for housing that is truly affordable and funded at the levels needed for all Bostonians. Creative solutions are needed, and community land trusts represent a proven means of neighborhood stabilization.

Even with these early successes, BNCLT's mission is to cater to residents with lower incomes. Currently, their rent prices are higher than this goal in order to cover necessary operational fees. In time, after the acquisition loans are paid, BNCLT's overhead costs will decrease, and the rental units can target residents with lower income levels. With more financial support by lending institutions, the City of Boston, and private donors, this mission can be accomplished more quickly, helping more of Boston's most vulnerable when they need it most.

Figure 47: **Income distribution of BNCLT units**

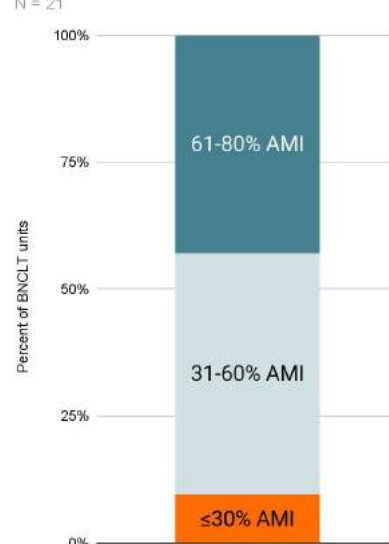
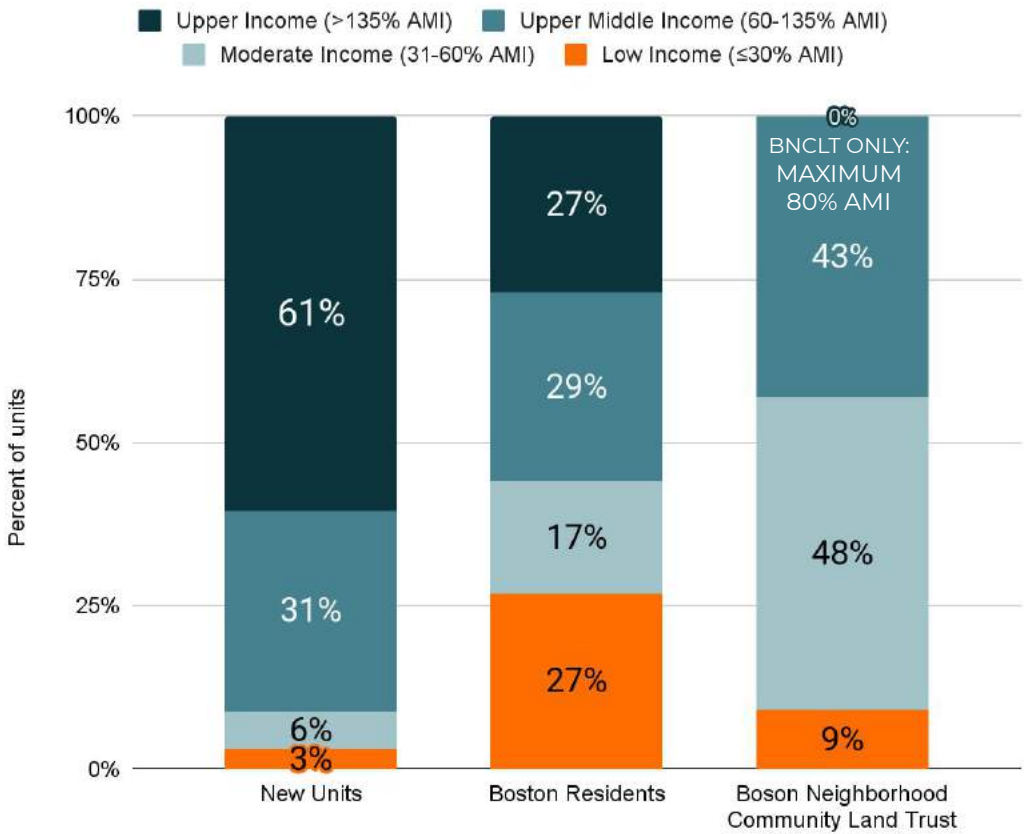


Figure 6: **BNCLT INCOME DISTRIBUTION COMPARED WITH BOSTON RESIDENTS & NEW CONSTRUCTION**



In the figure above, we adapted Coalition for a Truly Affordable Boston’s graph with the breakdown of BNCLT’s units by target AMI. Here, we can see that BNCLT’s units are filling this gap for Boston’s residents; with **43%** in the upper-middle income category but not exceeding 80%, **48%** for moderate income residents, and **9%** for low-income residents. This income distribution is more closely aligned with the needs of Boston residents.

TEMPORARY & INEFFICIENT SUPPORT

The City of Boston continues to devote a considerable amount of time and resources to help combat the affordability crisis. A long-form table of assistance available for housing insecure residents can be found in the *City's Action Plan to Reduce Evictions* report.¹⁷⁵ Calculating the annual funding devoted to this support is a Sisyphean task due to the multitude of public and private stakeholder groups from a local to national level. Many residents also receive assistance from several of these streams at once to reach their level of need. Regardless, the annual support for Boston is well over \$350 million dollars.

However, this support remains inadequate for the needs of Boston's most vulnerable. Often, these programs are reactive to larger systemic oppression and injustice, rather than proactively working to root out causes of housing insecurity. While temporary eviction support may be beneficial in the short-term to combat immediate homelessness, low-income residents will continue to be vulnerable to displacement if rental prices continue to rise at rates that are not matched by similar wage increases. "People who have been evicted once are much more likely to be evicted again, compounding their trauma, and further driving them into intergenerational cycles of homelessness, poverty, and disease."¹⁷⁶ If more Bostonians were housing-secured, the city could allocate a greater portion of valuable public funds on additional services to enhance Bostonians' quality of life. The cycle of displacement must be disrupted, rather than mollified, by government intervention.

EXISTING HOUSING SUPPORT

- BDPA
- BHA Affordable Housing
- Boston Public Health
- Commission Homeless Services Bureau
- City Flex Funds
- Department of Neighborhood Development
- Down Payment Assistance
- Emergency Assistance Shelters
- Homeless Set-aside
- Income-based Deed Restrictions (55,122 Units)
- Housing Vouchers
- Mortgage Interest Deduction
- Office Of Housing Stability:
 - Eviction Legal Aid
 - Rental Relief Fund - COVID-19
- RAFT Funding

Figure 48: HIGHLIGHTED ANNUAL HOUSING SUPPORT FOR BOSTON RESIDENTS

EMERGENCY SUPPORT FOR NON-PAYMENT EVICTIONS

RAFT FUNDING	In 2019, Residential Assistance for Families in Transition (RAFT) funding supported 1,269 households with a budget of \$3,186,121. ¹⁷⁷ From 2015-2019, just over \$13 million helped serve just over 5,000 families in need.	This amounts to an average of \$2,510-2,600 per family.
CITY FLEX FUNDS	This program supports residents up to \$2,000 per nonpayment emergency. In 2018, \$460,566 helped support 292 families. ¹⁷⁸	This amounts to an average of \$1,577 per family.

HOMELESSNESS SUPPORT (STATEWIDE DATA)

EMERGENCY ASSISTANCE SHELTERS	In 2016, the State of Massachusetts supported over 4,200 families through hotels and shelters, with the average length of stay between 10-11 months. While this may seem generous, less than half of families that applied entered a shelter or motel. ¹⁷⁹	The average cost was \$3,500 per family per month.
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BOSTON HOUSING AUTHORITY

BHA AFFORDABLE HOUSING	An annual \$140 million investment through the operation of 12,623 units of affordable housing, benefitting more than 29,000 residents. ¹⁸⁰ “The public housing waitlist includes about 36,000 applicants at this time, with exceedingly long and unpredictable wait times.” ¹⁸¹	The average annual cost to operate one affordable unit is \$11,000.
HOUSING VOUCHERS	The BHA also administers 11,469 housing vouchers to low-income households, supporting 25,000+ tenants. ¹⁸² An annual “\$270 million in private housing throughout the City through [the] Leased Housing (Housing Voucher) program.” ¹⁸³ Both the Section 8 Housing Choice Voucher Program and the MA Rental Voucher Program through BHA are closed to new applicants.	This amounts to an annual average of \$24,000 per household.

CLTs & LONG-TERM HOUSING SUPPORT

CLTs occupy a critically important niche as part of a holistic approach to the affordable housing landscape. Although existing forms of housing support provide invaluable life rafts for residents, they nonetheless are primarily focused on mitigating effects of the housing crisis, rather than solving the root cause. In contrast, CLTs build a stable foundation for perpetually affordable housing units by escaping the constraints of the speculative housing market. They are both *long* and *short* term solutions, providing affordable homes for low income people in urgent need, while also guaranteeing affordability for future generations. CLT models:

- **Empower residents to shape community decisions that affect resource allocation and directly impact their economic stability, growth, and opportunity.**
- **Can be flexible, often offering both rental and homeownership.**
- **Are unswayed by political and market trends that impact public funds.**
- **Are benevolent landlords. These nonprofit organizations show empathy when working with tenants who are behind on rental or mortgage payments.**



