

# **Building the Housing Movement: More than a Half Century of Organizing Around Affordable Housing in Massachusetts 1960-2020**

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# I. INTRODUCTION

For the past 50 years, I have been a community organizer in Boston and Massachusetts, working with residents on a range of social justice issues including the right to safe, decent, affordable housing for all. It occurred to me that I should try to write down some of my experiences – not as a memoir but as a history of the various housing campaigns in which I participated or of which I am familiar to illustrate to other organizers and community leaders how far we have come and how far we still have to go.

In 1968 while in high school, I got involved in volunteering for the Civil Rights Movement, raising funds for the striking Memphis sanitation workers who Dr. King was standing with when he was assassinated. And for his last campaign called the Poor People's Campaign whose closing demonstration in Washington I got to attend when I was 17. My home town had urban renewal that was the "Negro Removal" that's talked about in this paper. I went to anti-Vietnam War rallies and organized a student group in college called the Non-Violent Direct Action Group in the spring of 1970 after President Nixon invaded Cambodia from Vietnam. The group organized three civil disobedience actions at the Boston Army Base and at a draft board and I was arrested at two of them.

But what I was really looking for was to get connected with a community-based organization involved in promoting social justice at the grassroots level. I first found my way to Dorchester, when I served as a big brother to a young boy who lived in the Columbia Point public housing development in 1969. In the Fall of 1970, my junior year in college, I started volunteering 20 hours a week to work as a tenant organizer for the Dorchester Tenants Action Council. I've continued to work as an organizer all these years since then.

From 1970-1977, I worked with Dorchester neighborhood groups, including Dorchester Tenants Action Council which became Dorchester Community Action Council, which became Dorchester Fair Share, a part of Massachusetts Fair Share (1970-1977); as director of Somerville United Neighborhoods (1978-1980); as co-director and director of the Massachusetts Tenants Organization (1980-1984); as director of the Massachusetts Affordable Housing Alliance (1985-1991), as co-director and then director of Greater Boston Interfaith Organization (1996-2002). Since 1990, I have been doing congregation-based organizing and working with clergy and other organizers in the Massachusetts Communities Action Network, where I served as Director and then Co-Director between 1985-2000, which includes seven community organizations in Massachusetts cities; Brockton Interfaith Community, Essex County Community Organization, United Interfaith Action of SE Massachusetts, Worcester Interfaith,

Pioneer Valley Project, Prophetic Resistance Boston, and I Have a Future. See our website [www.mcan.us](http://www.mcan.us) about both MCAN and our affiliates.

I knocked on my first door in Boston in September 1970 at 165 East Cottage Street in Dorchester and spoke to tenant Mrs. Ida Harkins. When she opened the door, I identified myself as an organizer for the Dorchester Tenants Action Council and asked if there were any housing code violations in her apartment that the absentee landlord had not addressed. She said that she had a long list and was glad to let me in and show them to me. Today, 50 years later, I write this from my office, which is four blocks away.

On January 20, 1937, my father's hero, President Franklin Roosevelt, delivered his Second Inaugural Address. In it, he declared, "I see one third of a nation ill housed, ill-clad and ill nourished. . . The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little." This is the story of people who have tried to pass that test and make progress, particularly in the area of providing decent, affordable housing to all Americans.

This is not written as a personal, nostalgic look backwards, but hopefully with some lessons to help educate today's community organizers, leaders, residents, and students to help them keep moving ahead. This is an account of some of the important housing and neighborhood milestones over the last 50 years that have shaped Boston, Greater Boston, and Massachusetts and is designed to help new generations of activists, organizers, and community leaders to take on the challenges that remain and to write their own history.

There is a saying, that "we stand on the shoulders of those who came before us". This is the story of organizers and residents who stepped up in campaigns, took risks, and helped to make their communities better. This paper chronicles only some of those many campaigns and identifies only some of the many people and organizations who provided those "shoulders." The paper focuses primarily on Boston, Greater Boston or state-wide campaigns, some of which I was involved with or those with which I was familiar, so it doesn't include the many local city campaigns that were waged across the state in other cities over these years.

For that, I apologize – and I encourage people to contact me about other stories and I would hope to find ways to tell them too. Perhaps this paper can be expanded going forward and made into a larger, living document that can serve to continue progress toward providing decent, affordable housing for all.

## II. PUBLIC HOUSING

### *Up to 1970*

The United States government's first major attempt to provide decent, affordable housing involved trying to build the housing itself. Federally subsidized public housing began in the early days of the Great Depression when President Franklin D. Roosevelt signed the National Industrial Recovery Act in 1933. The law established the Housing Division of the Public Works Authority, the predecessor of the Federal Housing Authority. Originally, the purpose of the legislation was as much about creating much needed jobs during the Depression as it was about building housing. But with the law in place, federal funds became available to help cities demolish run-down, unsafe and unsanitary tenements and build new public housing in its place.

[https://en.wikipedia.org/wiki/Subsidized\\_housing\\_in\\_the\\_United\\_States#/media/File:Jacob\\_Riis,\\_Lodgers\\_in\\_a\\_Crowded\\_Bayard\\_Street\\_Tenement.jpg](https://en.wikipedia.org/wiki/Subsidized_housing_in_the_United_States#/media/File:Jacob_Riis,_Lodgers_in_a_Crowded_Bayard_Street_Tenement.jpg) But see earlier efforts: [https://en.wikipedia.org/wiki/Subsidized\\_housing\\_in\\_the\\_United\\_States#Early\\_efforts](https://en.wikipedia.org/wiki/Subsidized_housing_in_the_United_States#Early_efforts)

Boston became the home of the first federally-subsidized public housing development in the country with the opening of the **Mary Ellen McCormack Public Housing Development in South Boston in 1938**. Eventually, Massachusetts became one of the few states to also finance public housing and Boston engaged in an ambitious program of building more and more units. Originally, public housing was seen as a temporary stop for working class families until they could afford to buy their homes. Maintenance budgets were sufficient to keep the housing in good repair. Over time, however, changes in federal and state law required that poorer families - including those displaced by urban renewal - be given priority for public housing. That led to budget shortfalls (public housing residents are required to pay 25% and then 30% of their income in rent) with funding cuts to additional government funding for public housing. That led to a decline in maintenance and over time developments came to be known as "projects" and public housing came to be seen as a refuge for the very poor including for many people of color.

By the 1960s, Boston had the largest per capita public housing program of any city in the country, with nearly 15,000 federal and state subsidized units serving as home to more than 45,000 residents, almost 10% of Boston residents – and more than 8,500 families on waiting lists for units that became vacant. But although they were glad to have a roof over their heads, public housing residents had become tired of the deteriorating conditions in the developments in which they lived and began to demand that the **Boston Housing Authority (BHA)**, which was established in 1935, do a better job of maintaining them.

## **Early Efforts by Public Housing Tenants to Improve Living Conditions**

In 1962, after a garbage truck on its way through the **Columbia Point Housing Development** in Dorchester to the adjacent city dump ran down and killed a six-year-old girl, tenants first protested, then demonstrated, then blocked the street through the development until the city agreed to close the dump. A year later, mothers and children from the **Bromley-Heath Housing Development** in Jamaica Plain marched into the downtown offices of the state housing board and demanded that playgrounds get built within the development where kids could play in safety. Senior citizens at the Orchard Park Housing Development in Roxbury marched on the State House to protest how poorly their development was managed. In 1963, the **Boston Branch NAACP** and the **Boston Chapter of the Congress of Racial Equality** brought complaints against the BHA for practicing racial segregation. Mayor John Collins responded to all of these complaints by appointing a “reformer,” Ellis Ash, as BHA administrator, a position that had been vacant for three years.

In 1968, the BHA announced the **Infill Housing Program**. Funded through the Federal 235 program, it was an attempt to build what was described as “instant housing” for up to 1,000 low-income families in small, multi-unit buildings on vacant lots scattered around the city. Unfortunately, the program was deeply flawed. It called for using ugly, prefabricated concrete shells to speed construction and reduce costs. Little effort went into getting support from surrounding neighbors. Some white residents in East Boston and parts of Dorchester opposed it based on it being for low income and often for African Americans. Within a few years, the developer chosen to build the units, the Development Corporation of America, went bankrupt. Federal funding was subsequently withdrawn, and the only evidence of the Infill program ended up being concrete shells that littered on lots around the city for decades afterwards.

But the Boston Housing Authority did make some progress when it came to tenant involvement. To his credit, the new administrator supported the formation of **Tenants Policy Council**, which held hearings attended by thousands of residents to decide how Federal Modernization Funds for renovation should be spent at the various developments. By 1969, after the appointment of labor activist **Julius Bernstein** and two public housing tenants – **John Connolly** and **Doris Bunte** – there was a “tenant oriented” majority on the five-member Boston Housing Authority board and public housing resident had cause to think better days were ahead.

In 1972, the BHA board, by a 3 to 2 vote, turned over responsibility for running the Bromley-Heath development in Jamaica Plain to the **Bromley-Heath Tenant Management Corporation**. It marked the first time that public housing residents were

given this kind of authority. Ultimately, however, the BHA board proved to be too pro-tenant for Mayor Kevin White, who was initially able to remove Bunte from the board until a Massachusetts Superior Court ordered her reinstated. For the next decade, tenant leaders like **Barbara Mellen** at West Broadway in South Boston, **Maria Sánchez** at Mission Main, and **Alice Taylor and Hattie Dudley** at Mission Hill Extension continued to fight for better conditions, as the city seemed less and less interested in providing maintenance and services to public housing tenants.

## **1970s**

### **BHA Receivership**

In 1975, Mission Main public housing development resident **Armando Perez** and eight tenants brought suit against the Boston Housing Authority for failing to maintain its public housing developments across the city. In ***Perez v. Boston Housing Authority***, Boston Housing Court Judge Paul Garrity ruled in favor of the tenants and ordered the BHA to submit a rehabilitation plan to bring all of the apartments in the city's 57 housing developments up to conformance with the state sanitary code. After year of prodding the agency to meet its commitments, Garrity finally places the housing authority in court receivership, first under housing consultant Bob Whittlesey and then under Harry Spence, who had previously run public housing authorities in Somerville and Cambridge.

## **1980s**

In the early 1980s, conditions improved gradually under court receivership, despite major cuts in federal spending on public housing that began during the Reagan Administration. But tenant groups continued to organize. In 1981, the **Committee for Boston Public Housing**, which included **Mary Lassen, Pat Alvarez, Steve Schnapp** and others was created by Spence, so that residents would be organized and in position to hold the BHA accountable once the receivership ended. Its board was made up of tenants, BHA officials, and city officials. Tenants used the committee primarily to organize around maintenance issues and advocate for new services. The **Washington-Beech Child Care Center** at the **Archdale** housing development in Roslindale was one of the programs that was started by this group.

Other groups that were formed at the time included **Tenants United for Public Housing Progress** in Boston, which included organizers like **Sarah Flint, Steve Holt, Terry Tirrell, Peggy Mullen**, and others, and the **Massachusetts Union of Public Housing Tenants** was led by **Jack Cooper**.

On October 18, 1984, control of public housing in Boston was returned to the Boston Housing Authority, and eight days later Boston Mayor Ray Flynn appointed by this time Massachusetts state representative **Doris Bunte** (D-Roxbury) as the administrator. Bunte became the first former public housing tenant and first African-American woman to head a public housing agency in a major city in the U.S. and immediately declared that her three priorities would be “maintenance, maintenance, and maintenance.” Bunte was able to greatly reduce the number of vacant units in BHA development and was subsequently succeeded by **David Cortiella**, a former tenant organizer who had once chained himself to a pipe as part of the occupation of a BHA office during a tenant demonstration.

### ***Integration of Public Housing***

While maintenance may have been the top priority of the new BHA administration, it also had to assume the responsibility to integrate its developments. The BHA had been steering White and Black tenant applicants to different developments by race. So that Old Colony and Old Harbor developments in Southie, Bunker Hill in Charlestown, and Maverick and Orient Heights in East Boston were predominantly White developments. While Cathedral in the South End, Columbia Point in Dorchester, Orchard Park in Roxbury, and Mission Main and Mission Extension in Mission Hill, Franklin Field and Franklin Hill in Dorchester were predominantly Black and Latino.

In 1983, in a case titled ***Boston Branch NAACP v. U.S. Department of Housing & Urban Development***, U.S. District Court judge Walter Skinner found that HUD had failed to ensure that the BHA provide “desegregated housing so that the housing stock is sufficiently large to give minority families a true choice of location.”

[https://nationalfairhousing.org/wp-content/uploads/2017/04/naacp\\_v\\_secretary\\_of\\_hud.pdf](https://nationalfairhousing.org/wp-content/uploads/2017/04/naacp_v_secretary_of_hud.pdf)

A few months later, African-American families first moved into public housing developments in Charlestown followed by the desegregation of developments in other neighborhoods. The city and the BHA then, in order to avoid the kind of conflict that occurred when the federal court found the Boston public schools to be segregated, entered into a voluntary compliance agreement that led to the integration of public housing developments in **South Boston** and across the city. Opponents of this like Jimmy Kelley, a South Boston community leader of what he called “forced busing” in the schools and later a Boston City Councilor, called this desegregation of BHA developments “forced housing”. Supervision of the BHA by HUD ended in 1990. See also, <https://www.courtlistener.com/opinion/487408/naacp-boston-chapter-v-secretary->

[of-housing-and-urban-development](https://www.courtlistener.com/opinion/1630316/naacp-v-boston-housing-authority/). See <https://www.courtlistener.com/opinion/1630316/naacp-v-boston-housing-authority/>

## **1990s**

Beginning in the 1990s, the **Massachusetts Senior Action Council** organized senior public housing tenant buildings in Boston and other cities and brought resident complaints to the BHA. MSAC Directors have included **Jim Wessler, Geoff Wilkinson,** and **Caroline Villers**.

All the while, residents in individual housing developments were represented by their elected **Tenant Task Forces**.

The federal government funded the HOPE VI program starting in the 1990's to convert public housing into mixed income housing. Formerly there was federal renovation funds available, but this ended and HOPE VI became the only way to get renovation funds. Mission Hill, Mission Main, Cathedral, Fidelis Way among other developments had HOPE VI grants. A massive project is pending at Bunker Hill in Charlestown and at Bromley Heath in Jamaica Plain and is supposed to keep all the current units as affordable and add an equal number of market rate units.

**Vince O'Donnell** of the Community Economic Development Assistance Corporation (**CEDAC**) added, "There are several approaches to addressing chronic under-funding of public housing, with very different funding sources, and very different requirements for tenant participation. (Mixed-income – cross subsidy; RAD, Section 18 Demo-Dispo). To the extent that these solutions involve major redevelopment, approvals involve resolution of community concerns about density, public ownership, neighborhood impact, etc."

## **2000s**

In 2002, **Mission Main Public Housing Development** became the first public housing development in the U.S. renovated under the Hope VI Program. The program was subsequently used to renovate other developments in the city, and a massive project is pending at the **Bunker Hill development** in Charlestown, in which all of the subsidized public housing is to be saved and renovated, while an equal number or more of market-rate units are also being proposed for the site.

**Lessons Learned:** Tenants task forces are like civic associations in neighborhoods, they have no staff and depend on volunteers time. Except for about eight years when the Committee for Boston Public Housing and the Tenants United for Public Housing

Progress existed, there were not public housing organizations with staff. Low-income tenants live with other barriers to effective participation if they have many younger children to care for and are in a single parent family. Without training and support, a volunteer committee can end up not reaching out to listen to other residents, to be outmaneuvered by the local housing manager, and to sometimes discourage participation because they want to keep control. But determined residents who organize with others break through these barriers sometimes.

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## **III. NEIGHBORHOODS, HOMEOWNERSHIP, REDLINING, Blockbusting, FORECLOSURES**

### ***Up to 1970***

The federal government's next major effort to provide housing involved promoting homeownership. On June 22, 1944, President Roosevelt signed the G.I. Bill of Rights. Although the law became best known for allowing returning soldiers to attend college at government expense, its biggest impact had to do with expanding – and steering – opportunities for homeownership for millions of Americans. It provided returning veterans, eager to settle down, with federally-guaranteed, no-down-payment home mortgages to buy their own homes and start families. But most of these opportunities were in the suburbs, where cheap, empty land and lower costs allowed developers to build single-family homes made newly accessible by the federally-subsidized Interstate Highway System. Lobbied for by banks and real estate interests, the oil, gas, rubber, steel and auto industries and paid for by taxpayers, all this federal spending produced one the largest population movements in U.S. history. Between 1934 and 1972, families living in owner-occupied homes rose from 44% to 63%.

