



14 Beacon St, Suite #606, Boston, MA 02108
Phone (617) 423-8609/Fax (617) 523-1847
roxan@bostontenant.org kathy@bostontenant.org

www.masstenants.net

March 27, 2007

To; Senator Tucker, Housing Committee Co-Chair
Representative Honan, Housing Committee Co-Chair

The Boston Tenant Coalition is a coalition of grassroots neighborhood groups, community development corporations, tenant, homeless, and housing advocacy organizations, works to protect and expand the rights of tenants and increase the supply of permanently affordable housing for low and moderate income residents in the city of Boston. We are submitting this testimony in support of the three pieces of foreclosure/ predatory lending legislations. Our primary mission concerns renter households, but neighborhoods are made up of neighbors, home owners and tenants who care about their community.

This legislation is very important to tenants as a large portion of homes in Boston are triple-decker structures that house not only the owner, but also tenants. Tenants will also experience the loss of their homes as a result of foreclosure action taken against the owner. Additionally, once property is lost to questionable mortgage companies, it introduces an additional obstacle for the city or non-profits to preventing creative solutions that could potentially preserve homes for both owners and tenants.

As stated above, the Boston Tenant Coalition represents low-moderate income communities, the majority of which are communities of color. From our perspective, legislation needs to be passed to protect *all* who are affected, but the statistics indicate that the African American and Latino population are affected more, and with a variation in pattern, than the white population. Additionally, there are proportionally lower ownership rates already existing, subsequently resulting in a high tenant population of color in the city. What are at risk are the gains that have been made in recent years towards equalizing ownership opportunities, and the implications, in moving forward in the future. It is a fair housing issue. Unless protections are passed, Boston could increase the racial divide between those who are able to pay very high housing costs to build equity and stability, and those who pay very high housing costs but will never be able to build either.

We support the additional elements of extending community investment obligations and regulations, as well as funding for educational outreach. Many of those now vulnerable are former tenants pressured into buying in an attempt to try and stabilize month to month costs. Outreach and education would help those not fortunate enough to be involved with and have the support of a first time homeowner program.

Roxan McKinnon , Assistant Coordinator, Boston Tenant Coalition

CC:

Senator Robert O'Leary *Vice-Chair*
Senator Jarret tBarrios
Senator Harriette Chandler
Senator Steven Panagiotakos
Senator Robert Hedlund

CC

Representative Thomas Stanley *Vice-Chair*
Representative Ellen Story
Representative Robert Fennell
Representative John Fresolo
Representative Sean Curran

Representitive Tom Sannicandro
Representative Cleon Turner
Representative Pam Richardson
Representative George Peterson
Representative Paul Loscocco

Camelot United Tenant Association

c/o Mass Alliance of HUD Tenants 42 Seaverns Ave Jamaica Plain, MA 02130
t: 617-267-2949 f: 617-522-4857 maht@saveourhomes.org

Representative Honan
Statehouse Room 38

March 27, 2007

Dear Representative Honan,

As constituents we write to you seeking your support for legislation that would help to preserve our homes at Camelot Court as affordable housing. While we understand that we as current tenants are not in immediate danger of losing our housing because we will be receiving Enhanced Vouchers that will allow us to stay at Camelot Court, we are concerned about long-term affordability for future low-income tenants.

The Statewide Enabling Act (H 1284; S 772) and the Boston Home Rule Petition (H 3950) would keep Camelot and other Expiring Use buildings in the city and state affordable, at no cost to the government. This legislation is also crucial because unlike other Expiring Use legislation, it affects buildings that have already received opt-out notices (as we have at Camelot) as well as those that have already converted to market rate housing.

We request a meeting with you in order to discuss this legislation and how we can work together to get it passed and save Camelot Court as affordable housing. Please contact the Mass Alliance of HUD Tenants, an organization that is providing our group with technical support, at 617-267-2949 to set up a meeting. Thank you for your time and we look forward to discussing this important matter with you.

Sincerely,

Howard J. Golick 10/2K

G. Damon 11/0K

Gwen Damon

Montgomery 10/5A

Jim de Santos

Pravda 10/3G

M. Benkina 11/3G

Strom 11/6A