Figure 49

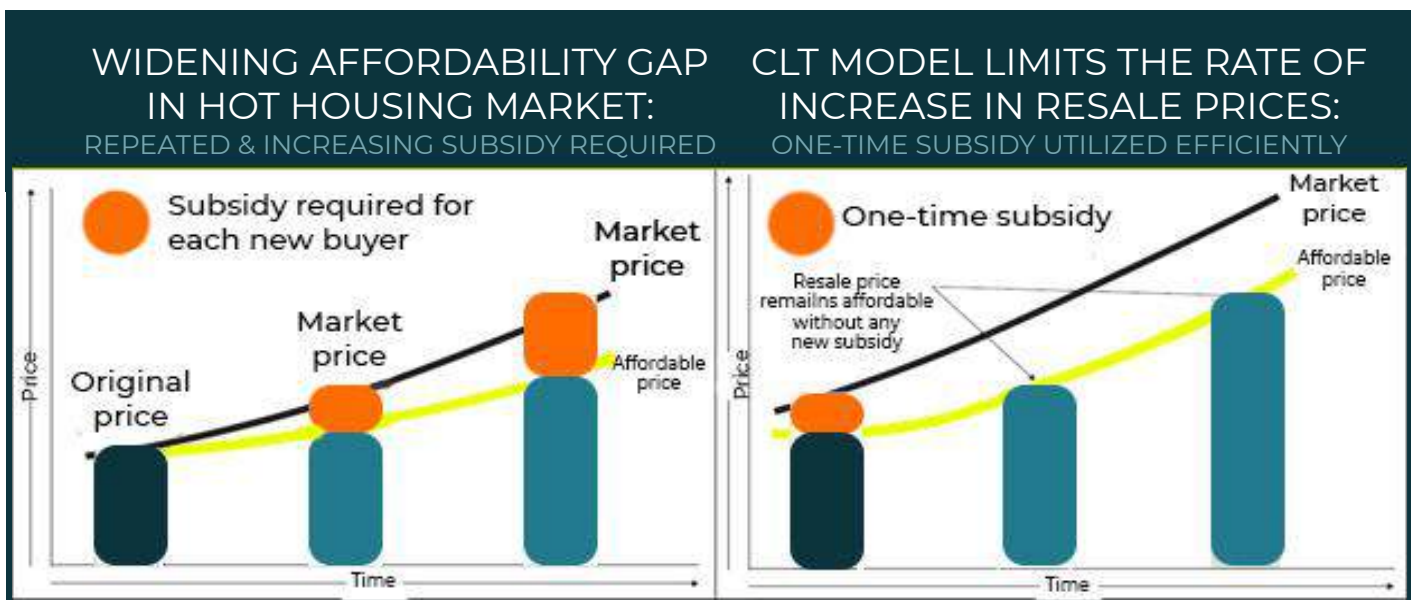
INITIAL SUPPORT FOR CLTs

CLTs often require government subsidies as part of their operational budget. These subsidies should be viewed as a long-term investment. Upfront public and private support is often leveraged for the purchase of land, housing construction, and rehabilitation of existing homes.

“One of the premises of the CLT model is that these subsidies are recycled later to reclaim the value of the subsidies and to benefit future homebuyers. Public subsidies are no longer needed when a CLT house is sold under the resale formula.”¹⁸⁴

Community land trusts represent a way for government subsidies to be more efficiently utilized and over a longer period of time. Because the CLT holds land in perpetuity, the initial subsidy used in the creation of affordable CLT housing is retained in the land for longer than it would under expiring income restrictions (as with the 30-year period for Low-Income Housing Tax Credits).

Figure 50: **CLTs maintain subsidies for affordable housing over time¹⁸⁵**



CONTINUING SUPPORT FOR CLTs

CLTs are charged with ongoing maintenance and management of its land and the structures atop it. Organizations with smaller housing portfolios tend to rely on housing vouchers and other rent subsidies. However, larger CLTs can come close to, if not cover, the costs of stewardship through internal revenues such as lease fees or rental payments.¹⁸⁶ Over time, once initial acquisition loans are repaid, a CLT will have less overhead to offset and can lower its rent costs per unit, reducing its reliance on continuing government subsidy and/or allowing it to meet the needs of tenants with lower incomes.

Figure 51



PART III

BOSTON NEIGHBORHOOD
COMMUNITY LAND TRUST
IN CONTEXT

BNCLT is a new nonprofit organization aiming to expand its reach by acquiring 6-15 units (with an average of 9) and supporting approximately 18 additional residents each year. The road ahead is promising, but there are considerable funding gaps for the organization to effectively achieve its goals.

CLTs can utilize a climate lens to innovate in-unit acquisition. There are also several policies that municipalities and financial institutions can adopt to help funding become more available for CLTs. These include:

1. Establishing of a public CLT Acquisition fund
2. Expanding Linkage Fee Usage to Preservation of Affordable Housing
3. Broadening the scope of Inclusionary Development Policy
4. Expanding Acquisition Opportunity Program funding
5. Passing the Tenant Opportunity to Purchase Act legislation
6. Expanding the Rental Relief Programming beyond COVID-19
7. Amending Boston's exclusionary Condo Conversion Ordinance
8. Adopting low-interest financing for CLTs

There is a window of opportunity to support the growth of community land trusts, specifically in the Boston area. Real estate prices will only increase in the future. Amidst renewed calls for racial reckoning and climate justice, CLTs can be a valuable tool to build the social and physical infrastructure for equitable and resilient cities in the future.

BNCLT GROWTH

BNCLT is a new nonprofit organization in a pivotal state of growth. The trust acquired **15** units from their previous entity, COHIF. These units supported 29 residents, who were able to avoid displacement through working with community partners. In 2021, BNCLT acquired 6 additional units. **These 8 buildings, (21 units) collectively support 41 individuals, all of whom identify as POC, and have the capacity to support 57 after renovation is finished.** Languages spoken by the residents include English, Spanish, and Haitian Creole. BNCLT specifically fights structural racism by making affordable housing available to racial and ethnic groups that have been the targets of exclusionary housing and economic practices. Of the existing residents, 17% are in households below 30% of the Area Median Income (AMI) in Boston and **80% are below 70% the AMI.** Of the 21 units now, the average monthly cost of rent is \$1,590 per unit. Specifically, the median rent is \$915 for a one-bedroom apartment and \$1,450 for a 3-bedroom unit, compared to the medians of \$2,115–\$3,115 in Boston, respectively.¹⁸⁷ **BNCLT's units are less than half (43-47%) the cost of comparable apartments in Boston.** We estimate from existing operational data that the average household has approximately 3 (2.73) persons, with an income of \$64,000, making this household fall into the 60% AMI category.

THE OBJECTIVE

- **EACH YEAR**, BNCLT wants to increase its reach acquiring **6-15** units with an average of 9, supporting **18-45 residents (27 average).**
- **BY 2025**, BNCLT hopes to have a portfolio of **50-96 units (66 average)**, supporting **nearly 200 residents.**
- **IN TEN YEARS**, BNCLT hopes to have a portfolio of **80-170 units (110 average)** in the Fairmount Corridor, supporting **300 residents.**

FIGURE 52: PROJECTED BNCLT GROWTH OVER TIME

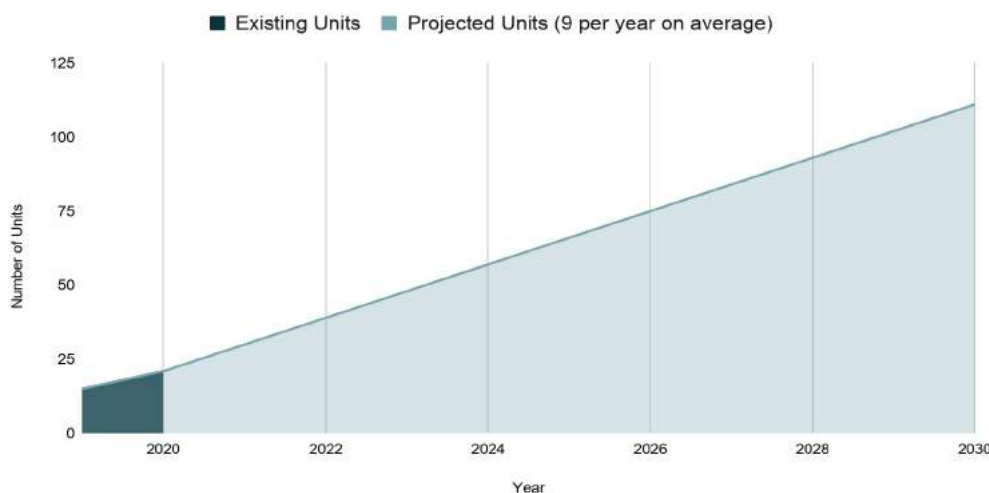


Figure 53: **BNCLT GROWTH & OPERATIONAL DATA**

ABOUT BOSTON NEIGHBORHOOD COMMUNITY LAND TRUST



Languages spoken by the residents include:
English, Spanish, and Haitian Creole



the average monthly rent is

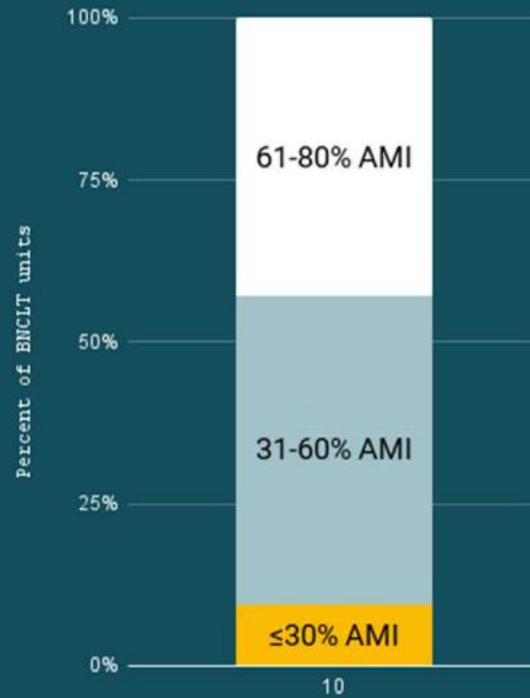
\$1,590
per unit.