But it did nothing to promote homeownership or solve the affordable housing problems in cities. In fact, by draining away young, upwardly mobile families, it accelerated the decline of cities, reducing the municipal tax base and weakening the social fabric. Federal regulations called for maintaining homogenous communities which meant people of color could not get these mortgages up until the Housing Act of 1968. Soon, cities – especially those in the industrial Northeast – had become primarily home to poor and working class whites and increasing numbers of poor and working class African-Americans moving up from the South.

Neither the federal government, nor the private sector, did anything to encourage home ownership in urban neighborhoods. In fact, the banking industry went out of its way to discourage it by practicing what became known as “redlining.” Redlining refers to systemic institutional racism by banks. It is not simply that banks deny mortgage loans to black and brown people and black and brown neighborhoods. It is when they do so even when black and brown applicants for loans have the income to repay those loans in order to buy homes, repair their homes, and start or expand small businesses. Redlining is not random. In the 1940s and 1950s, in conjunction with the Federal Housing Administration, which provided federally mortgage insurance, banks actually drew maps identifying which neighborhoods they would refuse to serve with mortgages. This became self-fulfilling prophecy of neighborhood decline. Areas that were redlined fell into disrepair because people could not get access to bank loans. Not surprisingly, the neighborhoods most impacted by redlining initially were African American. Subsequently, areas made up primarily of Latino/Hispanic residents and some areas made up primarily of white working class residents were redlined as well.

### **Boston Banks Urban Renewal Group (BBURG) and Redlining and Blockbusting in Dorchester and Mattapan 1968-1972**

In 1968, Boston banks embarked on a kind of “reverse redlining” that proved to be as damaging as the original kind – pouring millions of dollars in mortgage money for minority home-buyers into a single area of the city and creating an incentive for realtors to engage in some of the most outrageous forms of housing racism imaginable.

Originally created in 1961, the Boston Banks Urban Renewal Group was a response to complaints by local civil rights groups of racial discrimination in mortgage lending in Boston. It was an agreement by local banks to make mortgage loans to minority homebuyers, but for some reason was never implemented. In May 1968, the program was resurrected by Mayor Kevin White, however, in the days wake of the assassination of Dr. Martin Luther King Jr. Like many cities, Boston experienced rioting in the days following the assassination of Dr. King, and Mayor White settled on B-BURG hoping it

would lessen discontent about poor housing conditions and lack of access to homeownership for Boston's African-American community.

By the time the program was re-launched, it included more than twenty Boston banks and lending institutions that had pledged to make available more than \$20 million in federally guaranteed mortgages to minority home buyers with the apparent goal of increasing homeownership and address the issue of racial segregation. However, the program was set up in such a way that it did exactly the opposite. Rather than make this pool of mortgage money available throughout the city, B-BURG restricted mortgages to a single area of the city, the predominantly Jewish parts of Dorchester and Mattapan, while continuing to deny mortgages to minority buyers in other neighborhoods in the city and in the suburbs. When city officials raised concerns over the policy of restricting mortgages to just one area, the banks refused to make changes and the city did not pursue the matter further.

The glut of mortgage money targeted to one group of buyers spurred real estate agents to engage in an aggressive campaign of "blockbusting," that is, purposely destabilizing a neighborhood by convincing people that it is about to "go downhill." Through door-to-door canvassing, leaflets, and letter-writing, and phone calls, real estate agents attempted to induce the largely white, Jewish homeowners of Dorchester and Mattapan to sell their homes quickly – before the neighborhood "changed." That enabled realtors to gain much income from commissions from the sale of the homes or even to sometimes buy houses up cheaply, then turn around and sell them at inflated prices to this new wave of African-Americans, many of whom were only able to buy homes because of the lower down payments required by these federally-insured mortgages than conventional mortgages – leaving these middle-men to make a handsome profit. In most cases, the homes were sold directly from the previous Jewish or Irish Catholic owner to the African-American owner with the blockbusting realtor still collecting the broker's fee. I subsequently found an article called "Confessions of A Blockbuster" in the *Metropolitan Real Estate Journal*, in which an anonymous realtor admitted to resorting to all of these blockbusting practices with the B-BURG program.

Some residents tried to resist pressure from the realtors that descended on the area and tried to keep their neighborhood together, including the **Mattapan Organization**, a civic association led by **Janice Bernstein and others**. But they received little help from the city, elected officials, and the downtown-based Jewish community leaders. Mayor Kevin White would later admit that he wasn't paying enough attention to what was going on because he was he was running for governor in 1970, and upper middle class Jewish leaders of downtown organizations refused to support a court suit that working class Jewish homeowners in Mattapan wanted to bring against the B-BURG banks. Instead, they merely offered to help them relocate to the suburbs as they had done.

The Federal Housing Administration, a division of the U.S. Department of Housing and Urban Development, aided and abetted the destruction of the area. Instead of conducting thorough home inspections prior to the sale of houses, which would require sellers to correct major structural violations before the mortgages were approved, the FHA allowed cursory “**Drive-By Inspections.**”. Once the new, Black homeowners moved in and discovering the problems with their new homes and some could not afford this having put all their savings and income into the down payment and new mortally mortgages. Forced to pay for major repairs, the new homeowners fell behind on their mortgage payments, and the banks engaged in “**Fast Foreclosures,**” which was also allowed for FHA-backed mortgages. They foreclosed quicker on FHA mortgages. The banks then cashed in the mortgage guarantees, walked away from the neighborhood, and left the left Federal Administration owning the properties. If these had been conventional mortgages the bank would have given the homeowners much more time before foreclosing because they didn't want to manage foreclosed homes.

A U.S. Senate subcommittee subsequently came to Boston and held hearings in 1971 to investigate what went wrong with the B-BURG program and concluded that an effort to promote minority home ownership had turned into a “ghetto enlargement” program instead. No banks or realtors were prosecuted, however. The response of the Boston City Council was to pass an ordinance that imposed a paltry \$25 fine for realtors found to have engaged in blockbusting. Within two years, 40,000 of the longtime residents of that part of Dorchester and Mattapan had left, replaced by Black families pursuing the “American Dream of Homeownership.” A study later found that half of all the homes that had been purchased were lost to foreclosure by 1974.

**Mismanagement of foreclosed houses by HUD** when they stupidly required eviction of tenants in the two- and three-family buildings which had been foreclosed on, leaving them vacant and vulnerable. **Numbers of abandoned houses spreads** as many were then stripped of their plumbing or any other materials of any value and became fire hazards, unlikely to renovated. The whole program had a tremendously negative **impact on race relations** in Boston, with whites bitter at being driven out of the neighborhood and blaming African-Americans – instead of the banks, real estate agents, and federal government – for the deterioration of the neighborhood. Residents in the surrounding neighborhoods, predominantly Irish-Catholics, ended up wrongly blaming the deterioration they saw on the African-American residents who were moving in instead of the banks, realtors, and federal government who designed and implement a plan that was doomed to fail from the start. This unfounded resentment toward Black families was taking place at the same time the federal court ordered the busing be used as a remedy to desegregate the Boston public schools in 1974. Though Whites who were part of multi-racial community groups like Dorchester Community Action and

Dorchester Fair Share did understand how these acts of institutional racism by banks and realtors led to neighborhood deterioration.

## **1970s**

In 1970, I was just starting my time as an organizer at the Dorchester Tenants Action Council. I remember that one of my colleagues at DTAC, **Bob Stuhlman** said to me, "Lew, you're Jewish. You should go to Mattapan and help the Jews". I was only 20 at the time and in my first year of organizing and still a college student, and I didn't take up that challenge. Maybe I should have, but I had little organizing experience and was pretty young then. DTAC did submit a testimony to the U.S. Senate hearings in 1971 on blockbusting and redlining though, detailing the refusal of banks to make loans under the HUD 235 program to low income Whites and Blacks.

The next five years of my work in Dorchester was all focused on the impact of B-BURG and trying to stabilize the community for the White and African-American residents.

Hillel Levine and Larry Harmon tell the ugly story of BBURG in their book, The Death of American Jewish Community. Rachel Bratt, a Tufts professor of urban planning, also documented the BBURG disaster in her Ph.D. dissertation at MIT and in several articles.

### **Lessons Learned**

Residents of Mattapan and Dorchester experienced vicious blockbusting and redlining and did not develop an effective organizing campaign to get the city and banks to stop it. They did not organize to demand that the city make the banks change BBURG to only allow mortgage for their area and to demand realtors stop blockbusting. They did not try to involve any of the new African-American homeowners. They were not able to get any support from major Greater Boston Jewish leaders.

Learnings from all this about the role of banks and of FHA in this neighborhood deterioration leads to Dorchester Community Action Council (DCAC) (that became Dorchester Fair Share in 1975), where I worked as an organizer, to work on a national campaigns with National People's Action (NPA) as well as local campaigns to tear down hundreds of abandoned buildings.

In 1974, we worked with a national coalition called **National People's Action** to pass a national law called the **FHA 518 B Payback Law**. That allowed us to organize 600 homeowners from Dorchester, Mattapan, and Roxbury to file claims for repairs they had

to make because of the faulty inspections that the FHA had allowed. The homeowners won almost all the claims but it was too late for all those who had lost their homes to foreclosure.

We went on to work with other local groups that included the **Jamaica Plain Banking and Mortgage Committee, Winkie Cloherty, Rick Wise, Julie Rawson** and others that had launched a “Greenlining” campaign to encouraged residents to move their bank accounts from banks that would not grant mortgages in the neighborhood to banks that that would. Organizer Rick Wise, later wrote a novel titled Redlined that chronicled a lot of that history and more.

We joined with **National People’s Action** again on a campaign that, with support from Sen. William Proxmire (D-Wisconsin), led to passage of two pieces of landmark federal legislation. In 1975, the **Home Mortgage Disclosure Act (HMDA)** was adopted. The law required banks to annually document lending by census tract so it could be documented whether or not it was serving city neighborhoods or were redlining. Two years later, the **Community Reinvestment Act (CRA)** was passed. It declared that banks had an affirmative obligation to provide financing in the neighborhoods from which they had depositors and created public comment files banks were required to maintain so that regulators could grade them on their level of community development financing. Bad grades could result in regulators even refusing to grant permission for mergers and new bank branches. State versions of HMDA and CRA were passed through organizing and helped in regulating this for banks not then regulated by federal regulators.

Another organization, the **Massachusetts Urban Reinvestment Action Group** (led by **Hugh McCormack, Mary O’Hara, and Jim Carris**) carried on with this work for many years. Later on MAHA and MACDC led a campaign for extending the State CRA law to also cover mortgage companies besides banks.

It took more than a decade, but eventually a robust anti-redlining movement was able to get the federal bank regulators to actually enforce these laws, identify the banks engaged in blatant racial discrimination, and take more action to end this practice. Boston groups played an important role in making HMDA and CRA into effective tools by conducting research and targeting the worst offenders among Boston-based banks, particularly in the late 1980s, when the battle over redlining again became front-page news in Boston and around the country.

In 1974, the Dorchester Tenants Action Council where I worked changed its name to the **Dorchester Community Action Council (DCAC)** and expanded its focus to assist homeowners. The change was made for a very practical reason. At the time, only 20%

of the residents in Dorchester were tenants of big landlords, while the other 80% were either tenants in owner-occupied houses or homeowners themselves. Tenants may have had problems with greedy and irresponsible absentee landlords, but our group decided to expand its focus to help homeowners out as well and take on other neighborhood issues.

## **Abandoned Buildings**

In 1973, DCAC where I worked started to focus on the neighborhood then called Meeting House Hill and now more often called Bowdoin-Geneva in Dorchester. There were about 100 abandoned buildings in this area south of Columbia Road and we began to organize residents by researching the absentee owners of the buildings and developing a slide show. **Peggy Flynn, Joan and Bob Fennell, and the Flaherty family** were amongst the leaders of this campaign.

We decided to have a meeting on this issue with Mayor White and did all we could to get a good turn-out. Meeting House Hill was a largely Irish-Catholic, White, working class neighborhood and the logical place to hold this meeting was St. Peter's Church, which was in the middle of the neighborhood and its most important institution. But a parishioner at the church was active in Mayor White's political organization and felt this organizing was a threat to the mayor. He was able to convince the pastor not to let us use the church for the meeting, so we were forced to hold it in the Holland School at one end of the neighborhood. Nevertheless, over 200 people showed up in May of 1974 for the meeting, and we showed our slides of abandoned buildings, including one that was on Barry Street. Proving Tip O'Neill's famous saying that "all politics is local," Mayor White reacted to that one by saying, "I used to date a girl from Barry Street". Then he agreed to tear down most of the buildings on our list.

## **Property Tax Abatements**

Unfair and over-assessments in property taxes was a big problem for some neighborhoods. For years, assessment practices in Massachusetts cities and towns varied widely. Homeowners in Boston's poorer and more diverse inner-city neighborhoods were being over assessed on their property taxes compared to homeowners in the more middle class neighborhoods. In 1974, I read about a court suit by Roxbury residents against the city that resulted after a number of years in some homeowners having their property reassessed, which lowered their taxes and allowed them to get rebates. We wanted to do the same thing for Dorchester homeowners, but in a faster and more comprehensive way. So we came up with the idea of organizing homeowners to file property tax abatement requests but do that together. In the first year alone, 400 requests were approved. Homeowners got rebates for that year, and

since they also got their assessments lowered, their savings on their tax bills was ongoing and significant.

Within a few years, however, Mayor White's administration was dragging its feet in processing abatement applications, so we invited the mayor to a meeting at the Grover Cleveland Middle School in Fields Corner. As the meeting date came near, we were informed that the mayor would not attend – so decided to bring the meeting to him. We rented buses, packed them with homeowners from the meeting, and demonstrated in front of his house on Beacon Hill. Some 2,200 homeowners ended up winning rebates and lower assessment through this campaign over 4 years from 1974-1977 I never worked on anything that was so concrete as getting checks for working class homeowners who were victims of an unfair tax system.

### **Dorchester Fair Share**

In 1975, DCAC merged with Massachusetts Fair Share. **Massachusetts Fair Share**, an organization that was founded in 1973 in Chelsea by **Mark Splain, Barbara Bowen, Lee Staples, Jim Katz, Mike Gallagher** and included community leaders **Mike Regan** and **Natalie Schneiderman**. The **Citizens Action Program on Energy**, led by **Michael Ansara** and **Mark Dyen**, merged with Fair Share about 6 months before DCAC did. **Fair Share had become** a major state-wide organizing group, with thousands of members, and involved itself with consumer as well as and housing issues. As DCAC became the Dorchester Fair Share chapter of the organization, it gave us a chance to work on city-wide and state-wide issues as well. Dorchester Fair Share leaders included **Al Jones, Jimmy Whitted, Diane Roberts, Al Mickiewicz, Kathy Gorman, Ed Tyler** and others.

The successful campaign on tax abatements led to many more people getting involved various campaigns that included abandoned buildings, redlining by banks, crime prevention, and lowering utility rates. We had both white and black working class people in the same organization, all learning about the institutional practices of banks, FHA, realtors, and the city that were harming them. Interracial working relationships developed because people met others of a different race who cared about and were willing to act on the same issues as they were.

We added the hot issue of **Charter Reform** to this mix. At the time, Mayor White was trying to change the city's charter to replace non-partisan primaries in mayoral elections, in which the top two vote getters went to the final election, to separate primary elections for the Democratic and Republican parties. He moved on this after narrowly deferring State Senator Joe Timilty in the 1975 Mayoral race. That would have led to lower turnout in the September primary elections, likely guaranteeing a win for the incumbent.

To do this, though, White needed approval of the state legislature. Thanks, in part, to efforts by Massachusetts Fair Share and others, a narrow majority in the Boston delegation came out against the measure and it died in a committee the legislature.

## ***1980s and 1990s***

### **Mortgage Lending Discrimination and Engaging the Large Banks**

In 1989, the Boston Branch of the Federal Reserve Bank produced a report on discrimination in local home mortgage lending. The report found that African-American residents of Boston were twice as likely to be turned down for home mortgages as white residents - even when income differences are considered. By this time, I was director of the **Massachusetts Affordable Housing Alliance (MAHA)** and **Tom Callahan** and **Hillary Pizer** were organizers there, and we had been working to increase homeownership for these same Black and Latino residents that the banks were discriminating against. When we saw the report by the Boston Fed and the publicity that followed it after it was leaked to the Boston Globe (two front page *Boston Globe* articles followed with one titled "**Inequities are cited in Hub mortgages: Preliminary Fed finding is 'racial bias'**," we began a grass roots organizing campaign that resulted in action by the city and unprecedented commitments by major banks. The Boston Redevelopment Authority followed up the report by the Fed with one of its own, that found whites are three times more likely to receive mortgages from banks than blacks.

