



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

The tenants at 364 Harvard Street in Dorchester have been fighting to stay in their home for months, and after many attempts, their landlord has finally agreed to sell to BNCLT. **Can you help us fundraise the \$200,000 we need to make the offer?**

The tenants have lived in this two-family building for 3 years. They found this home after facing multiple experiences of housing insecurity, and are deeply invested in the home, neighborhood, and local community organizing efforts. While the landlord told the tenants they can rely on this property as a stable home, he put it up for sale without informing them, and has sent multiple eviction notices. The tenants have been organizing with City Life/Vida Urbana to stay in their homes.

This past summer, BNCLT got initial approval for the money we needed from the City of Boston to purchase the property, but the landlord refused to sell. Today, he is finally agreeing to sell, but



the city's money for property acquisitions has run low, so we do not have the funds we need to make the purchase. **We are calling on your support to help us raise the "last mile" funds of \$200,000 to purchase this property. If you are interested in pledging support for this acquisition, contact us at mlevy@bnclt.org / 617-237-6044.**



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

Right now I have received a couple of notices to move out. We've been in negotiation with BNCLT to be able to buy the property. But even though they have offered market price to buy [the property] and secure us into solidarity so that we don't have to move, the landlord doesn't want to do this. [...] So right now, I'm in danger, we're going through medical issues. [...] Through BNCLT, who worked with us strongly as a team, we hope that we [will] be able to stay in our homes.

— 364 Harvard Street Tenant

Our Story

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



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

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

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

What's At Stake: Problem and Need

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

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

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

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

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

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

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



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

The Opportunity

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



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

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

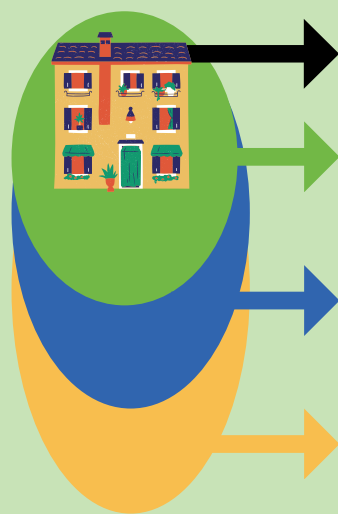


On a community and societal level, BNCLT helps break the cycle of speculation, while protecting homes and neighborhoods from destructive displacement pressures.

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

Who We Are

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



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

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

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

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

Sources

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