\$915
for one-bedroom
(median)

\$1,450
for three-bedrooms
(median)

BNCLT Units by Income Distribution

N = 21



the average BNCLT family is

A family of **three**

Makes **\$64,000**
per year (60% AMI)

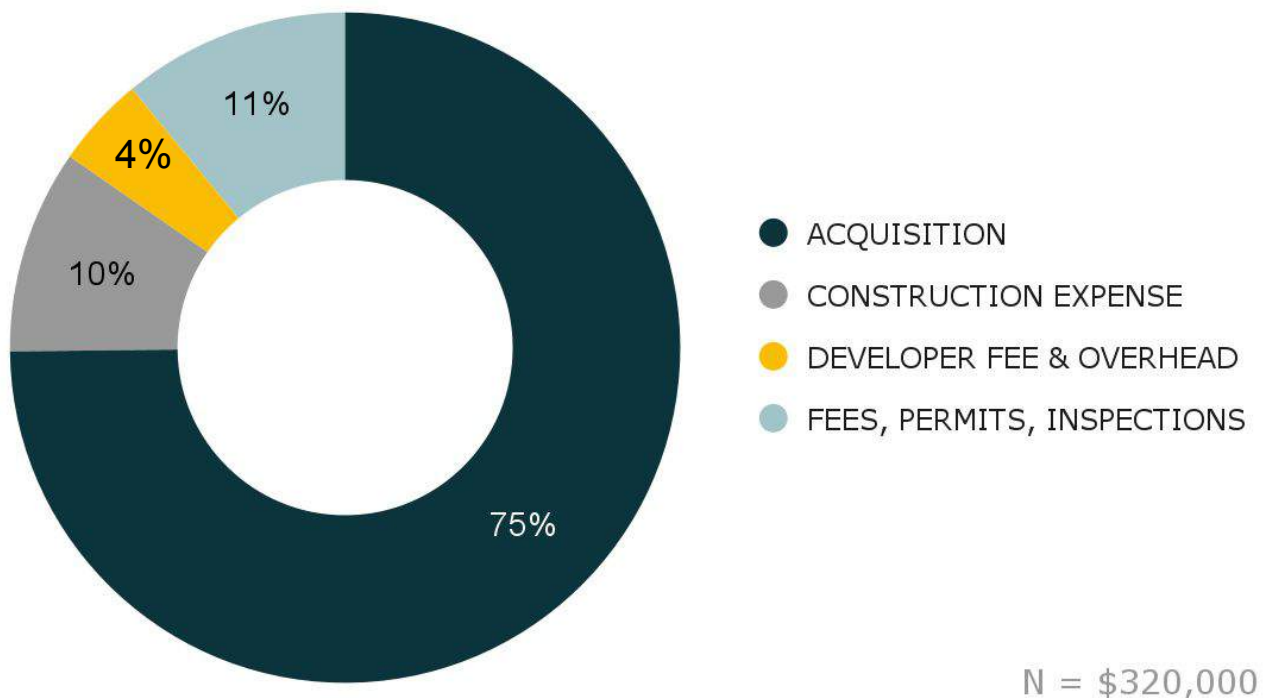


BNCLT's units are
less than half
(43-47%) the cost of
comparable apartments
in Boston.

THE ROAD AHEAD

Data collected from 2020 and 2021 show the true impact of BNCLT and provide insight into necessary investments for the organization to meet its goals. On average, it costs **\$1.9 million** for BNCLT to acquire and renovate a new property of **6 units**, averaging **\$320,000 per 3 bedroom unit**. The acquisition costs include: property inspections, legal fees for the lender and developer, appraisal, construction, closing costs, fees, replacement reserves, and contingency fees. When BNCLT acquires a property, much work (typically 10% of costs) is typically needed to bring the facility up to code to create a safe, livable atmosphere for community land trust residents to thrive. In COVID-19, construction materials have sky-rocketed, making these projected costs more than double to triple pre-pandemic prices. The range of construction costs also varies greatly by the condition of the units prior to acquisition.

Figure 54: **Development costs per BNCLT unit**



CREATING LOCAL JOBS

BNCLT's work can be viewed as an economic driver, as well as an organization for affordable housing. BNCLT's constant growth (average 9 units per year) will support one permanent full-time position for a Project Manager. The Project Manager would be responsible for coordinating the rehabilitation of each new unit. Each unit is acquired with a developer fee of \$14,000 (4.4%). Across 9 units, this fee will create a salaried position of \$85,000 with 30% fringe (\$110,500) and allocate an approximate \$1,750 to cover overhead costs at BNCLT.

BNCLT also hires a property management company to supervise building maintenance and work with tenants, resolving tenant concerns and complaints and collecting and depositing rent. Each additional unit leaves the opportunity for BNCLT to be a job creating entity and economic driver in their target area. For example, when BNCLT's portfolio consisted of 10 units, they were able to hire a property management company for 7 hours each week. To extrapolate, we can estimate that with 50 units, BNCLT will be able to hire a management company for 35 hours each week, equivalent to one full-time position. With every 50 units they purchase, their contracted property manager is able to hire an additional employee. With 6-15 new units being acquired every year, **BNCLT should create the demand for an additional permanent position created every 3.5-8 years.** With an average of 9 units acquired each year, an additional permanent property manager position should be created every 5.5 years.

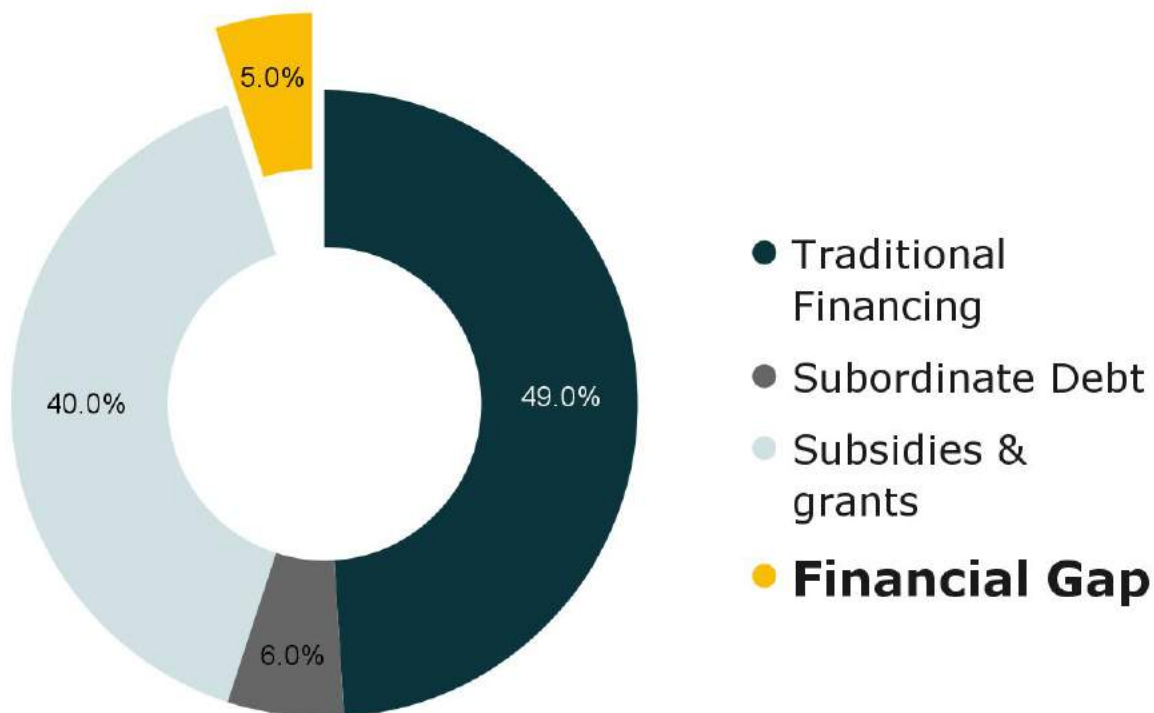
Figure 55



THE GAPS

To meet its goals of increasing its portfolio by 6-15 units annually, with 9 as their average, **BNCLT would need to secure a minimum of \$1.9-4.8 million each year** (\$2.9 million on average) due to the high cost of housing in Boston.

Figure 56: **Sources of funding per unit**



N = \$320,000

On average in 2021, the estimated **gap between the financial resources available to BNCLT and the cost of acquiring new properties was 5%, amounting to \$20,000 per unit and \$7,500 per resident.**

Over the next ten years, this adds up to a \$1.2-3 million gap in resources (\$1.8 million on average) for BNCLT to meet their goals, even with substantial support from the City. If the government invested this amount more in CLTs per unit, BNCLT wouldn't need to leverage more funding from private investors. Without additional support, BNCLT's vital community-based work will be stifled, paving the way for further displacement of low-wage residents of color. BNCLT needs additional funds to help them keep residents housed.

POLICY ENVIRONMENT AND POTENTIAL SOLUTIONS

There are multiple potential policy and financing solutions for filling the aforementioned gaps. In 2014, former Mayor Martin J. Walsh charged a Housing Task Force to develop a plan to address the growing housing challenges facing Boston. The resulting plan, “Housing a Changing City: Boston 2030” (and its subsequent update in 2018) lay out a vision rooted in equitable affordable housing, and the plan focuses on both increasing supply as well as preserving existing units.¹⁸⁸

In 2014, the Metropolitan Area Planning Council (MAPC) projected that 21,000 households in Boston would have extremely low incomes (below \$25,000).¹⁸⁹ Given spatial constraints, the City acknowledged that it cannot solve this problem by simply building more housing, but must use multiple strategies to deliver on its affordable housing goals. One of the City’s focus actions laid out in 2014 was to create a new program that would target existing rental properties for preservation as affordable housing.¹⁹⁰ In many of Boston’s neighborhoods, low income housing stock is declining while affluent housing stock is rising. The City’s plan seeks to mitigate the impacts of gentrification through several avenues, including investment in community land trusts.¹⁹¹

Capital flows and proformas (documents that outline inputs and outputs, and project future profit) are difficult to balance when housing is taken out of the lucrative and “hot” market and preserved for moderate to extremely low income occupants. The Great Boston Community Land Trust Network will need to continue to advocate for local, state, and federal policy environments that support and fund the Community Land Trust model. While understanding the local policy landscape and advocating for policy innovations that will contribute to expansion of CLTs throughout the region is a niche and expertise of the Greater Boston Community Land Trust Network, this report sketches out policy opportunities that we see as critical for BNCLT specifically moving into the next 3-5 years of growth for the land trust.