**Massachusetts Affordable Housing Alliance (MAHA)** approached other groups and soon the **Community Investment Coalition (CIC)** was formed. Those other groups included the **Greater Roxbury Neighborhood Authority (Ken Wade)**, **Local 26 Hotel Workers (Bruce Marks)**, the **Dudley Street Neighborhood Initiative (Gus Newport)**, the **Urban Edge Community Development Corporation (Mossik Hacobian)** and the **Nuestra Comunidad CDC (Evelyn Friedman Vargas)**.

**John Taylor** of MA Association of CDC's and Somerville Community Corporation also made valuable contributions to the CIC Coalition campaign.

The CIC Coalition undertook demonstrations at banks, negotiations, and media work to make its case. MAHA brought two CRA regulatory challenges against BayBanks and State Street Bank. The BayBanks one was successful.

In 1990, the CIC negotiated a \$1 billion reinvestment agreement with the Massachusetts Bankers Association that led to creation of the **Massachusetts Housing Investment Corporation** for affordable housing financing, new access to affordable mortgages, an increased number of local bank branches, the availability of

lifeline checking accounts, and the ability of welfare recipients being able to cash checks in all banks.

**Jim Cuddy from South Middlesex Opportunity Council (SMOC)** also worked with us on these banking services issues.

The Community Investment Coalition, with MAHA leading the negotiations with MA Bankers Association on the homeownership piece, created what became the **Soft Second Affordable Mortgage Program** (now called **Mortgage One Program**), which was to be administered by the **Massachusetts Housing Partnership**. This was a key issue for us at MAHA, with community leaders like **Adrian Anderson** and **Diana Struther, etc.** of the **MAHA Homebuyers Union**, and organizers **Tom Callahan, Hillary Pizer, Barbara Rice, and Cortina Vann**. The Soft Second/Mortgage One programs has gone on to finance more than 21,000 home purchases by low-income first-time home buyers, totaling nearly \$4 billion in financing. More than half of the people served have been home buyers of color.

The Soft Second/Mortgage One program resulted from numerous contentious meetings and tense negotiations between MAHA and the Massachusetts Bankers Association and its director **Bob Sheridan**. It also illustrated an organizing principle that I had come to learn - that people who are your adversaries in your current campaigns could turn out to be your allies in another one. When Bob Sheridan moved on to a new job as head the **Savings Bank Life Insurance**, he established a program to buy these “soft second mortgages” as a kind of secondary mortgage market. That allowed the banks involved in the program to go on and make even more new affordable loans. Bob later agreed to chair the capital campaign that enabled the **Massachusetts Affordable Housing Alliance** to build its own headquarters building, which is why it is named after Bob and his wife.

**Lessons Learned:** Community groups can systematically undertake listening campaigns, research solutions to problems uncovered, take action to engage officials with power to act on these issues. But sometimes the opportunity is just put out there like an article about discrimination in lending that can be the take off point to develop a campaign to change this injustice. At times community groups can be systematic to develop an organizing campaign after listening and research, but at times they are given an organizing opportunity and have to seize it firmly and quickly organize action on the issue.

In 1990, Massachusetts banks agreed to support passage of the **Interstate Banking Act** by the Massachusetts legislature in return for being allowed to open branches in Massachusetts. The law required banks looking to expand in the state to lend money to

the **Massachusetts Housing Partnership** at their cost of funds as a condition of acquiring other banks in Massachusetts. To date, the legislation has generated \$1.3 billion to support creation of more than 25,000 rental housing units in the state. Then Banking Committee Chair, Rep. **Thomas Finneran** (D-Mattapan), and the **Massachusetts Affordable Housing Alliance** played major roles in enacting the bill.

## **Massachusetts ACORN**

MA ACORN was a chapter of the national group ACORN and was active on housing issues between the 1980's until around 2010 when the national organization ended its work. MA ACORN went forward under the name New England United for Justice and they are mentioned in sections of this paper.

MA ACORN organize on many housing issues including homesteading, getting abandoned building torn down, passage of state legislation on predatory lending, housing counseling to help people by homes, and foreclosure prevention.

## **Somerville Community Corporation CRA Challenge of Somerset Bank**

This challenge in 1988 led by John Taylor resulted in a landmark \$20 Million reinvestment agreement that opened up a new chapter in CRA organizing work after the work done during the 1970's described earlier.

## **Foreclosure Crisis of 2007-2012**

In the 1980s and 1990s, homeowners in Boston and across the country suffered from two major banking crises caused by deregulation of the banking industry that allowed banks to engage in a frenzy of predatory and discriminatory lending. The banking industry had lobbied Congress to loosen its rules on banks and banks and other financial institutions, arguing that it would somehow lead to more lending – which, of course, was not true from the start.

The first crisis was the so-called **Savings and Loan Scandal** or S&L Scandal in 1988. It took place after small, local banks were allowed to be purchased by larger banks, leading a massive consolidation of the financial services/banking industry. In some cases, it was the same local S&L bank that instead of financing local businesses and mortgage, move into speculative loans. But many of these institutions proved to be unstable and began to fail. This led to a huge federal bailout of those banks and even forced the federal take-over of some of them. The assets of those failed banks – including golf courses, shopping centers, office buildings, and large apartment complexes – were then sold to the highest bidders. In many cases, those bidders were

same people who caused the banks to fail in the first place. One local example was Dorchester Savings Bank, which changed its name to First American Bank for Savings as it moved to invest more in the suburbs, then failed after making speculative investments that crashed.

The second crisis was the **Subprime Mortgage Crisis** starting in 2007, also called the **Foreclosure Crisis**. It resulted from a frenzy of trading in mortgage-backed derivatives by banks non-bank institutions and involved predatory lending schemes in which borrowers were offered overly-generous amounts, with no deposits required, and exorbitant balloon rates that led to monthly bills they would find themselves unable to pay. These loans were disproportionately made to people of color, but also hurt white buyers too. These practices led to foreclosures and the loss of equity for a generation of home buyers, especially homeowners of color, and they caused disinvestment and deterioration in neighborhoods and community across the country, especially in **Gateway Cities** in Massachusetts occupied by immigrants and White and Black working class residents.

Organizations like **City Life/Vida Urbana**, the **Springfield No One Leaves**, **Lynn United for Change**, and the **Worcester Anti-Foreclosure Team** organized to help homeowners who became victims by assisting them in renegotiating their mortgages to help them avoid foreclosure. **Steve Meacham, Jim Brooks, Isaac Hodes, Rose Smith**, and **Grace Ross** were some of the organizers and leaders of these groups.

Organizations that helped residents fight against foreclosures included the **Massachusetts Communities Action Network** and the **Brockton Interfaith Community**, whose organizers and community leaders included **Kris McDonald, Diluvina Vazquez Allard, Teresa Aiello, Carol Delorey, Janine Carreiro**. They organized a 600-person action meeting in Brockton with Congressman Barney Frank, then chair of the House Financial Services Committee in May 2009 and asked him to file legislation to help unemployed homeowners facing foreclosure. He included a provision for this in the **Emergency Homeowners Loan Program** that was part of the 2009 **Dodd-Frank Financial Reform Bill**. Unfortunately, poor implementation of this program resulted in HUD failing to get help to many more eligible homeowners by the deadline to spend the funds.

As the recession deepened, foreclosures due to long term unemployment replaced predatory loans as the main cause of foreclosures. **MCAN** and **PICO National Network** proposed that the federal government require banks to use forbearance where mortgage payments the homeowner couldn't make currently because of unemployment were owed at the end of their mortgage term. Treasury **Secretary Geithner** refused this request at a meeting MCAN and PICO had with him in November 2010. But MCAN and PICO joined with the **Leadership Conference on Civil Rights** at three meetings at the

White House with the **National Economic Council** to get this approach adopted by several federal agencies, saving the homes of tens of thousands of homeowners. If the Obama Administration's had not let the banks administer loans modifications for homeowners facing foreclosure through **HAMP Program** and had used the billions of dollars in unspent federal TARP funding, it could have saved millions of homes from foreclosure.

**Lessons Learned:** When decisions on housing issues like foreclosure policy are made in Washington, it takes an even bigger national organizing effort to make a dent in this. President Obama was focusing on saving the economy as the financial crisis unfolded in a deep and terrible way and did not develop a comprehensive response so banks were bailed out to save the economy but not required to stop foreclosures and allow homeowners to use forbearance or cram down of mortgages. More push on more members of Congress, more national actions and demonstrations targeting the Obama Administration, more media coverage needed to be organized, and more lifting up African-Americans as being victimized by foreclosure, as a way to try to engage President Obama and his Administration to have done more.

See also numerous articles on these issues by Peter Dreier of Occidental College, [https://www.salon.com/2016/01/16/the\\_big\\_shorts\\_shortcomings\\_the\\_real\\_culprits\\_in\\_the\\_financial\\_meltdown\\_never\\_paid\\_for\\_their\\_crimes\\_but\\_still\\_its\\_not\\_all\\_gloom\\_and\\_doom/](https://www.salon.com/2016/01/16/the_big_shorts_shortcomings_the_real_culprits_in_the_financial_meltdown_never_paid_for_their_crimes_but_still_its_not_all_gloom_and_doom/); <http://www.peterdreier.com/wp-content/uploads/2014/06/EdDeMarco.pdf>; [http://www.peterdreier.com/wp-content/uploads/2014/04/GOPs\\_Blame\\_Acorn\\_Game.pdf](http://www.peterdreier.com/wp-content/uploads/2014/04/GOPs_Blame_Acorn_Game.pdf); <http://www.peterdreier.com/wp-content/uploads/2014/06/building.pdf>; [http://www.peterdreier.com/wp-content/uploads/2014/04/Occupying\\_Wall\\_Street\\_Building\\_Movement.pdf](http://www.peterdreier.com/wp-content/uploads/2014/04/Occupying_Wall_Street_Building_Movement.pdf); [http://www.peterdreier.com/wp-content/uploads/2014/04/Occupy\\_Wall\\_Street\\_Changing.pdf](http://www.peterdreier.com/wp-content/uploads/2014/04/Occupy_Wall_Street_Changing.pdf); <http://www.peterdreier.com/wp-content/uploads/2014/06/UnderwaterAmericaWillPresidentObama.pdf>; <http://www.peterdreier.com/wp-content/uploads/2014/06/WhatisMelWattWaitingFor.pdf>; <http://www.peterdreier.com/wp-content/uploads/2014/06/mobilizing-to-hold-wall-street-accountable.pdf>; [http://www.peterdreier.com/wp-content/uploads/2014/04/Showdown\\_on\\_Wall\\_Street.pdf](http://www.peterdreier.com/wp-content/uploads/2014/04/Showdown_on_Wall_Street.pdf)

## **2010s**

In September 2011, the **Occupy Wall Street** movement showed that people did not feel that the federal government had done enough to address the financial pain being inflicted on working people or to address the growing income and wealth disparity between the top 1% of the country from the other 99%. The movement began when

demonstrators occupied Zuccotti Park in New York City and sparked similar protests throughout the country. In Boston, the **Occupy Boston** demonstration saw several hundred people set up tents along the Rose Fitzgerald Greenway near South Station. The Boston demonstration lasted until December 10th, 2011, the longest in the country. These protests helped change the entire political rhetoric in the U.S. Ever since, the issue of the income inequality has become part of the national debate and an issue that those in office or running for office cannot ignore.

**Massachusetts Association of Community Development Corporations (MACDC)** worked to pass Chapter 206 Foreclosure Counseling and homebuyer education funding program. This is a dedicated funding stream from mortgage broker license fees that provides about \$1.5 million per year to non-profits. The money continues to flow over a decade later.

**In 2017, MACDC, MAHA, and MCAN** worked with the National Community Reinvestment Coalition (NCRC) on a CRA challenge to Santander Bank. The documentation of predatory auto loans by Santander made them more willing to negotiate, and this led negotiations resulting in a broad reinvestment lending agreement covering many areas of housing lending. Joe Kreisberg of MACDC and Tom Callahan of MAHA worked on this. John Taylor, formerly of Somerville Community Corporation, was the Director of NCRC.

**Neighborhood Assistance Corporation of America (NACA)** was originally a housing program of Local 26 Hotel and Restaurant Workers Union who also participated in the CIC Coalition described in II C above. Local 26 established through negotiation in establishing a Housing Trust and even had to change the national Taft-Hartley law for this to be legal. They later became NACA and have negotiated many agreements with banks locally and nationally for an affordable mortgage product and employed demonstrations and other actions to engage banks in negotiating. Bruce Marks was a Local 26 Housing staffer and became Director of NACA and Barbara Rice and Percy Stallworth were early organizers.

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## **IV. URBAN RENEWAL and the Rise on Non-Profit Housing Groups; COMMUNITY DEVELOPMENT CORPORATIONS**

### ***To 1970***

Having first accelerated their decline by promoting the growth of the suburbs, the federal government tried to make up for it by turning its attention to America's struggling cities. Although it's hard to believe today, Boston was certainly one of them. After World War II, Boston was described as a "hopeless backwater" and "tumbled-down has-been" of a city," according to historian Thomas O'Connor. Between 1950 and 1960, the city's population dropped from 800,000 to less than 700,000, the largest percentage population loss of any major city in the country. Many of Boston's middle-

class families had left for the suburbs. The poor and working-class families that remained were, initially, largely white. But they were soon joined by a growing number of Black families, primarily from the South, and then by Latino immigrants from Puerto Rico, the Caribbean, then from Central and South America. And also by immigrants from the Cape Verde Islands and from Vietnam.

Little private housing stock had been built for decades and some of what already existed was deteriorating or abandoned. In 1960, there were approximately 238,500 units of housing units in Boston, 163,000 of them rental units, the other 75,000 occupied by homeowners. Nearly 33,000 of those units were classified as “substandard dwellings” by the federal census. According to Boston University professor Murray Levin, “The traditional image of Boston as the city of old-world charm and elegant living is replaced by one of rooming houses, tenements, and slums.” City planners estimated that Boston needed 40,000 new units of new housing – some 25,000 for low income families; 11,000 for moderate income families; and some 5,800 units of market rate housing.

Over the years, city planners would continue to update their estimates of how many housing units the city needed and the city would try to respond in various ways. But safe, decent, affordable for housing for all in Boston would remain an elusive goal.

## **Urban Renewal**

To address the problems of America’s cities, Congress passed the **Housing Act of 1949**, which created a program that came to be known as “urban renewal.” Despite its name, the goal of the program was not so much to “renew” inner cities as promote what was unashamedly called back then “slum clearance.” Municipal governments were allowed to use their power of eminent domain to take property, clear it of residents and buildings and turn the now-vacant land over to developers to build private housing. Unfortunately, most of that new housing was built in such a way as to attract the middle class back to urban neighborhoods. Many of the neighborhoods chosen for urban renewal were either models of diversity, occupied by poor whites and various racial and ethnic minorities, or else primarily occupied by minorities, prompting residents to call the urban renewal program “Negro Removal.” After a slow start and backed by what John Mollenkopf would later call the “pro-growth coalition” of business leaders, labor unions, and newspaper publishers, the city of Boston became heavily involved in urban renewal, which at least initially, only added to the shortage of affordable housing.

As far back as 1947, the city had announced its intention to redevelop the New York Streets area. A multi-ethnic neighborhood that bordered downtown where the South End began, it subsequently became Boston’s first urban renewal project. When it was

formally announced a few years later, the plan called forcing out the 850 or so families who lived there, and clearing some 20 acres in the hopes of attracting new industrial development in the area. Unaware they had any other choice, residents left without protest. After their homes and various other buildings were demolished, the land sat vacant for years. For years, the only new building on the site was new headquarters for the *Boston Herald-Traveler* newspaper, which had lobbied for the plan when it was proposed and denigrated the area as “skid row.”

In 1953, the city announced its second urban renewal project for the West End, a diverse, working class neighborhood of four-story tenements that bordered downtown and Beacon Hill. The plan called for displacing some 7,000 residents, demolishing more than 700 buildings, and clearing almost 50 acres to make way for construction of approximately 2,000 apartments in high-rise buildings. Originally, more than half of the new apartments were to be priced low enough so that at least some of the residents could remain in the neighborhood. But after the development team, which included Jerome Rappaport, the former personal secretary to Mayor John Hynes, was chosen by the BRA in a “sweet heart deal, The awful story of the razing of this area is told in Herbert Gans’s book, *The Urban Villagers*. The plan changed to build what were called back then “luxury units” only, putting them out of reach of any of the West End residents.

But unlike residents of the New York Streets area, the West Enders didn’t go quietly and ended up putting up a fight. They formed a group called the **Committee to Save the West End**, packed public hearings, held demonstrations and marches, and filed lawsuits in an unsuccessful attempt to keep the city from evicting them in the name of progress. Although they were ultimately unsuccessful, they put up a good fight, and “Remember the West End” became a rallying cry for subsequent neighborhoods faced with the threat of urban renewal.