1. ESTABLISH A PUBLIC CLT FUND TARGETED SPECIFICALLY TOWARDS FUNDING THE LAND TRUST MODEL

While public funding for affordable housing can be leveraged for land trusts, the opportunities are limited. Since the City of Boston's stated goals include the CLT model, it would be advantageous to earmark public funds specifically for land trusts given the unique and often challenging nature of CLT acquisition. Other cities have begun similar initiatives: in 2020, the Baltimore City Department of Housing & Community Development (DHCD) issued \$2 million dollars for CLT initiatives through the Affordable Housing Trust Fund.¹⁹² Projects funded through this public CLT fund are specifically targeted to meet the affordable housing demand in Baltimore by integrating land trust homes into the city's broader affordable housing strategy.

2. LEVERAGE ACQUISITION OPPORTUNITY PROGRAM FUNDING

The City of Boston's Department of Neighborhood Development's Acquisition Opportunity Program (AOP) seeks to shield Boston's rental units from the speculative market.¹⁹³ The AOP program gives loans to responsible affordable housing developers to buy owner-occupied multi-family rental units, enabling them to compete with speculative investors to purchase income-restricted units at below market rate for low-income residents. The program has successfully increased the city's affordable housing stock. AOP currently serves Boston Neighborhood Community Land Trust by providing substantial funding. Continued expansion of this program would boost BNCLT's ability to acquire more properties and stabilize more residents who are at risk of displacement. To better leverage AOP as an opportunity to invest in CLTs, the City should increase funding per unit guidelines for the Program and also fund rehabilitation costs. Further, the City could link AOP per-unit funding to a real estate market index to scale funding to market needs.



Figure 57

3. INCLUDE CLT FUND IN EXPANSION OF LINKAGE FEE

Linkage fees are extracted from developers of market rate housing to fund affordable housing, assessed per square foot of construction. In March 2021, former Mayor Walsh increased the rate of current Linkage Fees to \$15.39 per square foot. Out of this fee, 85% (\$13.00) is earmarked for affordable housing in Boston. In 2020 alone, the Mayor's office expects this increase to generate over \$43.2 million for affordable housing development.¹⁹⁴ If only 5% of Linkage fees (\$2.3 million) were earmarked for Community Land Trusts, this would allow BNCLT and other land trusts to acquire about 6 units annually without the need for any other acquisition funding sources, expanding their impact to an additional 16 individuals each year. A policy shift of this magnitude would allow community control to expand by 285% over a ten-year period, benefiting 160 individuals with permanently affordable housing options. If BNCLT and other CLTs used these fees, along with AOP, the organizations would no longer need to rely on traditional bank loans. This combination would allow CLTs to further stretch public support and acquire an additional 11 units (serve 30 more individuals) annually without the need for other acquisition funding sources. Such a shift would allow BNCLT to immediately achieve their goals with relative ease.

The creation of a CLT fund within or external to the city's linkage fee fund could help streamline the complex and "patchwork" process of CLT property acquisition and therefore the timeliness with which CLTs can respond to households who are facing eviction and foreclosure. The Oakland, CA City Council, for example, allocated \$12 million in 2019 to create a local fund to support CLTs and shared equity housing through the passage of an Oakland Infrastructure Bond; the Bond called for \$100 million in funding for affordable housing and anti-displacement and prioritized residents below 80% AMI.¹⁹⁵

4. LOWER THE UNIT THRESHOLD OF THE INCLUSIONARY DEVELOPMENT POLICY FROM TEN TO THREE

The Inclusionary Development Policy requires that market rate housing developments of ten or more units contribute to affordable housing. Compliance with the policy can come in three forms. One, the developer can include affordable units within the building itself. Two, the developer can create income restricted units off site but at a “location near their building.” Finally, developers can choose to contribute to the Inclusionary Development Policy Fund. These funds are managed by the Department of Neighborhood Development and are used to fund housing creation around Boston.

IDP requires that developers make income-restricted units available to residents who make up to 70% AMI - \$55,000 for an individual and \$79,000 for a household of 4. Since its creation IDP has added only 2,600 units and many at rates that are still unreachable to low and extremely low-income residents.¹⁹⁶ IDP’s definition of “affordable” uses AMI as their indicator, which does not reflect the actual incomes of most Boston residents. To reiterate, AMI is flawed in that it includes high-income areas such as Brookline and Newton in its calculation. IDP’s use of this statistic to determine who qualifies for affordable housing funding benefits higher income groups to the detriment of those who most need affordable housing.¹⁹⁷

The primary barrier for Boston Neighborhood Community Land Trust in tapping into IDP resources is that the Request for Proposals issued through the Department of Neighborhood Development typically require a certain threshold of units that make it inaccessible to BNCLT. For example, in a typical BNCLT pro forma, the land trust is accounting for 3 units or triple deckers at a time. The DND RFP requires 10 units or more to make the IDP funding accessible. If the City is to meet its current goal of preserving at-risk rental units home to low-income residents, lowering this threshold will be one key way to unlock funding, expand the CLT model, and continue to make strides towards meeting affordability thresholds.¹⁹⁸

5. PASS THE TENANT OPPORTUNITY TO PURCHASE ACT LEGISLATION

The Tenant Opportunity to Purchase Act (TOPA) essentially guarantees tenants the first right of refusal for the purchase of their homes when offered for sale.¹⁹⁹ TOPA is state legislation that would allow municipalities to opt in. Under the act, multi-family property owners are required to give tenants the first right of refusal to purchase their home in any context including foreclosure. TOPA gives tenants the opportunity to organize with each other and a nonprofit agency such as a CLT or community development corporation (CDC) to purchase their home if the owner of the rental property intends to sell.²⁰⁰

TOPA is a tool that can significantly serve to reduce speculative buying from purchasers outside of the Boston community. It can preserve housing stability for many low-income tenants who would otherwise be displaced because they could not afford to purchase their homes on their own or pay higher rents after resale of the property. It bolsters the mission of BNCLT by helping to fight structural racism and stabilize Boston's long-time communities and neighborhoods of color that have disproportionately experienced the negative impacts of gentrification. If Boston were to opt into TOPA, it would highly benefit Roxbury, Dorchester, Mattapan and other neighborhoods that are most vulnerable to gentrification and displacement that BNCLT seeks to serve.

6. AMEND BOSTON'S CONDO CONVERSION ORDINANCE TO PROTECT PROPERTIES WITH LESS THAN 4 UNITS

According to Boston Housing Chief Sheila Dillon, 2,939 units were converted into condos from 2014 to 2019; this is a 124% increase from 1,312 conversions from 2009 to 2014. Boston's condominium conversion ordinance gives low and moderate income residents whose homes are being converted into condos a notice period of five years, right of first refusal to purchase their unit, relocation assistance, just cause eviction protection, and relocation benefits of \$10,000. This aid in the midst of speculative market activity provides some protection to low-income families but only to those who live in homes that are 4 or more units. Properties smaller than 4 units make up 89% of condo conversions in Boston but MA law forbids this type of regulation for these smaller properties. 3 unit triple deckers were originally built to house Boston's rapidly growing working class immigrants in the late 19th and early 20th centuries and many are still occupied by residents of color; they are the dominant housing stock in Dorchester.²⁰³ This law is exclusionary by nature and disproportionately harms communities who have historically lived in triple deckers and properties of less than 4 units. Filing a home-rule petition to amend this statute would ensure protection for more residents who face higher risk of displacement in Boston's vulnerable housing stock and turbulent speculative market.

7. LOW INTEREST FINANCING FOR COMMUNITY LAND TRUSTS

Currently, BNCLT pays 5% interest on their properties through traditional financing. Over a thirty year period, this amounts to nearly half of the total acquisition cost and \$152,167 per unit, nearly the cost of an entire 3-bedroom unit before interest. If this interest rate were lowered, dramatic results could pave the way for BNCLT to expand their impact (see table). This lower interest financing could be provided by anchor institutions, impact investors, and traditional lending institutions with patient capital through program and mission related investments.

Figure 58: **BENEFITS OF A LOW-INTEREST RATE FINANCING INITIATIVE OVER A 30-YEAR PERIOD**

Example: A 6-unit building that costs \$1,985,000 (\$979,000 after other subsidies and soft loans)	Interest rate scenarios				
	5% (current rate)	4%	3%	2%	1%
Total Permanent Financing Cost	1,892,000	1,682,600	1,485,900	1,302,755	1,133,500
Total Interest over 5 years	913,000	703,600	506,900	323,750	154,500
Savings from lower interest (\$)	-	209,500	406,000	589,250	758,500
Savings in %	-	11.07%	21.46%	31.15%	40.08%
# of potential additional residents housed	-	3.8	7.5	10.8	13.9

*Assuming 3 persons housed per unit

8. ANCHOR INSTITUTIONS: INVEST IN COMMUNITY LAND TRUSTS

Anchor institutions—large, publicly owned or nonprofit entities such as hospitals and universities that are permanently rooted in particular communities—are a key part of sustaining local economies and building community wealth.²⁰⁴ Across the United States, universities and health systems wield over a trillion dollars in investment assets.²⁰⁵ If even a fraction of this tax-free wealth were invested in community land trusts, the movement could massively expand its operations and build community wealth.

In Boston, more than half of the land is owned by nonprofit institutions or government bodies, both of which are exempt from municipal property taxes.²⁰⁶ The scale of the medical and educational industries in the city - which, combined, employ nearly 200,000²⁰⁷ people - puts a strain on the local housing market as well as public services. The municipal government needs to do more to hold these organizations accountable to supporting the city²⁰⁸, but at the same time Boston’s anchor institutions themselves should also directly invest in their communities, as many examples across the country illustrate.

Figure 59: **HEALTH SYSTEMS INVESTING IN COMMUNITY LAND TRUSTS**

Bon Secours Health System & Maggie Walker CLT	The Mayo Clinic & First Homes CLT	Boston’s Healthcare Sector & Local CLTs
Richmond, VA	Rochester, MN	Boston, MA
<p>Bon Secours had been making one-off investments in housing but “soon realized it was contributing to the problem [of gentrification]. When the houses it had helped refurbish were resold, they would again be out of reach for many low-income people.”²¹¹ Instead, Bon Secours donated a portion of its community benefit funds to support the creation of the Maggie Walker Community Land Trust (MWCLT).²¹²</p>	<p>As the housing market heated up, the Mayo Clinic realized that they were struggling to attract and retain employees because of the lack of affordable housing. In turn, the Mayo Clinic Foundation provided an inaugural grant of \$4 million to support the creation of First Homes CLT, along with three subsequent \$1 million matching grants, a commitment to both the Clinic’s own self-interest and the interests of the neighborhood.²¹³</p>	<p>In recent years, Beth Israel Deaconess Medical Center has committed \$6.6 million to various housing justice organizations and affordable housing developers,²¹⁴ while the Innovative Stable Housing Initiative (ISHI)—which pools funds from three local hospitals—provides \$3 million over 3 years to other housing advocates and developers, including the Greater Boston Community Land Trust Network (GBCLTN).²¹⁵</p>

Health care systems in particular have come to recognize the importance of housing as a social determinant of health, investing in affordable housing to improve community health²⁰⁹ - and also to save on their bottom line, as housing instability often leads to avoidable health care costs.²¹⁰ In fact, there are a handful of cases across the country where health care systems have gone beyond simple affordable housing investment and recognized community land trusts as the best option for perpetual stability, community building, and ultimately, health.

The resurgence of CLTs in Boston at a time when the city's health industry is recognizing the importance of housing stability for health suggests an opportunity for a strengthening and deepening of these funding opportunities. Given the added importance that social connections play in health,²¹⁶ community land trusts and their capacity to build and enhance relationships among neighbors present an ideal opportunity for anchor institutions to invest in housing stability, community, and health. University students, too, are pushing their schools to support the local community through investments in affordable housing.²¹⁷ Together, these “Med and Ed” anchor institutions, along with the city and its residents, can create a sustainable community for all through the creation and support of CLTs.

CLT DATA COLLECTION

CLTs should systematically track data over time to measure and communicate their impact on housing affordability and economic opportunity for communities they serve, as well as impacts of policy changes and financial support on fulfilling their mission. Taking this moment to assess what data is needed to share the value of each land trust is of critical importance. Now is the time for CLTs to collect more quantitative and qualitative data to measure and communicate their value to current and prospective stakeholders. Impactful data that could be tracked include:

Metrics about CLT **residents**:

- Demographics (ethnicity/race, languages spoken, age, gender)
- Cost-burden before and after CLT residence
- Rent savings (\$) before & after CLT residence
- Educational attainment over time
- Civic engagement activities
- Benefits, life changes that residents experience because of CLT housing stability
- Tenure of tenants in apartment
- Tenure of tenants in neighborhood
- Subsidies utilized (tenant-based)

Metrics about CLT **properties**:

- Acquisition costs
- Physical characteristics (building type, age, # of units)
- Repair projects and costs
- Subsidies utilized for each property

UTILIZING A CLIMATE LENS TO INNOVATE ACQUISITION

The moment of acquisition for Boston Neighborhood Community Land Trust is an opportunity to consider the cost savings associated with implementing climate retrofits while capital improvement and renovations are already occurring. As mentioned in the section above, Boston Neighborhood Community Land Trust has a gap in regards to what they have and what they need to fulfill their mission and meeting their goals. Climate retrofit funding opportunities are a tool to help BNCLT finance retrofits and ultimately save CLT residents money on their utility bills. First, it has the potential to unlock additional funding opportunities during the capital improvements stage of unit acquisition. This will free up money to be utilized for other essential capital investments needed at the time of sale. Second, most if not all of the energy efficiency upgrades to CLT properties would reduce cost burden on already cost burdened residents.

Below is an overview of climate funding opportunities and programs that BNCLT can tap into as needed. Prior to unlocking many of the financing opportunities related to climate retrofits, BNCLT will need to understand energy gaps and opportunities of each unit. There are several paths to identify the efficiency opportunities.

1. **Energy Assessment:** In Massachusetts, the Mass Save Program offers free energy assessments to understand opportunities to increase the efficiency of homes. This assessment is also a “box to check” for many of the low and no cost efficiency and heating financing opportunities.²¹⁸
2. **Comprehensive Energy Audit:** This option is the most comprehensive but also the highest cost option. Local Initiatives Support Corporation (LISC)²¹⁹ offers to pay for 50% of the audit to support their mission of climate and affordable housing nexus work. Typically, a comprehensive energy audit costs between \$10,000-\$15,000. LISC would cover \$5,000-\$7,500. While the audit itself does not provide direct value to CLT residents, it is a critical first step to implementing a deep energy retrofit. A completed retrofit would mean better indoor air quality, lower utility bills, and more comfortable living conditions. A completed energy rehabilitation project leads to a building with a carbon footprint of zero. This is an essential step in helping Boston meet its climate action goals.

Below is a funding table that can serve as a plug and play on recommended financing opportunities for BNCLT when they’re making capital improvements to newly acquired CLT units: This table is not comprehensive but it does provide a window into the world of financing available for building-scale energy and weatherization programming in Boston. Below is a BNCLT specific case study of how one of the climate financing options above could be applied to recent BNCLT acquisition.

Figure 60: Funding Matrix for Climate Change infrastructure in and around CLT property

Funding Source	Description of financing incentive	Cost Savings	Direct Benefit to Boston Neighborhood Community Land Trust Residents	Climate Action Value Add
Save on Home Insulation (Mass Save Program) ²²⁰	75% off insulation with no incentive limit.	If the cost of insulation and air sealing is \$3,500, the incentive would cover \$2,625 and BNCLT would cover \$875.	In Boston, the EPA estimates that the average annual utility bill savings for home insulation is 12% ²²¹ . For a low AMI resident, this additional money provides critical resources for other basic needs such as groceries, transportation, and housing costs.	More efficient home is one prong of three in decarbonizing the building stock. Insulation is a key part of that.
Mass Save HEAT Loan ²²²	Interest free financing opportunities for energy efficient home upgrades	Up to \$25,000	Scope of this zero interest loan includes maximizing weatherization upgrades which directly reduces utility costs for residents.	See above.
Residential Air-Source Heat Pump Program ²²³	Mass Save rebates to residential electric customers	Rebate calculated based on cooling capacity per ton (\$250/ton).	Air source heat pumps are highly efficient and require lower utility costs.	Electrified buildings (or buildings that do not require the combustion of fossil fuels) are critical to building a carbon neutral Boston.
Boston Industrial Development Financing Authority (BIDFA)'s Tax Exempt Lease Program ²²⁴	A 501(c)(3) can enter into a performance contracting agreement with an energy service company with repayment plans for up to 20 years with the lowest available interest rate.	The energy service company guarantees the energy savings by taking a certain action.	See all examples above.	See all examples above.

IMPLEMENTING CLIMATE FINANCING 632 WEST PARK STREET: A CURRENT BNCLT CASE STUDY



BNCLT is currently in the process of acquiring 632 West Park Street in Dorchester, Boston. As part of this acquisition, BNCLT did an analysis of the construction costs that would be associated with the purchasing of this property. The property is in need of significant condition improvement from replacing the gas fired boilers, to a new roof, to significant kitchen repairs. In addition to the cost of the property purchase, the home could use a total of \$307,000 in property repairs.

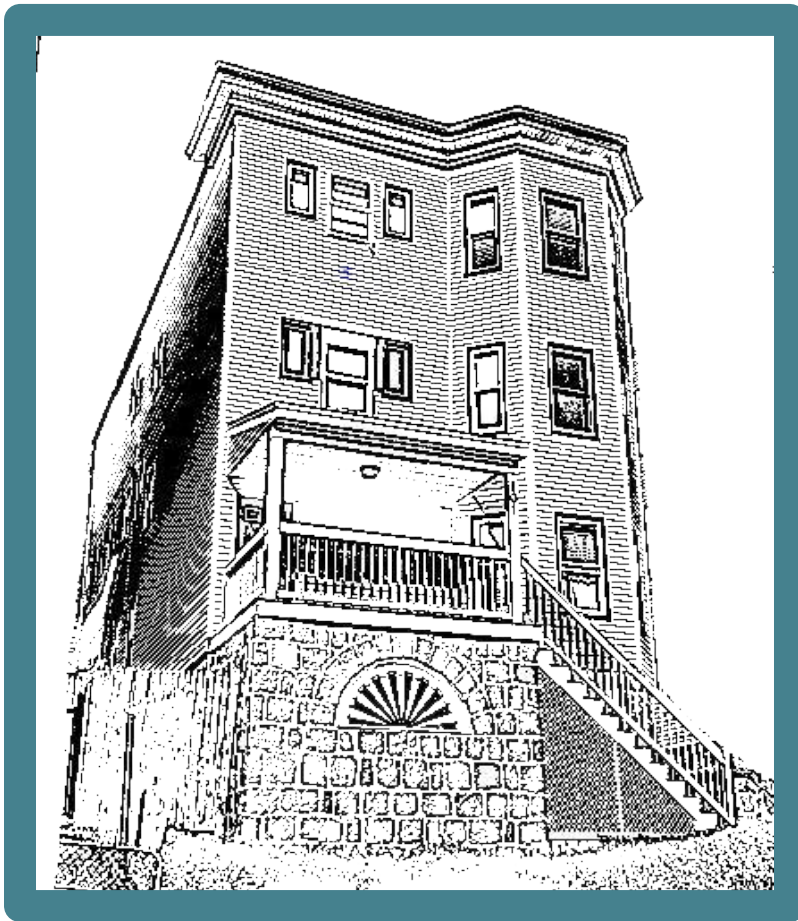
Give the aforementioned capital gaps for the land trust, some of these construction renovations will be left on the cutting room floor. Of the total potential costs, BNCLT's current property proforma is cutting 33% of the investments or renovations in the property including many of the energy and weatherization improvements that would ultimately save the tenant money on their utility bill.