To make urban renewal happen, Boston’s wealthy corporate leaders, organized as the Coordinating Committee (nicknamed “**The Vault**” because it met on Franklin Street in a bank basement on next to its vault) and backed the creation of the Boston Redevelopment Authority and gave it enormous powers to carry out urban renewal.

Originally directed by the by the Development Division of the Boston Housing Authority Boston’s urban renewal efforts were turned over to a newly created agency, the Boston Redevelopment Authority, in 1957. In 1960, Mayor John Collins recruited Ed Logue, who had led urban renewal in New Haven, to become director of the agency, which assumed the powers of the Boston Planning Board and became one of the most powerful development agencies of any city in the U.S. Logue did not demolish neighborhoods as was done before him with the West End and **New York Streets**

**section of the South End** and sought to do both market rate housing and affordable housing but not enough of the latter to respond to what organized residents wanted.

Allies that Ed Logue and Mayor Collins developed to support the urban renewal agenda

1. The Vault--began in the 1950's during the Hynes Administration...it was major Boston business leaders who met in a Conference Room next to the vault in the Boston Safe Deposit and Trust Company--Mayor Collins met with them every two weeks. - Charles Coolidge, of Ropes and Gray law firm, was one of its leaders.
2. Boston Globe--Its editor Tom Winship supported urban renewal over many years.
3. Catholic Church-- Msgr. Francis Lally was head of the BRA Board, with the support Cardinal Richard Cushing
4. Boston area architects

### **Construction of Government Center**

1. City Hall and JFK Federal Building in modernist architectural style
2. Preserving Sears Crescent Building beside City Hall  
Began planning for renovation of Quincy Market....produce markets relocated to Chelsea and meat markets to Newmarket Square in Roxbury
3. State Buildings--Construction of the Hurley Building and Lindemann Buildings along Cambridge Street

### **Those neighborhoods where urban renewal plans were developed included**

**Charlestown**, a primarily white working class neighborhood, where residents formed the **Self Help Organization of Charlestown** and fought the city and the Boston Redevelopment Authority hard enough so that size of the plan was reduced to one-third its original size and included more housing that residents could afford.

They also included the **Washington Park area of Roxbury**, a primarily Black working class and middle class neighborhood, where residents fought to increase the size of the plan dramatically. They wanted more new housing built, although they resisted the notion of including public housing in the mix.

### **Roxbury Urban Renewal**

- a. Washington Park/Roxbury  
Support from Muriel Snowden, Otto Snowden who founded and ran Freedom House... they supported more demolition and relocation than in other Boston urban renewal neighborhoods.... balancing retaining middle class Black homeowners vs. needs of low-income Black residents.

b. 221 D3 housing, a federal program for subsidized rental housing was built at these sites in Roxbury:

Academy Homes I, II sponsored by SEIU 254 (now SEIU 32 BJ)

Marksdale Gardens I, II, III sponsored by St. Mark's Congregational Church

Warren Gardens sponsored by Charlesbank Foundation

Charlame Park Homes I, II, sponsored by Charles Street AME Church

c. Madison Park/Lower Roxbury-- Community organizing got housing added as original plan had the Madison Park High School only; through the organizing of the Lower Roxbury Community Corporation (later becomes the Madison Park Development Corporation) Involves Dan Richardson, Andreas Ballard, Byron Rushing, Chuck Turner, Shirly Smolinsky, Ralph Smith, Vinnie Haynes.

Urban renewal plans were announced for many other neighborhoods in Boston. In **Allston, residents of North Harvard Street** were unable to save their homes or save themselves from being neighborhoods displaced, but were subsequently able to convince the BRA to build affordable housing on the site instead of luxury housing as had been originally planned. Residents in South Boston and Jamaica Plain were able to keep urban renewal plans for their neighborhoods from going forward at all with over 1000 turning out at a Jamaica Plain meeting to oppose urban renewal plans.

## **South End**

New York Streets section of the South End just south of the Mass PIKE with Chinatown to the North and New York Streets section of the South End on the other side. 850 families lost their homes in what was a multi-racial, multi-ethnic neighborhood. Mel King, the famous organizer and politician, grew up there and his family lost their home in this urban renewal.

When the city announced the **South End Urban Renewal Plan** for that very diverse neighborhood, residents ended up becoming divided along class and racial lines. A city-sanctioned **South End Urban Renewal Committee**, made up primarily of white, middle class homeowners relatively new to the neighborhood, ended up backing the plan that promoted more homeownership and market rate housing. But a new group, **Committee Assembly for a United South End**, made up primarily of poor and working class Black tenants and led by neighborhood activists like **Mel King** (who had grown up in the New York Streets area), opposed the plan and argued for building more affordable rental housing.

In April 1968, King and 40 other members of CAUSE picketed a parking lot at the corner of Dartmouth Street and Columbus Avenue that had once been the site of the homes of more than a hundred working class families and was designated now for new market rate housing as part of the South End Urban Renewal program. King and 22 other protesters were subsequently arrested, but returned the next day with more supporters and ended up occupying the parking for the next three days and nights, sleeping in tents and makeshift shacks. The site and the protest became known as **Tent City**, and by the time it was over, the Boston Redevelopment Authority agreed to halt further demolition in the South End and build 900 new units for low income housing to allow residents to remain in the neighborhood. It also led the city to agree to establish an elected local group to make decisions regarding urban renewal going forward.

Formed in 1969, the **South End Project Area Committee** may have been the first all-elected committee with some say over urban renewal in the country. In 1975, in an election in which 3,000 residents voted, progressives won 37 of the 39 seats on SEPAC, prevailing over a slate of candidates backed by the **Committee for a Balanced South End**, which opposed low income housing. Since then, the committee persistently pursued the vision for affordable housing and fought plans to build market rate housing, a garage, and a luxury mall in Copley Square.

In 1974, with the adoption of the National Housing and Community Development Act, the federal government replaced urban renewal with the Community Development Block Grant program. But, flawed as urban renewal was, the CDBG program provided much less funding to build housing in cities and it forced residents in one neighborhood to compete with those in others to get any of it. When Boston announced its grand vision for urban renewal in 1960, it estimated that it needed to build to some 25,000 units of low income housing to meet the city's needs and 5,000 units of market rate housing. Ten years later, though, it had only built 2,400 affordable units – less than 10% of the number needed – while it had built almost 10,000 units of market rate housing – twice its goal. Somewhere along the line, urban renewal in Boston had been transformed from building what had been to what the decision-makers in the city wanted it to be.

### **Lessons Learned:**

People in the New York Streets area of the South End urban renewal project left without organizing and protesting their displacement. But the people in the West End resisted by organizing protest meetings and appealing to politicians. They lost as the combined power of the Mayor Hynes, the BRA, the business community, the Catholic Church, and the Boston Globe were all for this redevelopment by demolishing the existing West End

and building new housing. West Enders got thin promises that they could return but they as working class and poor people could never afford the new rents.

They lost, but they taught residents in other neighborhoods subsequently target for urban renewal the need to fight early and hard against urban renewal, to keep everyone from being displaced, and save buildings from demolition.

This organizing and push back against urban renewal led city officials to revise initial plans starting with BRA Director Ed Logue in the 1960's and to not put forward wide scale demolition proposals for urban renewal and to include more affordable housing plans.

### **Special Commission on Low Income Housing 1964**

This grew out of the MA Coalition Against Discrimination in Housing of community, religious, and civil rights groups. They worked for the Legislature to create the Special Commission on Low Income Housing in 1962. It's report in 1965 recommended 17 pieces of legislation including establishing the MA Housing Finance Agency, a state rental assistance program, expand public housing to include acquisition of units and scattered site developments, a rehabilitation loan guarantee program, various health and building code enforcement provisions, giving tenants better access to code enforcement and allowing rent withholding when there were code violations, a state relocation act. Most of these proposals were enacted and later efforts at affordable housing and tenants rights built on these. Ellen Feingold, long time affordable housing planner recounted this history and worked for the commission and was involved in the coalition that worked for its creation.

### **Community Development Corporations (CDC's)**

As more and more communities mobilized to stop the urban renewal bulldozer from destroying their neighborhoods, they began to think beyond simply stopping bad things from happening. In addition to saying "no" to threats from outside their neighborhoods, they wanted to say "yes" to gaining more control over what happened within their communities and especially to build, own, and maintain affordable housing in the face of the threats of displacement or deterioration. To do this, they turned to a new vehicle created for just this reason.

Community Development Corporations (CDC's) were established through an amendment to the Economic Opportunity Act of 1964. It provided federal funds for community-based development projects in poor urban areas. CDCs are nonprofit, neighborhood-based organizations, funded by both public sources, foundations, and

private investors, originally created to build and renovate housing. Since then, CDCs have also gotten involved in economic development, job training, and social services as well. Senator Robert F. Kennedy (D-New York) took advantage of the law to help create the first CDC in the U.S., the Bedford Stuyvesant Restoration Corporation, in 1967. The first CDCs in Boston were formed soon after.

One of the most successful was a group that called itself the **Emergency Tenants Council**. It was formed primarily by Puerto Rican residents who opposed part of the South End urban renewal plan that called for clearing their neighborhood (that the plan identified as Parcel 19), displacing the residents, and building luxury housing there instead. With help from **Rev. William Dwyer** and led by residents like **Paula Oyola who said this slogan, No nos mudaremos de la parcela 19 (We will not move from Parcel 19)**, the group which also included **Israel Feliciano, Jovita Fontanez, and Phil Bradley** and others, formed a CDC and succeeded in getting the **Boston Redevelopment Authority** to alter the urban renewal plan and designate the group to develop the parcel instead. The result was **Villa Victoria** (“Victory Village”), a combination of new high-rise, mid-rise, townhouse units, and renovated brownstones of more than 600 units of affordable housing built around a public square modeled after the ones in the towns the residents had come from in Puerto Rico. ETC became **Inquilinos Boricuas en Acción** (“Puerto Rican Tenants in Action”) as a CDC and ETC name is in its building management structure.

ETC was only one of the many CDC's that were created in Boston and that took control of planning and development in their neighborhood to provide what its residents needed and not what the city decision-makers wanted. Others included the already-mentioned **Tenants Development Corporation** in the South End; the **Back of the Hill Community Development Corporation** and **Roxbury Tenants of Harvard** in Mission Hill; the **Madison Park Community Development Corporation** in Roxbury; the **Jamaica Plain Neighborhood Development Corporation** and **Urban Edge**, which began in Jamaica Plain; the **Codman Square Neighborhood Development Corporation, Dorchester-Bay Economic Development Corporation** and the **Grove Hall CDC** in Dorchester; **Nuestra Comunidad** in Roxbury, **Neighborhood of Affordable Housing** in East Boston; the **South Boston CDC, the Allston-Brighton CDC, the Asian CDC, the Southwest Boston CDC**, and many, many more across the state. These CDCs have combined both real estate development skills and a social mission to revitalize communities for low to moderate income people. With help from state and city programs, CDC's purchased and renovated or newly built thousands of units of housing to enable poor and working class longtime residents to be able to stay in their neighborhoods and allowed those neighborhoods to welcome growing numbers of newcomers and immigrants.

## 1970s

Boston wasn't the only Massachusetts city where urban renewal threatened to harm, not help, poor and working class neighborhoods. Boston wasn't the only Massachusetts city where urban renewal threatened to harm, not help, poor and working class neighborhoods.

**Lowell:** **Charlie Gargiulo** grew up in the Little Canada neighborhood of **Lowell** and has experienced two waves of urban renewal ten years apart. As a child, he experienced the pain of displacement when the homes of his family, relatives and neighbors were taken and then demolished by the city during Lowell's first urban renewal efforts. In 1978, after the federal government created the country's first Urban National Park in Lowell to celebrate the city's role in sparking the industrial revolution in the United States, plans called demolishing homes in the nearby Acre neighborhood to allow developers to take advantage of the boost to the city from the park and building market rate housing. While creation of the park was a testament to the textile workers of the 19th century, it posed a threat to the working class residents of the twentieth century when the city of Lowell announced a plan to demolish the neighborhood called the Acre Triangle, located near the mills and downtown, to enable developers to build market rate housing.

Charlie decided he didn't want to see what had happened to him and his family, so, with others, he helped to organize residents and form the **Coalition for A Better Acre**. The group first worked to stop demolition of the existing affordable housing in the Acre and then formed a community development corporation to build more of it. That's when CBA discovered that the **North Canal Apartments**, an affordable housing project in Charlie's former Little Canada neighborhood was also slated for demolition so the site could be used for market rates housing. CBA and Charlie proceeded to work with the North Canal tenants. Not only did they ultimately stop the proposed demolition, but they got control of the building. Today, the 267-unit North Canal apartments have been completely renovated as affordable housing, and CBA continues serve residents in the Acre, including a growing Latino and Cambodian population.

Community Development Corporations continued to grow in Boston and the rest of Massachusetts. In 1978, activist and by this time State Representative **Mel King** (D-South End) sponsored the legislation to create the **Community Economic Development Assistance Corporation**. A state-funded agency, CEDAC, with staff that has included **Mike Gondek, Roger Herzog, Vince O'Donnell**, and others, has worked closely with tenant groups to make sure that the funding for CDCs was available and well-spent and that tenants had a voice in the fate of the buildings. The same

legislation also established the **Community Development Finance Corporation**, which provides financing for community economic development financing. CDC's went on to become the major builders of non-profit affordable housing across the state, and the **Massachusetts Association of Community Development Corporations (MACDC)**, formerly headed by **Marc Draisen** and now by **Joe Kreisberg** as Director and including key staff like **David Bryant** and **Pam Bender**. was subsequently created as an umbrella organization and lobbying group for the more than 60 CDC's that have been established in the state to date and other housing non-profits involved in creating for affordable housing.

### **Dudley Street Neighborhood Initiative (DSNI)**

The Dudley Street Neighborhood Initiative was founded in 1984 and first organized residents on a "Don't Dump on Us" campaign against contractors dumping debris on vacant lots.

During the 10 years of the Flynn administration, the city worked closely with CDCs in many neighborhoods to build affordable housing. It gave CDCs first priority in obtaining city-owned property – typically for one dollar. The city also provided funding to help create thousands of housing units for low-income renters and homeowners. In the mid-1980's, while Flynn was mayor, the city formed a partnership with the DSNI. The Flynn administration even designated its eminent domain power to DSNI, the first time this had been done in any city in America. This reversed the top-down approach of most city planning. It was, in effect, a kind of community controlled bottom-up urban renewal. It allowed DSNI to assemble vacant lots and run down housing and turn them into affordable housing and community gardens.

DSNI continues today as a multi-issue neighborhood group. **Peter Medoff, Gus Newport, John Barros, Ros Everdel** and many others were amongst its staff and leaders over the years.

**Lessons Learned:** There are times to "organize against" what's proposed by government or business that you oppose. And that can be enough or what's needed. Whenever you can "organize for" what a community group feels would improve upon what exists, then you move from preventing harm/preserving what is to actually improving things. The examples of Tent City, IBA and Villa Victoria, Dudley Street Neighborhood Initiative and and Coalition for a Better Acre show this at work as it went from protest to building and preserving affordable housing and whole neighborhoods. It took organizing to show wide scale support but also being able to develop a plan for affordable housing and carry it out.

## 1983 Mayoral Campaign

Tenants got even more involved two years later. When Kevin White, who had ceased to be a supporter of rent control and lessened his support for affordable housing, declined to run for reelection in 1983, the **Massachusetts Tenants Organization** formed Boston Tenants Campaign Organization and got heavily involved in the 1983 Boston mayoral race, and was described as “a new force at the ballot box.” Rent control and condominium conversion were “two of the most talked about political issues in Boston,” according to the *Boston Herald*, because “tenants have made sure of it.” A third issue that MTO, BTCO, the **Boston Affordable Housing Coalition**, and **Massachusetts Fair Share** was for Boston to adopt a “linkage policy,” as San Francisco had recently done. Linkage would require developers of big, downtown, commercial projects to contribute to a fund to create construction of affordable housing in the neighborhoods.

Three of the five top-tier candidates in the mayor’s race were Larry DiCara, David Finnegan, and Dennis Kearney. While each did have some positive history of work on issues and positions on other community issues, they were lukewarm or opposed to rent control and limits on condominium conversion, and they favored a “weak” or “moderate” linkage ordinance that wouldn’t ask too much from developers. Not surprisingly, DiCara and Finnegan also received the most campaign contributions from the real estate industry. But the two others major candidates for mayor, Mel King and Ray Flynn, were described as so pro-tenant as “to send shivers of disgust through real-estate entrepreneurs.” They also supported the “strong” linkage policy that groups like MTO, Fair Share, and the Boston Affordable Housing Coalition were promoting. Kevin White had already vetoed a linkage ordinance that had been passed by the city council. But when King and Flynn surprised everyone by becoming the the two finalists in the mayor’s race, White allowed a linkage proposal, which was sponsored by Boston City Councilor Bruce Bolling, to become law in December 1983 at the end of his term.