If climate financing opportunities are leveraged at the time of sale however, an additional 9%²²⁵ could be added back into the implemented project pipeline meaning that the final retrofit includes improved heating systems and more efficient building envelope. As mentioned above, this has direct benefits to CLT residents, BNCLT budget, and the climate which ultimately benefits the exact communities that BNCT seeks to serve.

The moment of acquisition for Boston Neighborhood Community Land Trust is an opportunity to consider the cost savings associated with implementing climate retrofits while capital improvement and renovations are already occurring.

I just wish more people would know about what a land trust is, and just how helpful it would be as a form of living.”

-BNCLT Resident & Board Member





CONCLUSION

Figure 62

Community land trusts are a unique model for addressing the housing crisis that work to address the root causes of housing insecurity, rather than simply treating the symptoms, in a way that is centered around community empowerment and collective ownership. As an organization, BNCLT has had a measurable impact both on the lives of its residents as well as the strength of its surrounding community, across several interwoven facets of the complex problem of housing insecurity.

BNCLT's IMPACT

CLTs contribute to resident and neighborhood stability by preventing evictions, foreclosures, and other informal forms of displacement. BNCLT in particular was created in direct response to this challenge during the foreclosure crisis of 2008, and continued to make anti-displacement work central to their mission. The ground-lease model, wherein ownership of the land is separated from the housing structures upon the land, ensures that perpetual affordability remains with the community instead of on the speculative market. In the neighborhoods BNCLT serves, residents on the land trust have been able to stay in their homes and pay affordable and predictable rent costs, laying the groundwork for physical, emotional, and economic security.

BNCLT has also had an impact on its residents' ability to build wealth and work towards economic empowerment. BNCLT's rental model is flexible and compassionate, where rent prices are adjusted to tenant incomes and any increase in their income and upward economic mobility is addressed gradually so that there is no abrupt loss of subsidy. Management will work with tenants if they are unable to pay. BNCLT is able to cap rents to ensure that no resident is paying more than 30% of their income on housing, in stark contrast to market conditions where nearly two-thirds of residents in the surrounding neighborhoods are cost-burdened. This enables CLT residents to save money and use these funds for education, retirement, and other advancement opportunities.

BNCLT's mission and practice is rooted in equity and social justice, and plays a role in remedying historical and ongoing oppression of communities of color. By focusing on the neighborhoods of Dorchester, Roxbury, and Mattapan, BNCLT seeks to serve communities that have less wealth and have experienced disproportionately higher levels of displacement. Through their model for community control and community land ownership, CLTs challenge the historical political and economic power imbalances that placed land and wealth out of reach for many communities of color.

CLTs also play a critical role in filling the gaps of the current affordable housing landscape. Although there are many existing programs and opportunities to address the housing affordability crisis, Boston still has a severe shortage of affordable units, and of those available, too few meet the income levels of the lowest-income Bostonians. BNCLT matches this unmet need by aligning its income-restriction levels to more closely mirror the demographics of its surrounding communities. Additionally, BNCLT works to preserve the small multi-family properties that are most at risk of disappearing due to condo conversion and speculation. In this way, BNCLT's model matches the needs and the scale of the neighborhoods it serves.

THE WINDOW OF OPPORTUNITY

This is a crucial time to support the growth of community land trusts, specifically in the Boston area. Now is the time to acquire land, as real estate prices will likely increase in the future. Amidst renewed calls for racial reckoning, climate justice, and strategies that affirmatively further fair housing, CLTs can be a valuable tool to build the social and physical infrastructure for equitable and resilient cities in the future. CLTs support permanent affordability and provide a platform for resident agency and empowerment.

Figure 63



APPENDIX



NOTES ON AMI

DEFINITION: “The Department of Housing and Urban Development (HUD) annually publishes the area median income limits nationally, and these are used for eligibility in most housing programs. HUD estimates the median family income for an area in the current year at various levels (30% AMI, 50% AMI, 80% AMI and 100% AMI), adjusted household sizes so that incomes may be expressed as a percentage of the area median income. For example, a household's income must be less than the 80 percent area median income, to be eligible for inclusion on the SHI or in affordable housing programs.”²²⁶

CRITIQUE: AMI is a widely contested standard for measuring housing affordability because typically one AMI figure is used for an entire region. Within the Boston Metropolitan Area, the AMI fluctuates greatly between neighborhoods of different socioeconomic status and therefore is not a representative number for the city’s most vulnerable. A sample chart of AMI for the Boston Metro Area can be found below:

FIGURE 64: **BOSTON METROPOLITAN AREA MEDIAN INCOME**²²⁷

2020 Income & Price Limits									
HH Size	30% AMI	40% AMI	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI
1	\$25,000	\$33,350	\$41,650	\$50,000	\$54,150	\$58,350	\$62,500	\$66,650	\$75,000
2	\$28,600	\$38,100	\$47,600	\$57,150	\$61,900	\$66,650	\$71,400	\$76,200	\$85,700
3	\$32,150	\$42,850	\$53,550	\$64,300	\$69,650	\$75,000	\$80,350	\$85,700	\$96,400
4	\$35,700	\$47,600	\$59,500	\$71,400	\$77,350	\$83,300	\$89,250	\$95,200	\$107,100
5	\$38,600	\$51,450	\$64,300	\$77,150	\$83,550	\$90,000	\$96,400	\$102,850	\$115,700
6	\$41,450	\$55,250	\$69,050	\$82,850	\$89,750	\$96,650	\$103,550	\$110,450	\$124,250

RESIDENT INTERVIEW SCRIPT

How long have you been living in the CLT? Are you a renter or homeowner?

How did you come into your current home? What was the process and how did you join the CLT?

What is your attachment to neighborhood resources (neighbors, parks, schools, stores)? Do you feel more or less attachment than previous places you've lived? Do you connect with your neighbors more or less than before you moved here?

Have you noticed the neighborhood changing during the time you've lived here? (In terms of demographics, neighbors moving out, home sales, home conditions?)

Has your financial situation changed since you became a CLT resident?

- Do you feel like since living here, your rent/mortgage has been affordable and stable or no?
- How has this impacted/does this impact you and your family's future planning financially and other aspects of your life (education, civic engagement)?

Do you think things have changed from the COHIF to BNCLT transition? What are the changes you noticed? How is BNCLT different from COHIF?

What is your understanding about the types of decisions the CLT makes? How do they impact you? Do you feel like you had a say in them? Has your engagement with CLT decision-making (if any) impacted your confidence and leadership? Affected your civic engagement elsewhere?

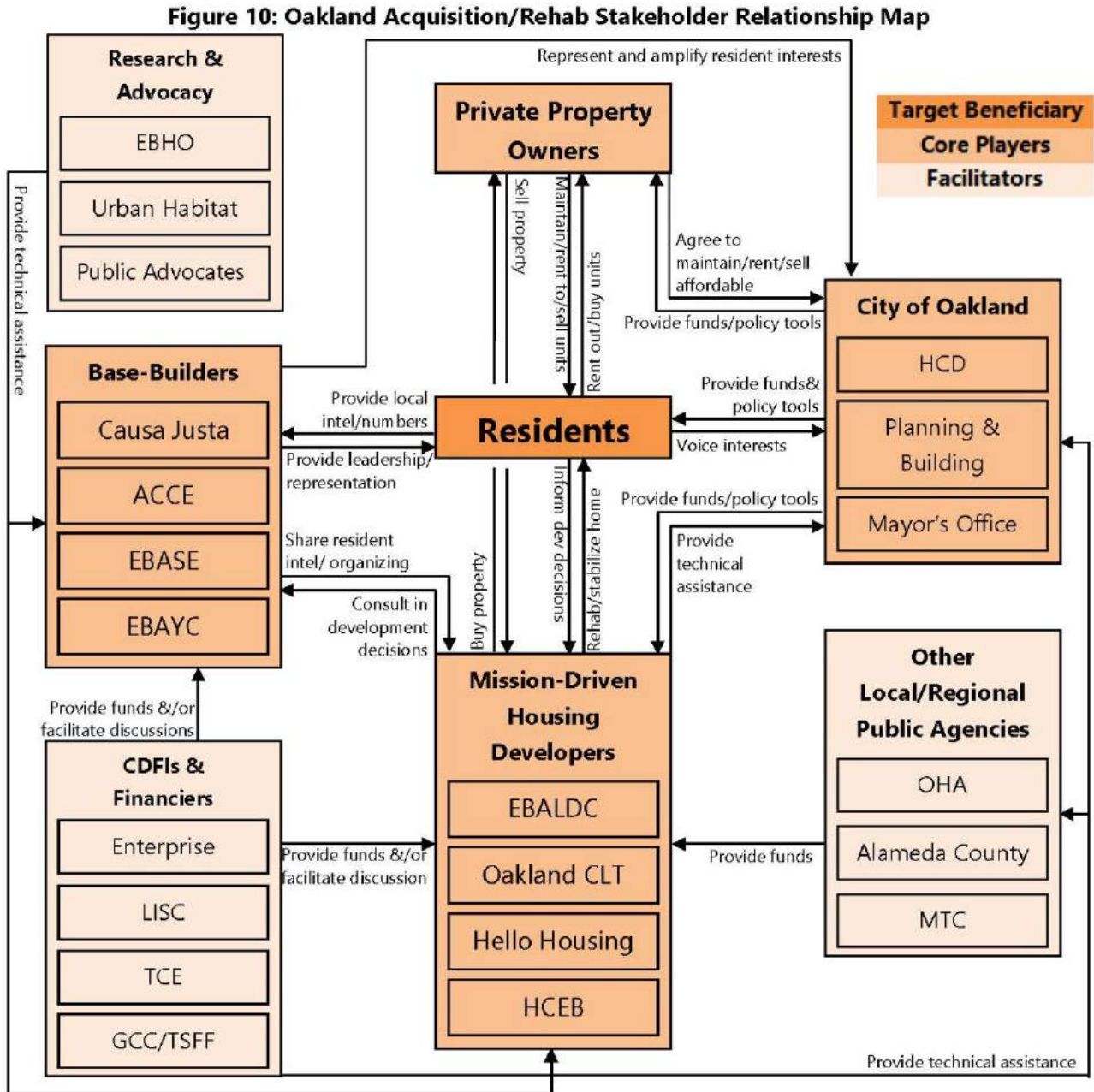
If on board: What does the decision-making process of the board look like?

What is your relationship to the CLT? [Are you on the board, another organizational role in CLT, do you attend CLT events? What role do these activities play in your life?]

Is your apartment in better or worse condition since becoming a CLT resident?

Have your stress levels changed since becoming a CLT resident or have they remained the same?

Figure 65: OAKLAND ACQUISITION REHAB STAKEHOLDER MAP



Abdelgany, Somaya. "Catching Affordability Where it's At: Acquisition/ Rehab of Oakland's Unsubsidized Affordable Housing." PhD. Diss., University of California, Berkeley. 2017.
https://www.urbandisplacement.org/sites/default/files/images/pr_somay_aabdelgany_5.25.pdf

CONTEXT OF REPARATIONS

In the decades after the Civil War, few formerly enslaved Africans actually received the land they were promised. Land was not redistributed and no reparations were given for the land and labor stolen from enslaved populations. African Americans lost about 90% of their farmland between 1910 and 1997. Decades of discriminatory federal policies and lending practices erected barriers to land and homeownership for African Americans and communities of color through much of the 20th century. These exclusionary policies, zoning regulations, and norms complicated the ability of many African Americans to accrue wealth and economic status and laid the foundation for generations of detrimental racial disparity in housing and income in today's cities.²²⁸

The idea of collective ownership can be traced back to the use of “plots” during slavery. Africans transformed plots they were granted for subsistence farming into communal areas where they could establish their own social order and sustain cultural traditions²²⁹. Collective ownership of these parcels cultivated a synergy between food, land, power and cultural resilience. Ideas of collective land ownership and “black commons” continued to evolve following the end of slavery and these plots. Civil rights organizer, Fannie Lou Hamer, designed her cooperative Black farmers model on the notion that racial justice required independence in the form of owning land and providing community resources²³⁰. W.E.B. DuBois called for cooperative ownership to “ground economic empowerment in the cultural bonds between black people” during the Jim Crow era²³¹. Some have argued that a “black commons” allows for economic initiatives that are grounded in the larger economic, political, and cultural goals of black communities, and that racial and economic minority groups have benefited immensely from systems of cooperative and democratic ownership²³². A Black Commons would “ratify a rich history of African American collective emancipation while embracing new forms of collective action and peer governance.”²²³

For those who are priced out of their neighborhoods due to gentrification and cost burden, CLTs prevent displacement, and help residents build wealth, credit and maintain financial stability.²³⁴ CLTs' intentionality in ensuring residents are able to remain in their neighborhoods and can experience other advantages and opportunities that come from housing is in itself a piece of reparations; it is prioritizing residents of color and their right to place in their communities. CLTs often provide down-payment assistance and low-interest mortgage rates for low-income homeowners. Grounded Solutions and the Lincoln Institute of Land Policy's 30-year study analyzing 4,000 shared equity homes provides evidence that CLT homes—which made up 73% of the study's units— are a large contributor to wealth accumulation and are gradually serving more households of color.²³⁵ For tenants, they provide long-term leases with restrictions on rent prices and invest in housing in regions where other programs will not.²³⁶ CLTs provide cost burdened residents who have endured long periods of deliberate disinvestment with permanently affordable, stable housing. They allow marginalized

communities the long-term opportunity to remain in their neighborhoods and benefit from the increased investment, while having a say in continuous neighborhood revitalization processes. Black Lives Matter and the Movement for Black Lives are rekindling a drive for collective action and new platforms for black community building in the digital age. Today's racial "soul searching" presents a window of opportunity for re-exploring the concept of collective black action and ownership and channeling them into the creation of institutions that decommodify land to serve the immediate and long-term economic, political and cultural needs of communities of color.²³⁹

DEED RESTRICTIONS

Affordability deed restrictions for most of Boston's 39,663 privately-owned rental units are not in immediate risk of expiring, but 4,100 are at risk of expiring before 2030 and haven't been preserved with extended expiration dates. This could mean additional displacement risk for another 4,000 households in 10 years. The City must continue or expand investment in resources toward extending these restrictions and preserving units at risk of expiring. The BHA has redeveloped and preserved 1,032 of the 4,500 income-restricted units it plans to redevelop under its reinvestment strategy, but it is unclear what the goal or progress has been for privately owned units. If these units are not preserved, they risk being lost and converted to market rate housing by owners, further limiting affordability options for low-income Bostonians.²⁴⁰ These units are easier for CLTs to acquire because they are less costly while still income restricted; CLTs can then preserve their affordability in perpetuity compared to the typical 30 or 60-year affordability requirements. Conversely, ensuring that landlords and tenants renew contracts in these units while funding other properties for CLT acquisition expands the pool of affordable units and aid that can mitigate displacement for more households.

ADDITIONAL: MODELING THE TOTAL SAVINGS OF BNCLT RESIDENTS WITH DRAMATIC COST-BURDEN REDUCTION

for example, if ...



A family of **four**



Makes **\$59,500** per year (50% AMI)

BEFORE BNCLT



59%
income spent on rent

vs.

30%
income spent on rent



UNDER BNCLT

they were spending **\$2,900** on rent each month (the median for a 3-br in Dorchester)

this one family will save an average of **\$1,413** per month with a new affordable rent rate of

\$1,488.

THEY WILL SAVE

\$16,950 per year.

that's equivalent to **3.5 months** income, and



\$169,500 over the next ten years.

That's money that can be spent on food, professional development, and recreation, allowing residents to attain a higher quality of life.

MODELING NOTES

Figure 66: Modeling the Cost of Eviction to Tenants in 2017

Region	Number of Households	TENANTS			LANDLORDS		
		Low Estimate	High Estimate	Average	Low Estimate	High Estimate	Average
Cost per eviction per Household	1	\$7,080	\$11,006	\$9,043	\$5,500	\$8,000	\$6,750
Roxbury	500	\$3,540,000	\$5,503,000	\$4,521,500	\$2,750,000	\$4,000,000	\$3,375,000
Mattapan	116	\$821,280	\$1,276,696	\$1,048,988	\$638,000	\$928,000	\$783,000
Dorchester	340	\$2,407,200	\$3,742,040	\$3,074,620	\$1,870,000	\$2,720,000	\$2,295,000
Total Neighborhoods	956	\$6,768,480	\$10,521,736	\$8,645,108	\$5,258,000	\$7,648,000	\$6,453,000
Notes:	Number of evictions and cost of evictions to landlords from "Action Plan to Reduce Evictions" Report. Cost of eviction to tenants from Inclusive Action in the City						

Figure 67: Modeling the Growth of BNCLT Over Time

UNITS PER YEAR	LOW PROJECTION:	6	HIGH PROJECTION	15	AVERAGE PROJECTION	9
Year	Number of Units (low range)	Number of Units (high range)	Number of Units (average)	number of people (low)	number of people (high)	Number of Residents (Average)
2019	15	15	15	41	41	41
2020	21	21	21	57	57	57
2021	27	36	30	74	98	82
2022	33	51	39	90	139	106
2023	39	66	48	106	180	131
2024	45	81	57	123	221	156
2025	51	96	66	139	262	180
2026	57	111	75	156	303	205
2027	63	126	84	172	344	229
2028	69	141	93	188	385	254
2029	75	156	102	205	426	278
2030	81	171	111	221	467	303
Notes:	2.73 persons per unit (current BNCLT average) used for these estimates. Range of 6-15 units added per year with an average of 9 units per year.					