Ray Flynn was the eventual winner and over the next decade his administration was able to use the millions of dollars in linkage fees to build more affordable housing than any city in the country of comparable size. For his BRA director, Flynn appointed Stephen Coyle, who set out to reverse some of the questionable policies that had been pursued by his predecessor Ed Logue back in the days of urban renewal. In 1984, the BRA designated the **Tent City CDC** to build a 271 unit affordable housing development on the site that Mel King and other South End residents had occupied back in 1968.

Today, in the lobby of the main building of that affordable housing development, there is a pictorial history that tells how residents were able to get it built.

Elsewhere in the South End, the BRA sought to combat the growing gentrification by creating the **South End Neighborhood Housing Initiative**. Using linkage money, it promoted construction of housing on sites that had been cleared but left vacant when urban renewal ended and sided with the locally-elected South End Project Action Committee, who organized for more affordable housing, on a formula that called for one-third of it to be for low income families, one-third for moderate income families and one-third at market rate. **Phil Bradley, Luz Cuadrado, Harry Dow and Mike Lerner, Michael Kane, Martin Gopen, and Mel King**, were some of the South End residents who led this effort.

The BRA also got re-involved in the West End, taking back the development rights for the last vacant parcel there from developer Jerome Rappaport and giving them to a group made up of the Archdiocese of Boston, Kuehn Development Company and the **Old West End Housing Corporation** instead. Preference for more than half of the 183 units in what would become **West End Place** went to former residents who had been pushed out of the neighborhood by urban renewal years before. Former resident **Jim Campano** was a leader in the effort. These former West Enders even set up a West End Museum in the new West End Place housing and publish a kind of West End alumni newsletter.

During the 10 years of the Flynn administration, the city worked closely with CDCs in many neighborhoods to build affordable housing. It gave CDCs first priority in obtaining city-owned property – typically for one dollar. The city also provided funding to help create thousands of housing units for low-income renters and homeowners. Perhaps its most dramatic move had to do with the **Dudley Street Neighborhood Initiative**. Founded in 1984, DSNI first organized residents through a “**Don’t Dump on Us**” campaign against contractors dumping debris on the many vacant lots in the area. When it became a community development corporation, DSNI faced a difficult problem when it tried to build affordable housing because although much of the land was vacant, its ownership was made up of a checkerboard of the city, state, institutions, and individual private owners. To assemble parcels large enough on which to build housing, the group would need the kind of eminent domain powers that the city had used to conduct its urban renewal efforts. Mayor Ray Flynn persuaded the Boston Redevelopment Authority board to grant eminent domain authority to DSNI - the first time a community group had been granted such power in the U.S. It reversed the top-down approach of most city planning for bottom-up community development and allowed DSNI to proceed with development work that is still being carried out today.

**Peter Medoff, Ché Madyun, Gus Newport, John Barros, Ros Everdel** and many others were amongst the DSNi staff and leaders.

During this time, “Boston became the leading city for CDCs in the country,” recalled **Paul Grogan**, who not long before had moved from Boston to New York City to run the **Local Initiatives Support Corporation**, an organization that worked with CDCs all over the U.S. First under Mayor Ray Flynn, then under Tom Menino and Marty Walsh, Boston has supported its network of CDCs so that they have become the major builder of affordable housing in the city, even though these non-profit groups have had to compete with for-profit private developers to get access to land and buildings.

## **2000s**

In 2000, the Menino administration adopted something called the **Inclusionary Development Policy**. The ordinance requires developers of market-rate housing projects of ten or more units that rely on some kind of city support to either make 10% of the units in the project affordable, build 15% of the number of those units as off-site affordable housing, or contribute a per unit fee of more than \$50,000 per unit to a fund to finance the construction of affordable housing. The percentage of on-site housing is subsequently increased to 13% and the fee per unit is increased dramatically in subsequent years – on a sliding scale that reaches to hundreds of thousands of dollars per unit for projects in high-cost areas of the city in 2015. Although there were some problems implementing the policy early on, it has been an important tool to increase the amount of affordable housing in the city ever since.

In 1996, the **Greater Boston Interfaith Organization** was established. Made up of a coalition of religious congregations and community groups, its purpose is to promote solutions to social justice issues such as the lack of affordable housing in the Boston area. Jim Drake and I were its first co-directors, and some 3,700 people attended a kick-off founding meeting at Boston College High School in Dorchester on November 22, 1998. Eventually, the organization grew to include 87 congregations and some community groups.

In 2000, following holding hundreds of housing meetings, GBIO organized a campaign to establish an **Affordable Housing Trust Fund** that dramatically increased state funding and provide subsidies to build and renovate affordable rental housing and promote homeownership opportunities throughout Massachusetts. In the Boston area, large community meetings were held in Dorchester, Jamaica Plain, the South End, and Chelsea, and then culminated in an action meeting of 3,500 people at the Reggie Lewis Center in Roxbury that was attended by Massachusetts Senate President Tom

Birmingham and Boston Mayor Tom Menino. The Affordable Housing Trust Fund was passed. Initially funded at \$20 million, it was later increased to \$40 million and continues to operate today. Among the many community leaders involved in the campaign as part of GBIO were **Fr. Frank Kelly, Rev. Pat Daley, Rev. Frank Kelly, Fr. Dan Finn, Rev. Hurmon Hamilton, Rev. John Heinemeier, Fr. John Doyle, Johnny Jimenez, Fran Early and Gerthy Lahens**, as well as organizers **Vonda Brunsting, Adrienne Berry Long, Julia Greene, Liz Steinhauser, Cheri Andes, Jim Drake**, Lew Finfer, and others.

### **CDC's and Union Contractors and workers**

Some CDC'S hire union contractors with union construction workers. Some hire non-union contractors. CDC's are mindful of keeping costs down so there can be more affordable units in their developments. Union jobs are good paying jobs that people from neighborhoods served by CDC's want to get. The Carpenters Union has a lower overall pay rate for non-profit housing but other construction unions do not. Most but not all of the union construction work is in the commercial not the residential sector. There are occasional instances to of a CDC hiring a minority contractor who is non-union. But this overall has been a source of tension at some points between housing non-profits and construction unions. Both the non-profit building of housing and union jobs that pay a livable wage are important values and goals.

### **The CPA (Community Preservation Act) 2016 Campaign**

CPA is a law allowing communities to hold a local referendum to add a surcharge raise property taxes of up to 3%, usually around 1-2%. 10% of the new funds goes to affordable housing, 10% to historical preservation, and 10% to open space preservation or park improvement, and the community decides how to divide up the other 70%. In practice, cities spend most of the funds on affordable housing and suburbs spend more of the funds on the other two uses.

The campaign to pass a CPA (Community Preservation Act) referendum lost in Boston in 2001 because Mayor Menino basically sat out the referendum campaign because he was unwilling to use his political capital on a tax increase. Boston voters had never been faced with raising their own property tax since the passage of Proposition 2 ½ in 1980. And he didn't necessarily want to take on the business community on this. He effectively allowed business leaders to campaign against it and Fidelity led an effort that raised \$1 million to run ads against it. Boston literally lost hundreds of millions over the ensuing years that could have gone to affordable housing if this had been won.

When community groups tried again in 2016, they needed to get strong support from Mayor Walsh and prevent the business community from again raising millions to defeat it. The effort to get support from Mayor Walsh started early in his Administration in 2014 with an important meeting with Joyce Linehan, Chief of Policy. If this passed in Boston it would raise \$15 million a year plus another \$5 million in state matching money. Due to winning Question 1 on Classification in 1978, most of this increase would be paid for by commercial property owners.

The community groups including MAHA, MCADC, and Trust for Public Land strategized and agreed to have allied business leaders Jack Connors, formerly of Hill Holiday, John Fish of Suffolk Construction, and consultant John Sasso meet with Mayor Walsh so they could sound him out on it. They thought they might get Mayor Walsh to be even more candid with them and that he would appreciate being approached by them and not only by community groups who he knew would support something like this.

Mayor Walsh agreed to support this and agreed to undertake meetings with the business community with the message, "I'm not telling you to love this, or to like this, but I'm saying don't be involved against this." The businesses did not campaign against it like they did in 2001 and it won this time.

He held meetings bringing Connors and Fish and community groups with him with the Greater Boston Real Estate Board and the Greater Boston Chamber of Commerce and other business leaders. At some meetings, local developers Tony Pangaro (who also formerly worked on the campaign to stop the ten lane highway from being built through Boston) and Tom O'Brien (a developer who had been a BRA Director formerly) came to the meetings too. Robert Reynolds from Putnam Investments (he was among the skeptics but decided to ultimately stay out of the campaign) and Jim Rooney from the Greater Boston Chamber of Commerce among others played key roles as well.

The coalition of groups working on this including Massachusetts Affordable Housing Alliance (MAHA), MA Association of Community Development Corporations (MACDC) and the many Boston CDC's, Greater Boston Interfaith Organization (GBIO), Trust for Public Land, Trustees of Reservations, Boston Preservation Alliance. John Sasso, former Chief of Staff and Presidential Campaign manager for Governor Michael Dukakis gave strategic advice and help to the coalition.

### **Lessons Learned**

Community and labor groups can often be working in opposition to business leaders on many issues. But when they can find common ground, community and labor groups are stronger to have those additional allies. A principle of public life is "no one is permanently your opponent and no one is permanently your ally". So for instance

business leaders and companies will sometimes support affordable housing as they can't attract a work force if housing is too expensive, they will sometimes support job training because it helps them find more skilled workers, and they will some time support increased education funding as that leads to more educated and skilled people for their workforce.

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John Sasso on the Classification 1978 issue and the CPA 2016 campaign

Tom Callahan on the CPA 2016 Campaign

## V. OTHER IMPACTS ON HOUSING IN BOSTON

### *To 1970*

There were other federal, state, and local projects and policies not directly involving housing and development that had a tremendous impact on the availability and affordability of housing in Boston in the five decades leading up to 1970. Some of them were in the areas of transportation, public education, and human services.

#### **Highway Construction: The Inner Belt and Stop I-95 People Before Highways**

In 1956, the Defense Interstate Highway Act that promoted highway construction that helped spark dramatic growth in the suburbs also helped promote highway construction to and through cities. As part of the legislation, the federal government promised to reimburse states for 90% of the cost of building new highways that would part of the new Interstate system. In Massachusetts, these so-called “10 cent dollars” spurred construction of the Massachusetts Turnpike in 1957, Mass. Turnpike Extension through Boston in 1965, and a plan to build two more highways – an Inner Belt through Boston neighborhoods and surrounding communities and a Southwest Expressway that would connect Boston to Interstate 95 in Canton and I-93 in Somerville.

The plan to build these last two highways was enthusiastically backed by the city government, the business community, organized labor, and the media. But it was strongly opposed by residents – especially the especially 7,500 families who stood to lose their homes. In 1966, those residents began to organize, with help from a group of planners at Harvard and M.I.T. who formed **Urban Planning Aid**, which included **Jim Morey, Emily Achtenberg, Steve Miller**. Justin Grey and Ellen Finegold working for the City of Cambridge got funding and support to anti-highway groups and city planners **Fred Salvucci and Tunney Lee** also aided this effort. In 1969, they formed a coalition called the **Greater Boston Committee Against the Transportation Crisis** and in January held a “**People Before Highways**” rally in front of the State House that attracted some 1,200 people.

Opponents of the highways persuaded Governor Frank Sargent to appoint a **Commission on Transportation** that included community residents **Chuck Turner, Ann Hershfang, Ken Krukemeyer, John Barrett, Winkie Cloherty, Ron Hafer** and many others. The commission issued a report that convinced Sargent to declare a **Highway Construction Moratorium** in 1972 – in one of the first instances in the country where community interests prevailed over road-building proposals. Up until this time, highways were considered progress and you weren’t supposed to oppose

progress. But real progress was made after the highways were stopped, residents' homes and small businesses were saved, and neighborhoods were allowed to remain whole. Massachusetts subsequently became the first state in the country to utilize a provision of the Federal-Aid Highway Act of 1973 to transfer funds set aside for highways to be used for mass transit instead, which enabled construction of the New Orange Line in 1987 and the new Southwest Corridor Park that runs alongside it.

In 1993, I was involved in the effort that led to recognition of community activists that waged the fight against the highways. We convinced the MBTA to put up outside of Roxbury Crossing MBTA Station a large plaque with photographs and text that describes the chronology of events that stopping the highway. It also contains on it the names of 100 people involved in the campaign. Some of the names are those of politicians and planners. But most are names of the community leaders and activists who set them on the right path. Stopping the highways from being built was a big victory. The only negative note was that, before it was stopped, hundreds of units of affordable housing and some small businesses were demolished by the state or abandoned by landlords for two roads that were never built.

### **School Desegregation & Redlining**

In 1961, **Ruth Batson** and the **Boston Branch NAACP** began a campaign to address desegregation in the Boston Public Schools. Despite passage of the **Massachusetts Racial Imbalance Law** in 1965 and pressure from the **Massachusetts Board of Education**, the **Boston School Committee** refused to address the issue. They organized a school walk out and alternative "freedom schools", formed Operation Exodus to get Black children into white schools not filled to capacity and METCO to bus Black students to suburban schools who participated in the program. In 1974, U.S. District Court judge **W. Arthur Garrity** found that the Boston public schools were unconstitutionally segregated and ordered that a busing plan be implemented as a remedy.

So-called "**white flight**" to the suburbs had been a part of Boston's dramatic population loss since it began in 1950, but now it accelerated. Thousands of families – homeowners and renters, most of them white – left the city. Local banks were happy to accept open checking and savings accounts and accept deposits from the increasing number of minority families in Boston's neighborhoods. But they refused to provide a fair share of mortgages, home improvement loans, or small business loans locally, investing in higher income and suburban neighborhoods instead. This led to a decrease in homeownership, and increase in ownership by absentee landlords, the deterioration of housing stock, and building abandonment in neighborhoods increasingly populated by Black and Latino families.

## Arson

As disinvestment in Boston's housing stock continued in the 1970s and early 1980s, some particularly greedy landlords turned to arson to drain one last financial return from their properties. In 1974, a series of suspicious fires began to break out in the **Symphony Road** area of Boston's Fenway neighborhood. Over the next five years, almost 30 other fires occurred, in which five people were killed and hundreds of residents were displaced. Residents, led by **David Scondras, Helen Cox, Michael Moore, Jack Mills, Cole Harrison** and others, responded by forming the **Symphony Tenants Organizing Project**. STOP did the hard work of tracking down deeds, insurance policies, and police and fire reports that led to conviction of an arson ring that included more than 30 landlords, lawyers, insurance agents, and even included officers in the state fire marshal's office and the Boston Fire Department's arson squad.

In the early 1980s, Boston experienced another wave of arson, prompting a ***New York Times*** headline proclaim: "**Boston Is Becoming the Hub of Arson.**" It turned out that these fires were actually being set by disgruntled firefighters, concerned about budget cuts and layoffs in their department caused by passage of the Proposition 2 ½ referendum that severely limited property tax increases. Over two years, they set more than 260 fires that injured 360 people, caused \$30 million in property damage, and led to the deterioration of housing stock and displacement of hundreds of residents. The city's finances recovered and more firefighters were put back on the payrolls over the next few years. But the wounds to Boston neighborhoods took much longer to heal.

## Homelessness

The housing crisis in Boston was further impacted by the rise of homelessness across the state that began in the early 1970s. In 1973 the Commonwealth of Massachusetts began a long, sustained effort to reduce the population of its mental hospitals, which housed more than 23,000 people. While the goal of the plan was to create enough beds in community-based facilities to handle this population, it never came close to being fulfilled. Many of these mentally-ill people ended up on the streets and a disproportionate number ended up Boston because that was where they could find some help from non-profit institutions and organizations that provided food, health, and shelter that didn't exist in other communities. A number of these institutions are located in the South End neighborhood of Boston. For years, the area had been the home of a number of boarding houses and Single Room Occupancy houses that had provided homes, mostly to single men. Although many of those buildings had been converted to single-family homes or high-rent condominiums, the neighborhood was the site of institutions like the **Pine Street Inn**, which was founded by **Paul Sullivan** and others;

**Haley House**, founded by **John and Kathe McKenna**; and **Rosie's Place**, founded by **Kip Tiernan**. **St. Francis House** was founded by the **Franciscan Friars of Holy Name Province** in downtown Boston in 1984 and it has subsequently become the largest homeless day shelter in Massachusetts and food, and job training to the homeless.

## **Institutional Expansion**

Another factor that put great stress on Boston's housing stock had to do with the expansion of Boston's various colleges and universities, hospitals, and government and quasi-government institutions.