Figure 68:
BNCLT Evictions & Cost Avoidance Over Time

Year	Number of Units	Estimated Eviction Rate	Approximate Evictions per Units	Estimated cost of Evictions	Predicted BNCLT Evictions	Estimated Cost of Evictions (BNCLT)	Cost Savings from Avoiding Eviction
2019	15	5%	0.75	\$12,375.00	0	\$0	\$12,375.00
2020	21	5%	1.05	\$17,325.00	0	\$0	\$17,325.00
2021	30	5%	1.5	\$24,750.00	0	\$0	\$24,750.00
2022	39	5%	1.95	\$32,175.00	0	\$0	\$32,175.00
2023	48	5%	2.4	\$39,600.00	0	\$0	\$39,600.00
2024	57	5%	2.85	\$47,025.00	0	\$0	\$47,025.00
2025	66	5%	3.3	\$54,450.00	0	\$0	\$54,450.00
2026	75	5%	3.75	\$61,875.00	0	\$0	\$61,875.00
2027	84	5%	4.2	\$69,300.00	0	\$0	\$69,300.00
2028	93	5%	4.65	\$76,725.00	0	\$0	\$76,725.00
2029	102	5%	5.1	\$84,150.00	0	\$0	\$84,150.00
2030	111	5%	5.55	\$91,575.00	0	\$0	\$91,575.00
TOTAL			37.05	\$611,325.00	0	\$0	\$611,325.00

NOTES:

Annual Eviction Rate from research in Robinson, David, and Justin Steil's "Evictions in Boston" 2020 report (p. 46,47). The average annual eviction filing rate between 2014 and 2016 was 6.8% Mattapan in, 6.7% in Roxbury, and 3.6% in Dorchester. We chose a more conservative rental eviction in these neighborhoods at 5% for the purposes of modeling the cost-savings of evictions. Modeling the cost of both evictions to both tenants and landlords is chosen within the range of the costs explained above. These costs were described by Inclusive Action in the City (tenants \$7,080-\$11,006) and "An Action Plan to Reduce Evictions in Boston" by the City of Boston (landlords \$5,500-\$8,000). We use a \$16,500 estimate per eviction here (Landlords - \$6,000; Tenants - \$8,000; Emergency Assistance Programs - \$2,500)

Figure 69: **PERCENT OF INCOME SPENT ON RENT AT THE MEDIAN FOR RESIDENTS IN BOSTON**

	Boston	Roxbury	Mattapan	Dorchester	BNCLT Residents
Rent: 1 Bedroom Unit	\$2,150.00	\$1,800.00	\$1,570.00	\$2,285.00	\$915.00
Rent: 3 Bedroom Unit	\$3,150.00	\$2,300.00	\$2,300.00	\$2,900.00	\$1,454.00
MEDIAN HOUSEHOLD INCOME	\$71,115.00	\$46,001.67	\$55,024.00	\$52,141.75	\$58,160.00
INCOME SPENT ON RENT AT THE MEDIAN*	36%	47%	34%	53%	30%
AVERAGE (Dor, Rox, Matt)			45%		
NOTES:	Median rent for different sized units is found from Zumper Rent Research. Median neighborhood income for Boston, Mattapan, Roxbury, and Dorchester is found from American Community Survey 5-year estimates from 2019 (using census tract boundaries as neighborhood approximations). BNCLT median rental units are found from their operating data. Median income was modeled in chart: MODELING THE CURRENT RESIDENT SAVINGS FROM REDUCED COST-BURDEN, but was found by averaging incomes and assuming all rent costs were 30% of BNCLT Resident Household income. Most importantly, Income spent on rent at the median was determined by multiplying the median rent for a ONE bedroom unit by 12 months. This was then taken as a percentage of the median income per region. This figure should be assessed as a relatively conservative estimate, as many residents are living in apartments larger than a one-bedroom.				

 Figure 70: **MODELING THE RESIDENT SAVINGS FROM REDUCED COST-BURDEN OVER TIME**

Year	Average Predicted Number of BNCLT Units*	Total Average High Range Annual Savings from reduced Cost-Burden (53% to 30%)	Total Average Range Annual Savings from reduced Cost-Burden (45% to 30%)	Total Average Conservative Range Annual Savings from reduced Cost-Burden (35% to 30%)
2019	15	\$219,703	\$143,284	\$47,761
2020	21	\$307,584	\$183,204	\$66,866
2021	30	\$439,405	\$261,720	\$95,523
2022	39	\$571,227	\$340,236	\$124,180
2023	48	\$703,048	\$418,752	\$152,837
2024	57	\$834,870	\$497,268	\$181,493
2025	66	\$966,691	\$575,784	\$210,150
2026	75	\$1,098,513	\$654,300	\$238,807
2027	84	\$1,230,334	\$732,816	\$267,464
2028	93	\$1,362,156	\$811,332	\$296,121
2029	102	\$1,493,977	\$889,848	\$324,778
2030	111	\$1,625,799	\$968,364	\$353,435
TOTAL OVER 10 YEARS		\$10,853,307	\$6,476,908	\$2,359,415

NOTES: Predicted number of BNCLT units is the average between 6-15 units per year with 9 as the average. The average cost savings per unit from reduced cost-burden is determined in another figure entitled MODELING THE CURRENT RESIDENT SAVINGS FROM REDUCED COST-BURDEN. We assume that the breakdown of AMI and size of each unit will remain similar to the current dispersion over time.

Figure 71: **MODELING THE CURRENT RESIDENT SAVINGS FROM REDUCED COST-BURDEN**

Unit Number	current rent cost (21 units) per month	BNCLT rent per year	High Range Annual Savings from reduced Cost-Burden (53% to 30%)	Average Range Annual Savings from reduced Cost-Burden (45% to 30%)	Conservative Range Annual Savings from reduced Cost-Burden (35% to 30%)	Monthly BNCLT Resident Income*	Annual BNCLT Resident Income*
1	\$1,189	\$14,268	\$10,939	\$7,134	\$2,378	\$3,963	\$47,560
2	\$1,454	\$17,448	\$13,377	\$8,724	\$2,908	\$4,847	\$58,160
3	\$3,096	\$37,152	\$28,483	\$18,576	\$6,192	\$10,320	\$123,840
4	\$1,200	\$14,400	\$11,040	\$7,200	\$2,400	\$4,000	\$48,000
5	\$700	\$8,400	\$6,440	\$4,200	\$1,400	\$2,333	\$28,000
6	\$1,770	\$21,240	\$16,284	\$10,620	\$3,540	\$5,900	\$70,800
7	\$1,010	\$12,120	\$9,292	\$6,060	\$2,020	\$3,367	\$40,400
8	\$1,300	\$15,600	\$11,960	\$7,800	\$2,600	\$4,333	\$52,000
9	\$820	\$9,840	\$7,544	\$4,920	\$1,640	\$2,733	\$32,800
10	\$1,200	\$14,400	\$11,040	\$7,200	\$2,400	\$4,000	\$48,000
11	\$348	\$4,176	\$3,202	\$2,088	\$696	\$1,160	\$13,920
12	\$1,720	\$20,640	\$15,824	\$10,320	\$3,440	\$5,733	\$68,800
13	\$1,556	\$18,672	\$14,315	\$9,336	\$3,112	\$5,187	\$62,240
14	\$1,384	\$16,608	\$12,733	\$8,304	\$2,768	\$4,613	\$55,360
15	\$1,384	\$16,608	\$12,733	\$8,304	\$2,768	\$4,613	\$55,360
16	\$1,995	\$23,940	\$18,354	\$11,970	\$3,990	\$6,650	\$79,800
17	\$1,995	\$23,940	\$18,354	\$11,970	\$3,990	\$6,650	\$79,800
18	\$2,661	\$31,932	\$24,481	\$15,966	\$5,322	\$8,870	\$106,440
19	\$1,995	\$23,940	\$18,354	\$11,970	\$3,990	\$6,650	\$79,800
20	\$1,995	\$23,940	\$18,354	\$11,970	\$3,990	\$6,650	\$79,800
21	\$2,661	\$31,932	\$24,481	\$15,966	\$5,322	\$8,870	\$106,440
TOTAL	\$33,433	\$401,196	\$307,584	\$200,598	\$66,866	\$111,443	\$1,337,320
AVERAGE	\$1,592	\$19,105	\$14,647	\$9,552	\$3,184	\$5,307	\$63,682
MEDIAN	\$1,454	\$17,448	\$13,377	\$8,724	\$2,908	\$4,847	\$58,160

NOTES

Annual BNCLT income is determined from the rental cost (actual data) from the current 21 units. We assume that the monthly rent is approximately 30% of BNCLT household income, and thus determined income from rental price. The ranges of previous income spent on rent is from the chart: PERCENT OF INCOME SPENT ON RENT AT THE MEDIAN FOR RESIDENTS IN BOSTON. For brevity, the high range is 53% (Dorchester at the median), and average is the average median calculations of 53% (Dorchester), 34% (Mattapan), and 47% (Roxbury). The conservative range is 35%. The American Community Survey shows us that 57% of residents in BNCLT census tracts spend more than 35% of their income on housing.

Figure 72: **MODELING THE RESIDENT SAVINGS FROM REDUCED COST-BURDEN SCENARIOS**

	CASE 1	CASE 2
Bedrooms in Unit	1	3
Residents per Household	2	4
Household AMI	60%	50%
Neighborhood	Roxbury	Dorchester
Household Annual Income	\$57,150.00	\$59,500
Annual Market-rate Rent*	\$21,600.00	\$34,800.00
Annual Cost-Burden	37.80%	58.49%
BNCLT Annual Rent	\$17,145.00	\$17,850
Income Spent on Rent BNCLT	30%	30%
% Less Income spent on Rent	7.80%	28.49%
Income Saved per Month	\$371.25	\$1,412.50
Income Saved Annually	\$4,455.00	\$16,950.00
Weeks of Income Saved Annually	4.1	14.8
Savings over 10 Year Period	\$44,550.00	\$169,500.00

NOTES Modeled cost savings when we reduced all rent to 30%. The rent prices per neighborhood per apartment size were the medians as reported by the Rental Research section of Zumper's website. Resident income is from Boston AMI charts used by HUD.

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