Residents of neighborhoods near colleges invariably complain about the behavior of college students and their loud parties. But the effect by colleges on the supply of local affordable housing is a much more serious threat. Many of the city's colleges don't provide enough housing for their undergraduates, let alone their graduate students, and landlords know they can extract higher rents from groups of students than working families or the elderly. Community groups in **Allston-Brighton** have organized to address this threat in regard to **Boston University** and **Boston College**. Groups in the **Fenway, Mission Hill, and Roxbury** have organized against this threat from **Northeastern**. In **Cambridge**, groups battle the effects from **Harvard** and **MIT**.

In the early 1970's, Bill Cavellini and others helped organize residents of Cambridgeport in the face of the growing expansion of the Massachusetts Institute of Technology in Cambridge. The working class, but gentrifying neighborhood had just been saved from the potential ravages of the infamous Inner Belt Highway that would have barreled right through the middle of it only to face the next threat, being displaced by the expansion of the MIT campus onto the former site of the Simplex Wire & Cable Company, which had been one of the largest local employers.

Those who took up this next battle were a mix of newcomers and old timers, who had already organized a pre-order food co-operative, a homeowner/tenant association, and fought for traffic lights to be installed and for the integration of life guards at Magazine Beach. But when MIT, which had begun buying up large swaths of land in the industrial part of Cambridgeport in 1969, they organized themselves into the Simplex Steering Committee. Using tools and techniques developed in a participatory planning program called Eclogue, the group generated a laundry list of priorities for any future development on which they held a referendum, setting up ballot boxes in front of neighborhood stores.

The Steering Committee struggled with MIT and its developer, Forest City, for over 15 years to get those priorities implemented. Residents picketed MIT graduations; leafleted the neighborhoods of the MIT Board of Trustees, camped out in a tent city on the land, and some even got arrested. But in 1992, they reached agreement with MIT that led to construction of 650 units of housing (where MIT had not wanted any), publicly accessible open space with grass and trees instead of paved plazas, preserved the Fenton Shoe Factory building for renovation into apartments, of which 25% were affordable, and a promise to create jobs for local residents that did not all require a college degree. On a parcel land that they had once occupied, residents had created a collective community garden that continues to this day.

Boston's hospitals and other health care institutions provide badly-needed jobs for Boston residents, but their constant expansion takes a toll on local housing stock. Expansion by institutions like **Tufts-New England Medical Center** in Chinatown has been resisted by community groups like the **Chinese Progressive Association** led by **Lydia Lowe** and now **Karen Chen** for many years. In Mission Hill, the Roxbury Tenants of Harvard battled against expansion in the **Longwood Medical Area** in the 1960s and 1970s. Led by **Bob and Theresa Parks and Jean Neville**, the group succeeded in building the now community-owned Mission Park housing development that has provided hundreds of units of affordable housing.

In East Boston, residents have for years fought the **Massachusetts Port Authority** and its efforts to expand **Logan Airport**, while increasing traffic, noise and other disruptions to the surrounding neighborhoods. In 1968, Anna DeFronzo organized **Mothers of Maverick Street** to block Massport dump trucks from making thousands of daily runs along neighborhood streets and begin negotiations that led to mitigation measures taken by the agency ever since. Residents carried on this fight against airport expansion and noise and community leaders like **Mary Ellen Welch** led these efforts.

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## VI. TENANTS RIGHTS, RENT CONTROL, and ANTI-DISPLACEMENT ORGANIZING

### *To 1970*

As urban renewal was demolishing more units of housing than it was building, public housing developments were filled to capacity with thousands of families on waiting lists, and before community development corporations got rolling, the housing crisis in Boston and other cities worsened – especially for tenants. The federal government tried to encourage the private sector to help solve the problem. The National Housing Act of 1961 established the 221d3 Program, which provided below market mortgage rates to private or non-profit developers who limited their profits to 6 percent of the money invested. According to Robert Weaver, administrator of the Housing and Home Finance Agency, 221d3 “caught on faster than almost any other section of the Housing Act ever did.”

But private landlords were not always responsible landlords, and tenants organizing grew in Boston and other Massachusetts cities during the 1960s. It was part of the broader civil rights and anti-poverty movements of the period, and the organizing was directed at both landlords and the federal, state, and local governmental agencies that were supposed to watch over them.

In 1964, more than **20 families living in and around Waumbeck Street** in Roxbury engaged in what was called at the time “the first major rent strike of its kind in Boston.” The families all lived in properties owned by Joel Rubin and Mark Realty Company, and they were aided by the Boston Chapter of the **Congress for Racial Equality**, which had become much more active under the leadership of its new director, **Alan Gartner**.

The organized tenants got city inspectors to come out and write up more than 150 violations of fire, sanitation and building codes,” including “the presence of rats, roaches and other vermin, accumulated garbage in yards and basements. When the landlord refused to address the violations, they engaged in a rent strike, arranging for with **Rev. James Breeden** to hold the tenants’ rent payments in an escrow account until the violations were addressed.

On December 4, 1967, Weaver came to Boston to launch the **Boston Urban Rehabilitation Program (BURP)**. It was the largest HUD program for multi-family rental housing in the U.S. and was supposed to rehabilitate more than 3,000 properties in Roxbury and Dorchester. Most of the money was made by selling syndication rights that enable wealthy investors to reduce their taxes. Less money was made on rents so there was less incentive to maintain the buildings. Boston Gas Company was a major investor in the largest owner called Gem Realty and also had all utilities converted from oil to gas so it had the largest increase in customers ever. Boston Gas CEO Eli Goldston bragged that “they were doing well while doing good”.

But the program was immediately criticized for failing to include minority developers or hire minority contractors and workers and eventually criticized for failing to help families displaced from buildings that were being rehabilitated or allowing them to return and for shoddy workmanship on the buildings themselves. Countless code violations and construction defects led residents, with help from organizers **Eva Curry, Jim Creamer, Jerry Katz, Charlie Creamer** and others, to form the **Tenants Association of Boston**. Despite TAB’s best efforts, most of the buildings had to be renovated in the 1980s. That next effort, supported by state and city financing and known as the Granite Properties program, was led by community groups including the **Boston Affordable Housing Coalition**, later to become the **Massachusetts/HUD Tenants Alliance** led by **Michael Kane**.

In 1968, tenant organizer **Ted Parrish**, who worked for the **United South End Settlements**, helped organize tenants who lived in some of 40 buildings in the neighborhood owned by the Mindick brothers. The tenants formed themselves into a group called the **South End Tenant Council**. But when they threatened to demonstrate outside the Dorchester synagogue where one of the brothers was a cantor, the local **Rabbinical Court of Justice** got involved and attempted to broker a deal that eventually led to the Boston Redevelopment Authority taking over the buildings. With help from the **Greater Boston Community Development**, the tenants set up their own community development corporation and persuaded the BRA to turn over most the buildings to the new-found **Tenants Development Corporation**, which renovated them into 285 units of affordable housing.

The National Housing Act of 1968 replaced the 221d3 Program with the Sections 235 and Section 236 Programs to reduce mortgage interest on new or rehabilitated multi-unit housing. Massachusetts in general and Boston in particular took advantage of these programs to add a significant inventory of rental units for low-income families. Unfortunately, most of those federal subsidies came with a loophole. The landlords could either prepay the mortgages, or, after they ran out in 20 to 40 years, they could choose not to renew the mortgage and their Section 8 rental contracts and turn the buildings into market-rate apartments instead. In the 1980s, when many of these subsidies began to run out, Boston was experiencing a growing wave of gentrification and increasing rents. This created the so-called “**Expiring Use Crisis,**” which threatened to leave thousands of tenants in Boston, as well as renters in other Massachusetts cities and towns, without a place to live. Tenants groups in these buildings aided by the MA HUD Tenants Alliance, CEDAC, and city, state, and federal governments put together agreements and funding to save these as affordable housing.

### **1970s & 1980s**

In September 1970, when I knocked on my first door for the **Dorchester Tenants Action Council**, it was part of a campaign against a Dorchester absentee landlord named George Wattendorf. The organization, which had been started the summer before by **Joe Dunn** and **Rev. Bob Stuhlman**, and included organizers **Joan Dudrick, Chuck Foley, Peggy Weaver, Stu Sanders, and later Peter Power**, was trying to get tenants in some of the 250 multi-unit buildings owned by Wattendorf to go to City Hall and demanded that the Housing Inspection Department do something immediately to correct the serious health and safety code violations in those various properties. Wattendorf was fined \$42,000 in Suffolk Superior Court in 1970, and grudgingly made enough of the repairs to satisfy the court. But he continued to try to squeeze every penny he could out of his buildings without putting any money into them – and he came up with some very imaginative ways to do it.

When he could no longer attract renters into his run-down three-deckers or other multi-family buildings and the city ordered them to be torn down, he came up with a neat trick to avoid the cost of demolition. He'd transfer ownership of the buildings to other people without their knowledge – like the wife of a former repair man or a former tenant. When they couldn't be found or held accountable, the city ended up having to pay the cost of tearing down the buildings instead. At one point Wattendorf sued the DTAC organizers and many of his tenants for interfering with his business but that motivated people to keep working together and keep up the organizing.

It took a while, but Wattendorf himself was finally held accountable. In 1971, he was hauled before the Rent Review Board to answer complaints about “serious and dangerous defects” in his properties. Mayor Kevin White himself appeared before the board at the time and called some of the properties owned by Wattendorf “little better than slums.” After a rent strike and more pressure by tenants, the city sued Wattendorf to collect more than \$400,000 in back property taxes on buildings supposedly owned by 17 landlords, most of them linked to what city officials called the “Wattendorf empire.”

His son-in-law Joe Tibbetts came into the business to run things and was once quoted as saying with a bit of foot in mouth, "I may be a slumlord, but I'm going to be the best slumlord ever". That was in a piece by Boston Globe reporter Ken Hartnett, titled, "Pass the Collection Plate for Joe's Rents". Joe had a short temper and once challenged DTAC tenant leader and grandmother **Betty Morse** to a fight during a DTAC demonstration at Wattendorf's office. Betty could carry on a conversation and all the while have a lighted cigarette dangling from her mouth. Not missing a beat, she said, "Joe, I'm ready, let's go around back and settle this". Later after the blizzard of 1978 damaged homes in suburban Scituate, one Joe Tibbetts was indicted for filing a fraudulent claim! Many years later in a bizarre sequel, Wattendorf's son George Wattendorf, Jr. denied being George Wattendorf's son as he was himself indicted as a contractor. You can't make this up!?!

The **Cambridge Tenants Organizing Committee**, which included **Bill Cunningham**, **Bill Cavellini** and others, the **Somerville Tenants Union**, which included **Jim Caplan**, **Sharon Kurtz** and others, the **Brookline Tenants Union**, which included **Celia Shapiro**, **Ed Mroz** and others, and tenant groups in Lowell, which included organizers **Alan Solomont** and **Ira Rubenzahl** in the early 1970's and **Jerry Rubin** and **Bob Van Meter** in the later 1970's, and a tenants group in **Lynn involving Miles Rappoport** and **Joel Feigenbaum**, were particularly active in organizing tenants and passing local rent control ordinances.

In the 1970s, the **Tenants First Coalition** led organizing of tenants in federally subsidized but privately owned developments across the state including many owned by major developer Max Kargman. Other groups helped organize campaigns against slumlords that led South End groups like the **Emergency Tenants Council** and the **Tenants' Development Corporation** to become community development corporations and became developers and permanent owners of subsidized rental housing. At **Methunion Manor**, a failing HUD-assisted apartment complex in the South End, tenants persuaded then-Senator Ed Brooke (R-Mass.) to secure landmark federal legislation requiring HUD to maintain its foreclosed properties and to make it possible for tenants and CDCs to purchase and restore them.

Since the 1983, the **Massachusetts Alliance of HUD Tenants** has done this organizing statewide and been instrumental in preserving 12,600 affordable units in the state, some 8,500 of these in Boston, 2,200 of them in the South End and Lower Roxbury. MAHT built tenant groups in each development to lead the negotiations with the landlord and state and city officials and convinced congressional, and federal HUD officials to make regulatory decisions and subsidy commitments to keep these buildings affordable.

## **Boston Housing Court**

One of the problems in trying to organize tenants was the difficulty in getting to city inspectors to come out to and write up code violations against irresponsible landlords. And even if the inspectors did their job, it was hard to hold the owners accountable because many because unscrupulous landlords hid their identity by listing “straw” owners on deeds. Then, even if they could be tracked, it was difficult to get them to improve their property, since it was often cheaper to pay the low fines for sanitary code violations than perform the necessary maintenance. Building code violations were more serious and the fines were higher but enforcing them usually meant taking landlords - and their lawyers - to court, and the municipal courts that handled these complaints were clogged with more serious criminal and civil cases. For years, tenants and housing officials had been calling for creation of a special housing court - at least in Boston – and in October 1971, the Boston Housing Court was finally created for this purpose.

Paul Garrity was named by Massachusetts governor Frank Sargent, to be the court’s first judge. Born and raised in Boston and only 34 years old, he had previously worked in the real estate department of Hale & Dorr, one of Boston’s oldest and largest downtown law firms, and took on the job with the zeal of a crusader. When the court was created, it was expected that it might hear as many as 2,000 cases a year. But before the first year was out, 3,400 cases had come before the court, more than 100 a day, and more than half of them involving criminal charges.

Judge Paul Garrity didn’t wait for cases to come to him – he went out to where the tenants lived. He held one session, wearing his judicial robes, and sitting behind a folding table at the Roxbury Multi-Service Center and listened to testimony from some 30 tenants – black, white and Chinese. At the request of Dorchester Community Action Council, he convened a special night court session in the St. Ambrose Parish Hall in Dorchester, where he heard complaints from more than 70 residents about abandoned houses who had been organized by Dorchester Community Action Council. He held another session in an abandoned building. When he couldn’t get landlord Irwin Cantor

to fix up his properties in Jamaica Plain, he sentenced Cantor to spend every night in the Deer Island House of Correction until he did. And Garrity didn't hide behind the law – he used it to promote justice. A tactic that some of us organizers used was to directly file complaints against landlords in Housing Court. After I did this once, a landlord sued me and said I was practicing law without a license. Judge Garrity responded to the charge by ruling that, despite the fact that I was not a lawyer, I was acting as a "private attorney general". It seemed like an inventive way to see that justice was done.

## **Rent Control**

By far, the most important – and the longest lasting – campaign to preserve affordable rental housing involved passing some kind of rent control legislation. Boston has always been a city of a majority of renters, but there was a surge of tenant organizing too in nearby communities of Cambridge, Somerville, Lynn, and Brookline. There were heated battles to pass rent control laws and positions on rent control influenced who won local elections. Rent control advocates had a tough battle on their hands because landlords, developers, banks, and realtors generally contributed more money to local and state politicians than other sectors of business.

Despite that uphill battle, tenants gradually made progress. In 1969, tenants groups, including the **Allston-Brighton Community Tenants Union**, the **Massachusetts Association of Older Americans** (led by **Frank Manning**), the **South End Tenants Council**, and **Dorchester Tenants Action Council** were able to pressure the Legislature to allow and the city of Boston to adopt a **Boston Rent Regulation Ordinance** that allowed tenants to file complaints against unfair rent increases. **Anita Bromberg**, an Allston-Brighton tenant leader, brought the first case before the new **Boston Rent Review Board**, which rejected the proposed rent increase and ordered that Bromberg and her family be allowed to remain in their apartment at the current rent.

Anita was a fiery activist, but she had a heart of gold. Once, while accompanying her around in the State House while we lobbied for rent control, I felt compelled to try to step in and cut a meeting short with an unsympathetic State Senator when Anita started swearing under her breath. I was a little uncomfortable doing this, since I was only in my early 20s and Anita was much older and much more experienced at this organizing stuff than I was. But when we stepped out into the hallway, she showed that she didn't hold my intervention against me and her maternal side came out instead. "Lew," she said to me, "You look tired. Let's go to the cafeteria and get you some milk and cookies."

In 1969, the lobbying by Anita Bromberg and other tenant groups mentioned above succeeded in convincing the legislature to pass the first **Massachusetts Rent Control**

**Law.** Officially **Chapter 842**, it permitted all cities and towns in the state to enact rent control on buildings with six or more units and cities with populations of more than 50,000 to enact their own rent control ordinances. A year later, the legislature passed **Chapter 842**, an even stronger state rent control law. Backed by tenant groups that included the **South End Tenants Council, Allston-Brighton Community Tenants Union, Dorchester Tenants Action Council, and Cambridge Tenants Organizing Committee**, it replaced the previous system in which tenants were forced to bring complaints to try to prevent unfair rent increases with one in which landlords were required to apply for rent increases and tenants could also oppose them at hearings. It covered all absentee owned buildings and exempted 1-3 family owner occupied home and newly constructed buildings.

In his 1971 reelection campaign, Boston Mayor **Kevin White**'s campaign put up messages on billboards around the city that declared, "**When landlords raise rents, Mayor White raises hell**" and "**When landlords cut services, Mayor White cuts the rents**". Tenant groups organized a campaign that won passage of the rent control enabling law by the City Council and White signed the Boston Rent Regulation Ordinance in 1972 that adopted the strong, Chapter 842 rent control law and covered some 150,000 units in the city.

But in 1975, White abruptly changed his position. After telling the Boston Herald, "Rent control stinks," White signed a new ordinance that not only cut the number of units covered to less than 60,000, but it included a **Vacancy Decontrol Ordinance** that removed even those units from control whenever a tenant moved out and allowed landlords to raise the rent as much as they wanted to. He also exempted high priced market rate housing from rent control such as the Charles River Park apartments owned by Jerome Rappaport, Jamaica Way Towers owned by Arnold Soloway, and Tremont on the Common owned by Max Kargman.

That same year, the state enabling legislation for rent control law was allowed to expire by the Legislature, leaving Boston, Cambridge, and Brookline as the only communities with local rent control laws on the books.

Some of the most active – and colorful – tenants of the times besides Anita Bromberg were **Hester Hurlbutt**, a dignified, Yankee dowager, who became active in the Back Bay Beacon Hill Tenants Union when her Back Bay apartment was being converted to a condominium and she faced eviction, as did **Agnes Plantagenest**, an elderly French immigrant who lived in the Garrison Apartments in the South End. After **Evelyn Randall** was evicted because of condo conversion, she became a tenant leader who organized seniors then became a leader in Fenway CDC. And **Willie Harrison**, a retired dancer who lived with her birds in a Dorchester apartment owned by the infamous

landlord Irwin Cantor, became a leader in DTAC. And **Joan Matthews** who went from welfare mother of four to Dorchester House financial staffer while becoming Treasurer of DTAC. At a community meeting in Dorchester after the City Council and Mayor White had weakened rent control by passing vacancy decontrol (whereby the unit was removed from rent control protections once a tenant left), Matthews told the crowd that John Kerrigan, a foul mouthed and racist School Committee member and then City Councilor who was sitting in the meeting, had "given her VD". The hushed crowd at St. Mark's Church Parish Hall thought she was accusing him of giving her venereal disease. She explained VD also meant vacancy decontrol!?!

### **Gentrification and Condominium Conversion in the 1980's and 1990's**

While the urban renewal projects of the 1960s and 1970s failed to provide sufficient affordable housing in Boston, it was successful enough in either building gradually market rate housing or providing homeowner-assisted financing to attract middle class residents back to the city. Especially in neighborhoods like the South End, Charlestown and Jamaica Plain, self-styled "urban pioneers" moved into neighborhoods, displacing longtime residents while then often working to improve the neighborhood. The phenomenon came to be called "gentrification," and, while it revived property values, the higher rents and home prices displaced poor and working class tenants and reduced the availability of rental housing dramatically.

In 1963, the Massachusetts legislature approved a Massachusetts Condominium Conversion Law. Sponsored by then-State Representative Michael Dukakis (D-Brookline), who later became Governor, it allowed rental apartments to be converted to privately-owned condominiums. The intent of the law was to promote opportunities for first-time home buyers to build equity before moving on to single-family homes. Unlike in New York City, where apartment buildings had long been converted to "cooperatives," the idea of "owning" an apartment did not catch on right away in Boston. By the time that it did, in the late 1970s, it forced many low and moderate income tenants out when their apartment-turned-condominiums were often beyond their price range.

In 1979, the city adopted a fairly weak Boston Condominium Conversion Ordinance, which required that most tenants be given at least a one-year notice before their apartments could be converted to condominiums. The elderly and the poor would be given two years. The measure passed by a 7 to 2 margin, with Councilors Ray Flynn and Rosemarie Sansone maintaining that the law should do more to protect all elderly, handicapped and poor tenants.

With the passage of vacancy decontrol by Mayor White and the City Council in 1975, thousands of units were removed from rent control whenever a tenant moved out and

then landlords could raise the rent as much as they wanted to. The Statewide Chapter 842 enabling law was allowed to end by the Legislature in 1975 covering the whole state but they kept existing laws in Boston, Cambridge, and Brookline. The first condominium conversions began in the late 1970's and displaced low to moderate income tenants.

## **1980s**

In 1980, the weakening of rent control laws and increase in condo conversions sparked a resurgence in the tenant movement that led to the formation of a new, state-wide group called the **Massachusetts Tenants Organization**. Myself and John McDonough were MTO's first Co-Directors along with organizers **Diane Gordon** (she later became its director too), **Bob Van Meter**, **Don Meglio**, along with resident leaders like **Grant Young**, **Don LaLiberte**, **Bob Gehret**, **Nancy Grilk**, **Denise Monks**, **Evelyn Randall** and others. In 1981, MTO formed the **Boston Tenants Campaign Organization** to support a "Tenant Ticket" in the City Council campaign. It was the first time that tenants as a constituency actively got involved in a Boston election and BTCO gained some political respect and clout from politicians after doing this.

**Boston Tenants Campaign Organization (BTCO)** endorsed a pro-tenant candidates called the "Tenant Ticket" of endorsed candidates. It finished 1-5 in Ward 21 in Allston and made inroads in other neighborhoods. Some early MTO organizers included John McDonough, Lew Finfer, Diane Gordon, Bob Van Meter, Don Meglio and leaders like Grant Young, Don LaLiberte, Denise Monks and others.

Following that, MTO and neighborhood tenant groups campaigned to reverse the policies weakening tenants right which led to the City Council passing in 1982 an ordinance that allowed tenants in de-controlled rental units file complaints over unfair rent increases.

Tenants rights was a major issue in the 1983 Mayoral Election. Ray Flynn and Mel King prevailed to enter the final election and defeated challengers like Larry DiCara and David Finnegan who got substantial donations from absentee landlords.

Following Mayor Flynn's election in 1983, tenants launched a major campaign to reinstate comprehensive rent control. But a bid to return to a more comprehensive rent control was defeated by a 7 to 6 vote though the current law was strengthened some. As he had been for decades, the owner of Charles River Park apartments that replaced the West End neighborhood, Jerome Rappaport, used his power of campaign donations

and played a behind the scenes role in convincing one city councilor to vote for the landlords despite many well attended meetings having been organized in his district.

**Lessons Learned:** Up until the 1980's community groups almost never endorsed political candidates for several reasons. They didn't want to alienate some members who supported a candidate not endorsed. They were afraid if the incumbent was re-elected, the official would remember and never agree to anything a group who had supported his/her opponent would ask for. This is all true but tenants had fallen so low in the respect of politicians as they were seen as not voting in high numbers and not even knowing where politicians stood on tenants rights issues.

Massachusetts Tenants Organization through the Boston Tenants Campaign Organization thought they had to take this risk. And when they backed it up with organizing to deliver votes based on this, they got respect from more politicians which translated into the rent control law being strengthened in 1983 and 1984.

### **Major landlords, Maurice Gordan and Harold Brown**

In November 1969, the **Boston Area Congress for Tenants Rights** helped organize a debate at the University of Massachusetts/Boston between tenant organizers and landlords. They invited three of the city's largest residential landlords - Maurice Gordon, George Wattendorf and Harold Brown, but only Brown showed up. He told the tenants he was "a little bit sympathetic" to their cause but that tactics like "moving squatters into buildings (something Ted Parish at the South End Tenants Council and others in the South End were doing) doesn't accomplish anything."

After the debate, some 50 members of BACTR and their college student supporters went out to Temple Emmanuel in suburban Newton in an attempt to disrupt what they thought was the Bar Mitzvah of Gordon's grandson. Unfortunately, they got their dates wrong and they showed up when two girls were about to receive their Bat Mitzvahs instead. The protesters apologized, but were welcomed into the reception anyway. But Maurice Gordon grew to be the largest landlord in pre-2000's.

Harold Brown was Boston's largest landlord after Maurice Gordon died and Brown bought many of his properties in the 1980's through his Hamilton Realty company. His tenants in Allston-Brighton organized the **Hamilton Tenants Union**, led by **Nancy Grilk** and **Tina Leardi**. They exposed that he had spies attend tenant union meetings and a property manager Harold Brown named Bob Ward had previously been convicted for arson.

## **1990s & 2000s**

In 1994, the real estate industry succeeded in **placing a statewide referendum question on the ballot calling for the abolition of Rent Control in Massachusetts** - even though by that time local rent control ordinances only existed in Boston, Cambridge, and Brookline. Cambridge landlords had been frustrated in failing to elect enough pro-landlord city councilors and to pass a local referendum to end rent control. They then decided to qualify a statewide referendum on rent control. So voters of 348 cities and towns got to decide the fate of rent control in Boston, Brookline, and Cambridge. Real estate interests outspent tenant groups 10 to 1 on the campaign and the measure passed by a narrow 51 to 49% margin – even though it was overwhelmingly opposed in the three communities where rent control was still in effect. In many ways, affordable rental housing suffered an almost fatal blow as rents were allowed since then to go up as much as the landlord wished.

**Lessons Learned:** Although a good effort was mounted and almost defeated the referendum, in retrospect much more needed to be done to engage more allies in labor and community groups and elected officials to have done more in the campaign against this referendum. More than tenant groups needed to work on this and some other community groups and unions may have done more if an emergency appeal had been made since they had members who would lose a lot if this law was repealed. More spotlighting of how this would hurt seniors would have helped since there's additional public sympathy for them. And more fundraising to have hired campaign organizers and do some ads.

In 1995, the **Boston Tenant Coalition** was formed in the aftermath of the loss of rent control to try to continue to organize for tenants rights. But the movement has not recovered from this devastating blow. Since then, there has been a steep and steady rise in rents that has forced tens of thousands of poor and working class tenants to pay 40 to 50% of their income for rent, unless they can find apartments in subsidized housing or public housing. In the 2000s, the Boston Tenant Coalition, led by Kathy Brown, once again tried to organize to prevent excessive rent hikes in de-controlled rental units, but without enough success.

**Subsidized Housing Tenant Organizing and “Expiring Use”** (buildings developed by non-profits and for-profit companies and have rents regulated by HUD or Mass Housing).

Starting in the late 1960s, Massachusetts added a significant inventory of both federally and state-subsidized housing compared to other cities. Not only public housing in which 10% of city residents live, but also thousands of apartments owned by private landlords or non-profit owners who got federal and state subsidies to rent to low-income families. Unfortunately, most of those federal subsidies came with a loophole: after 20-40 years, the subsidies would run out. Landlords could either prepay subsidized mortgages after 20 years, or choose not to renew project-based Section 8 rental assistance contracts and turn their buildings into market-rate apartments. Because of the growing gentrification in Boston and other communities, many of those buildings were now worth a lot more as market-rate apartments than as government-subsidized apartments for the poor. If most or all of the landlords were allowed to let those subsidies “expire,” tens of thousands of tenants – as well as renters in other Massachusetts cities and towns – would be evicted. Because many of these buildings received federal subsidies in the 1960s and early 1970s, the 20 to 40-year expiration dates occurred from the late 1980’s through the 2000’s and owners still have the right to “opt out” of renewing expiring Section 8 contracts.

Before the “expiring use” crisis, there was statewide organizing in the 1970's by the Tenants First Coalition and others around living conditions and rent increases. See "Tenants First: A Research and Organizing Guide to FHA Housing" by Emily Achtenberg and Michael Stone, published by Urban Planning Aid.

In the South End, organized struggles against slumlords lead directly to the creating of IBA and Tenants’ Development Corporation, which then became developers and permanent owners of subsidized rental housing. At the Methunion Manor development, tenants of a failing HUD-assisted apartment property persuaded then-Senator Ed Brooke to secure landmark federal legislation requiring HUD to maintain foreclosed properties and to make it possible for tenants and CDCs to purchase and restore them.

Since the 1980's the MA Alliance of HUD Tenants (MAHT) has done this organizing statewide. This included saving 2200 units in the South End and Lower Roxbury area. Since 1983, MAHT was instrumental in preserving 12,600 units statewide as affordable housing and 8500 of these were in Boston. MAHT build tenant groups in each development to lead the negotiations with the landlord and state and city officials on preserving the housing. This organizing at times needed to engage city, state, congressional, and federal HUD officials in responding with regulatory decisions and subsidy commitments to make keep these buildings affordable. Preserving all this housing as affordable through all this tenant organizing has been a huge accomplishment by MAHT. In Western MA, the Anti-Displacement Project (ADP), led by Caroline Muarry, organized successfully to convert a number of subsidized housing

developments into tenant owned ones and then employed many tenants in maintenance and management.

Doing this required good organizing but the tenant groups also needed technical expertise to determine the cost of the rehab, to identify which buildings needed what kinds of repairs, and to bring in new landlords and management companies to preserve the housing over the long term. Thankfully, one of Mel King's chief accomplishments as a state legislator was to create the state-funded **CEDAC** (Community Economic Development Assistance Corporation). Its staff worked closely with tenant groups to make sure that the funding was available and well-spent and that tenants had a voice in the fate of the buildings. CEDAC staffers have included Mike Gondek, Roger Herzog, Vince O'Donnell, Sara Barcan, Bill Brauner and others.

**City Life/Vida Urbana** and other community groups work for laws to mandate collective bargaining between tenant groups in a building and landlords. It loses a City Council vote 8-5 in 2007. City Life and other community and housing groups campaigned for passage of the Jim Brooks Community Stabilization Act (named after a City Life tenant leader). It passes the City Council in 2017 as Home Rule Amendment and then is sent for required State Legislative approval but they did not pass this. The proposal would have enabled Just Cause eviction protections for tenants and former homeowners who had been foreclosed on.

### **Legal Services**

Legal Services has contributed so much year and year out since the 1960's through today. This has included drafting legislation for campaigns at the state and city levels, representing tenant groups, representing tenants, testifying on legislation, etc. Their work has included policy, legislation, and funding related to affordable housing, public housing, and tenants rights. Legal services has been a tremendous resource and ally to community organizing groups since the 1960's when it was formed.

It was originally formed in the 1960's as part of the War on Poverty. President Reagan, who had clashed with Legal Services when Governor of California, moved to restrict its work and its funding when he became President in 1981. Over time federal funding declined greatly and Legal Services in MA raised funds from an IOLTA charge on court cases, escrow funds from private attorneys, foundations, donors.

Legal Services groups in MA include Greater Boston Legal Services (GBLS), MA Law Reform Institute (MLRI), MetroWest Legal Services, South Coastal Counties Legal Services (Brockton, New Bedford, Fall River), Community Legal Aid (Central and Western MA), Northeast Legal Aid (Essex County and Northern Middlesex County).

NOTE: Boston Mayor Michelle Wu ran for Mayor in 2021 on a platform backing rent control. Once elected, in March 2022, she appointed a 25 person task force to advise on a Home Rule Petition to be filed in 2023. This would need approval of the State Legislature and be signed by the Governor. Democratic candidates for Governor, AG Maura Healey and Senator Sonia Chang-Diaz have said they'd sign such legislation. Getting it passed by the State Legislature given the power of the real estate industry will be very difficult. But given the scale of rents and rent increases, it has to be tried for.

## VII. AFFORDABLE HOUSING Organizing in Recent Years

### *To 2019*

Despite all these efforts by organizers and residents, the shortage of affordable housing in Massachusetts, Greater Boston, and the city of Boston has only increased. Home prices and rents continue to rise, gentrification continues unabated, and those who want to own homes or are renters are being forced to either pay a huge percentage of their income for housing or move out of Boston and farther and farther out into the suburbs or to Gateway Cities. Below find descriptions of some of the recent campaigns that have been waged in the continued fight to provide decent, safe, affordable housing in Massachusetts.

**City Life/Vida Urbana** organizes volunteers to canvass lists of tenants facing eviction and homeowners facing foreclosure. They invite the tenants and homeowners to their weekly meeting, where they introduce them to a “**Sword & Shield**” approach to solve their housing problems. The “sword” consists of joint action to change policies and laws that includes blocking evictions and foreclosures and auctions by people holding rallies at the sites, attending hearings at City Hall and the State House, and large-scale phone calls to decision-makers. The “shield” part involves helping tenants and homeowners get assistance from legal service lawyers and other volunteer lawyers. City Life actually has a sword and shield at these meetings and the sword is taken up in hand when a person vows to fight an eviction or foreclosure. City Life is led by **Lisa Owens** and organizers like **Steve Meacham** and others.

The approach also includes an “offer” component that involves saving homes through community control. This has included the **SUN Program**, through which foreclosed homes are bought by a non-profit and then sold back to the previous owner with a mortgage they can afford. It also involved a **Community Land Trust** that has been

established to buy homes to keep them affordable. Some 850 units have been preserved in various ways.

In 2016, after failing in a similar effort 15 years earlier, a broad coalition of groups, including **MAHA, BTC, GBIO, MAHT** and other groups formed a coalition and organized to convince Boston voters to approve the **Community Preservation Act** by a 3 to 1 margin. Authorized by the Massachusetts legislature, the law allows local communities to impose a surcharge on property taxes to be used to support affordable housing, open space, and preservation efforts. Passing the referendum question made Boston one of 176 communities in Massachusetts to adopt the measure.

In 2019, a Home Rule Petition was submitted to the Massachusetts legislature to allow a **Real Estate Transfer Tax** in Boston. The bill, which would place a modest surcharge on the sale of high-priced housing to support construction of affordable housing, is still pending surcharge in the legislature, and other communities are in the process of submitting their own home rule petitions to allow them this ability.

### ***Ongoing***

The **Boston Tenants Coalition, City Life, NE United for Justice, the Chinese Progressive Association, Massachusetts Affordable Alliance, the MA HUD Tenants Alliance** and other groups worked to pass a Home Rule Petition in the Massachusetts legislature to raise the fees required under the Boston Linkage Ordinance and enable the strengthening of the city's Inclusionary Development Program for requiring a percentage of units in market rate housing developments to be affordable. This was passed in January 2021.

Those groups and others are supporting a proposal in the legislature to once again allow communities in the state the right to impose local rent control measures. Groups involved in this effort include City Life, Chinese Progressive Association, New England United for Justice, Boston Tenants Coalition, Chelsea Collaborative, Lynn United for Change, the Massachusetts Alliance of HUD Tenants, Asian American Resource Workshop, the Massachusetts Voter Table, and Codman Square Neighborhood Development Coalition.

A coalition of housing and environmental groups, including **MACDC and 350 Massachusetts, and Chinese Progressive Association**, with support from the **Raise Up Massachusetts Coalition** are organizing for legislation to double the DEEDS EXCISE TAX last raised in 1969, and split the \$300 million it would raise between affordable housing (for rental assistance to low income tenants AND affordable housing development) and for building resilience for climate change impacts.

In January 2021, the Legislature approved and the Governor signed an Economic Development bill that includes "Housing Choices" policy proposal of Governor Baker changing the threshold for local approval of affordable housing from a 2/3 vote requirement to a majority vote requirement. Another provision requires zoning for building of multi-family housing near transit stations. Another doubles the State Low Income Housing Tax Credit

**Affordable Housing in the Suburbs** In 1969, the Massachusetts Legislature adopted **Chapter 40B of the Massachusetts General Laws**. **The law allows** cities and towns to override local zoning regulations to allow construction of more affordable housing and requires each city and town to set a goal that 10% of its housing stock is affordable. If a community has not reached the 10% goal, developers can appeal a local decision against affordable housing to a state appeals board. Most communities, however, were slow to embrace the goal, however, and in 1982, Gov. Ed King issued **Executive Order 215**, which requires the state to withhold grants from cities and towns that "unreasonably restrict" new housing. Thanks to 40B, 215, and other state policies, some of the 67 cities and towns in Greater Boston have exceeded the 10% goal.

**State Budget funding for Affordable Housing** and campaigns to start and increase program for construction and renovation---Affordable Housing Trust Fund, Housing Innovations Fund, SHARP, Low Income Housing Tax Credit, State Public Housing renovation,...

For rent subsidies—Mobile Residential Voucher Program (MRVP) (the federal program for this is called Section 8) and for Residential Assistance for Families in Transition (RAFT)

For homelessness prevention by Pine Street Inn, MA Coalition for the Homeless, MA Housing and Shelter Alliance, CHAPA, One Family Inc., Homes for Homeless Families. "Housing First" strategies are used to get people into housing and off the streets and out of homeless shelters and motels. Then add services of job training, substance use disorder treatment, mental health services, etc.

For affordable housing production programs, there are the annual campaigns of **Citizens Housing and Planning Association (CHAPA)**, MA Association for CDC's (MACDC), and other groups for this funding. CHAPA Directors over the years included **Bob McKay, Marc Draisen, Aaron Gornstein, and Rachel Heller** and others.

The **coronavirus pandemic** that is currently claiming the lives, health, and jobs of so many residents is also threatening their ability to keep a roof over their heads. According to the Metropolitan Area Planning Council, over 80,000 renters and homeowner households face eviction in Massachusetts.

**Major housing campaigns during 2020-2021 and many will continue in the years that follow....**

1. Organizing for Passage of a Local Option Rent Control bill led by City Life, Chinese Progressive Association, NE United for Justice, Boston Tenants Coalition, Chelsea Collaborative, Lynn United for Change, MA Alliance of HUD Tenants, Asian American Resource Workshop, MA Voter Table, Codman Square NDC, et al.
2. Organizing for passage of Local option real estate transfer tax legislation and real estate transfer taxes for individual communities.
3. For a Deeds Excise Tax Increase to fund both climate change resiliency and mitigation AND affordable housing construction and rent subsidies....pending in the Legislature in 2021. The HERO Coalition of environmental and housing groups is working on this.
4. Increasing affordable homeownership....campaign of MA Affordable Housing Alliance (MAHA) to enable that despite very, very high home prices. They also are organizing the STASH initiative to specifically increase homeownership for Black and Latino people. They are using methods like the prospective homeowner saving \$2500 and that's matched by grant funds MAHA raised and matched again by City of Boston funds.
5. Right to Counsel in Eviction cases—Legislation is pending and this campaign of the Right to Counsel Coalition is led by **Chelsea Collaborative and MA Law Reform Institute** including **Gladys Vega, Yessenia Alfaro, Dini Paulino, Noraliez De Jesus, and Annette Duke**. But this was funded as part of State Government and the Courts response to the thousands and thousands of evictions due to unemployment because of COVID-19.
6. The court system in Massachusetts, led by **Ralph Gants, Chief Justice of the MA Supreme Court**, worked to build a system of mediators, Lawyers for a Day, lawyers for tenants and small landlords, and referral to apply for RAFT rent subsidies. After Justice Gants's death by a heart attack in September 2020, this work was carried on by the courts system led by **Judge Paula Carey**.
7. **Housing Choices:** Governor Baker championed a bill to change the requirement on zoning changes to enable housing to be built from a 2/3 vote by a City Council to a majority vote. Another provision requires setting up **areas for multi-family**

**housing** permitted as-of-right nearby to MBTA transit stations. **Unfortunately the Governor vetoed the Tenants Right to Purchase/TOPA provision** in the budget that would have allowed tenants the first right to buy or right of first refusal when their building was being sold.

8. **With the COVID-19 pandemic AND the Recession with mass unemployment, there was a big campaign for passage of legislation for an Eviction and Foreclosure Moratorium AND THAT WAS PASSED on April 20.**

Campaign led by City Life, Chinese Progressive Association, Springfield No One Leave, Lynn United for Change, Greater Boston Legal Services, MA Law Reform Institute, NE United for Justice with the Homes for All MA coalition, and also MA Communities Action Network (MCAN). That law went through August 17 and then Governor Baker extended it to October 17. Governor Baker refused to extend it beyond then.

The same groups worked with legislators to file a Housing Stability Bill to protect tenants and homeowners from evictions and foreclosures for a further period of time but it did not pass after the state's Eviction Moratorium ended October 2020 but a version of this will be filed again in 2021.

On September 4, 2020, the Federal CDC Eviction Moratorium was passed by regulation. It allowed eviction cases to be filed and heard in court, but if the tenant signed an affidavit that they had lost income because of COVID-19, had applied for rental assistance, and were paying some rent, the eviction could not proceed to the tenant being physically evicted. This ran through December 31 and then was extended by the pandemic response bill through January 31, 2021 and President Biden will continue an eviction and foreclosure moratorium at least through March 31, 2021 and is considering whether to extend it further in time.

CHAPA and other groups also campaigned for more funding for RAFT emergency rental and homeowner assistance and for funding the Right to Counsel. During this period too and there was a significant increase in RAFT funding passed and funding for lawyers for tenants during eviction cases.

**Lessons Learned:** There needs to be more tenant organizations set up in more cities and or multi-issue groups taking on tenant rights as one of their issues. Landlords are organized at a level that they can mobilize numbers to call legislators and attend hearings in large numbers too so it doesn't always look like large numbers of tenants vs. a few big landlords or landlord organizations.

The campaign to win the Eviction Moratorium law in 2020 was successful because a proposal was put forward and strongly supported during a perceived emergency so the Legislature acted. But when trying to get this renewed as the Housing Stability Act during October and November, it got bogged down in landlord opposition and Governor Baker putting forward that some emergency rental assistance through RAFT and some court mediation programs would be all that's needed and the tenant and housing groups could not get through this to convince more legislators more had to be done. And some housing groups worked for more RAFT subsidies but not for the Housing Stability Act for extending the Eviction Moratorium. Also the tenant and housing groups proposal was attacked as rent cancellation by landlord groups. It didn't cancel rent but looked in part like that to some.

More effort to unite tenants and housing groups that worked for the Eviction Moratorium with housing groups that worked for extension of RAFT is needed to have an even broader and more united effort, understanding the work this would take and that not all differences on policy can be solved.

### **Governor's Vetoes of Housing Provisions Overturned by Legislature in January.2021**

- Notice to Quit Provisions
- Requires that all notices to quit are accompanied with a uniform notice of rights and resources for tenants and that all notices to quit are also filed with DHCD. Also mandates that courts not accept filings from landlords that do not follow the new NTQ requirements
- Continuances for In-progress Rental Applications
- Mandates that a continuance be granted during any part of the court process once if a tenant has a rental assistance application in progress. Also includes municipal and non-profit rental assistance programs in the definition of rental assistance programs
- Monthly RAFT Reporting
- Required DHCD to produce monthly reports including data regarding the number of applications in progress, number completed and amount awarded.
- Eviction Diversion Initiative Task Force

- Institutes a task force to track the outcomes of the Governor's EDI program.

Other housing groups led by **Citizens Housing and Planning Association, MACDC, MAHA** did work to get more money passed for RAFT rental assistance.

Supreme Court Chief Justice **Ralph Gants**, in the months before his untimely death in September 2020, organized the courts to prepare for fairer ways to address the thousands of eviction cases that proceeded once the Moratorium ended.

A **Right to Counsel Coalition** has been formed to make sure those facing eviction are ensured legal help. The campaign is led by the **Chelsea Collaborative, the Massachusetts Law Reform Institute, MA Union of Public Housing Tenants and other groups**. Its leaders include **Gladys Vega, Yessenia Alfaro, Dini Paulino, Norieliz De Jesus, and Annette Duke**. This program was funded in 2020 using federal CARES Act funds coming to Massachusetts to address the impact of COVID-19.

## **VIII. Funding Sources for Affordable Housing and local and state organizing to pass these**

### **A. Policies that groups organized to pass and continue to organize to strengthen**

--LINKAGE--1983 Boston first passed Linkage fee on new commercial development; 5/6 go to affordable housing and 1/6 to job training. Linkage is a tax on commercial development to aid the needs that are impacted when new commercial development also leads to new residents. Community groups like MA Tenants Organization and others and also City Councilor Bruce Bolling worked on the first passage of linkage and community groups have worked since then to get the formula on payments increased.

A current Boston Home Rule petition to raise it by allowing the City to raise it more frequently than the previous law that limited the amount of raise and how often it could be raised, passed in January 2021 that MAHA, BTC and other groups worked on. Mayor Walsh, using this new law, proposed in February 2021, a 40% increase in the linkage fee.

--INCLUSIONARY DEVELOPMENT PROGRAM is a policy or ordinance to require that a percentage of market rate developments be at affordable rents and home prices OR requiring payment into a fund to build that housing elsewhere. In Boston, it requires 13% of market rate developments to be affordable; this is at 20% in Cambridge and Somerville. Boston Tenants Coalition and other groups worked on strengthening the Boston policy.

---CPA/COMMUNITY PRESERVATION ACT is a state law giving communities the local option to pass this law for small tax increase to fund affordable housing, open space preservation, historic preservation. Defeated in Boston in 2001 with Fidelity Investments funding the campaign against it and Mayor Menino only giving it very lukewarm support at the end of the campaign. But CPA passed in 2016 with a broad coalition including MAHA, BTC, GBIO, MACDC and Boston CDC's, MAHT and other groups and supported by Mayor Walsh and business leader Jack Connors. Raises about \$20 Million a year for Boston. By 2020, 176 communities in MA have adopted CPA. See more detail on this CPA campaign in the previous section.

--REAL ESTATE TRANSFER TAX on high priced housing passed December 2019 as a Boston home rule petition and other home rule petitions for Somerville and other communities were passed too. Will be refiled in 2021.

--HERO Coalition of housing and environmental groups, including MACDC, Chinese Progressive Association, MA Alliance of HUD Tenants, and Raise UP Massachusetts is organizing for proposal to double the DEEDS EXCISE TAX last raised in 1969, and split the \$300 million it would raise between affordable housing (for rental assistance to low income tenants AND affordable housing development) and for building resilience for climate change impacts.

--RENT CONTROL through passage of a pending state law giving communities the local option to adopt it. Being filed again in 2021

**B. State Budget funding for Affordable Housing** and campaigns to start and increase program for construction---Affordable Housing Trust Fund, Housing Innovations Fund, SHARP, Low Income Housing Tax Credit, State Public Housing renovation, for rent subsidies, etc.

For rent subsidies—MRVP (federal program for this is called Section 8) and for Residential Assistance for Families in Transition (RAFT).

For homelessness prevention state funding and policy work by Pine Street Inn (Lyndia Downie, Director), MA Coalition for the Homeless (Robyn Frost, Director), MA Housing and Shelter Alliance (Joe Finn, Director), CHAPA, One Family Inc., Homes for Homeless Families.

For affordable housing production programs like the Affordable Housing Trust Fund.

Annual campaigns of MA Association for CDC's (MACDC) and Citizens Housing and Planning Association (CHAPA), and other groups for this state funding. CHAPA Directors over the years included Bob McKay, Marc Draisen, Aaron Gornstein, and Rachel Heller and others.

Over the years, sometimes city and state housing departments initiated new programs or they initiated them in response to proposals and organizing by community groups.

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*SHELTERFORCE* as both a publication with articles on housing and neighborhood organizing and as a website with more articles and resources at [www.shelterforce.org](http://www.shelterforce.org)

## **IX. Housing Organizing, Housing Development, and Housing Service Groups**

**Just Some of the Massachusetts affordable housing organizing, advocacy groups, and development Groups:**

City Life/Vida Urbana, Lynn United for Change, Springfield No One Leaves, MA Affordable Housing Alliance, MA HUD Tenant Alliance, Boston Tenant Coalition, MA Association of CDC's, and many of the individual CDC's mentioned in this paper and

that are listed at their website at <https://www.macdc.org/members>, Citizens Housing and Planning Association, MA Coalition for the Homeless, Homes for Families, MA Housing and Shelter Alliance, MA Alliance Against Predatory Lending, Homes for All MA Coalition, Right to the City Coalition, Neighborhood Assistance Corporation of America, Regional Housing Network of MA and their 8 regional members, etc.

**Just some of the many multi-issue organizations who work on housing issues as one of their issues:**

La Colaborativa (formerly the Chelsea Collaborative), Chinese Progressive Association, New England United for Justice, MA Senior Action Council, ARISE, Massachusetts Communities Action Network, etc.

**Just some of the organizations working on serving the homeless and preventing homelessness:** Homes for Families, MA Coalition for the Homeless, MA Housing and Shelter Alliance, Pine Street Inn on policies and funding for housing for the homeless and support for homeless shelters.

**Just some of the many national groups working on housing policy and organizing:**

People's Action (formerly National People's Action) , National Community Reinvestment Coalition, Americans for Financial Reform, National Low Income Housing Coalition, National Consumer Law Center, National Fair Housing Alliance, National Housing Law Project, Center for Responsible Lending, National Housing Resource Center, Shelterforce.

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Also thanking Tom Callahan of MAHA for his contributions on the 2016 CPA Campaign for Boston.

I want to recognize the grass roots leaders who volunteered and led and the community organizers who organized for the organizations mentioned in this paper....the sacrifices and commitments they made were instrumental to what was accomplished that made our communities better and with more affordable housing than they would have had.

I want to recognize and note that progress on affordable housing was NOT the work of community organizations and housing groups alone. They needed to find Mayors, City Councilors, State legislators, Governors and staff people to these officials who were willing to listen and act to pass laws, appropriations, and institute new policies. This paper does not in detail cover their work and roles, but that history should be written too.

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