Housing advocate Irene Glassman participates in a demonstration protesting no-fault evictions, in front of the offices of Advanced Property Management, in the Hyde Park neighborhood, on March 12.

By Renée Loth | GLOBE COLUMNIST  APRIL 10, 2016

WHEN I LIVED in East Boston in the late 1970s, the president of a local credit union offered to sell me a foreclosed triple-decker on Lexington Street for $500 down. He explained that even with such short money down, the rent from two apartments would subsidize the mortgage payments, and I could probably live in the third unit rent-free. The only stickler, he added too casually, was that I would need to evict the current tenants, families on
welfare who were in arrears on the rent. I was 24 years old and couldn’t picture myself as a landlord. Mostly, though, evicting poor families from their homes was such bad karma that I wouldn’t even consider it.

In those days, East Boston was a mostly white, working-class neighborhood struggling like many communities from widespread disinvestment in American cities, but it was stable. Gentrification was almost unheard of. Properties rarely flipped. Today, the volatile mix of a white-hot real estate market and a community of recent immigrants unaware of their rights has made my old neighborhood ground zero for an epidemic of evictions and displacement.

The author Matthew Desmond vividly describes the human toll of the nation’s housing crisis in his new book, “Evicted: Poverty and Profit in the American City.” Desmond spent several years chronicling the effects of urban displacement, mostly in Milwaukee, living with poor families, sleeping on their couches, attending their church services and AA meetings, accompanying them to housing court. At a gathering in Dorchester last week, he told heartbreaking stories: of the family with two children evicted days before Christmas, of the woman forced to move so many times that her son attended five different schools between 7th and 8th grades, of the poor nutrition that children suffer because “the rent eats first.”

Desmond, a Harvard sociologist and MacArthur “genius” grant recipient, says eviction has become “a critical and common event” in poor American communities, and his research is not just anecdotal. Over the last two decades, median rents in the United States have increased by 75 percent, while incomes have remained mostly flat. One in five renters now spends more than 50 percent of their income on housing, when the standard is 30 percent. Rent subsidies and other housing assistance only reach a fraction of those who are eligible.
But the situation in wealthy cities like Boston is even more insidious. Unlike tenants in Milwaukee who fall behind on their rent, many people in East Boston and other rapidly gentrifying neighborhoods do pay, reliably, often for years. But without the protection of a formal lease, they can be subject to a so-called “no-fault eviction” simply because their landlord decides to clear out a building to renovate it for a newer, upscale market. “There is a housing crisis, but on top of that is a second, overlaying crisis of market pressure and speculative investors,” said Matt Nickell, an attorney with Greater Boston Legal Services. In a place like East Boston, he said, “It’s not uncommon for a landlord to raise the rent three or four times in a single year.”

One solution Desmond recommends is a universal housing voucher to ensure that no tenant pays more than 30 percent of income on rent. But housing advocates in Boston are pushing a far more modest “just-cause eviction” ordinance for rental properties of four units or more. The ordinance has been watered down so that it now mostly just requires landlords to notify the city of evictions, so that tenants can be told their rights. As Desmond and others have found, the majority of evictions never end up in housing court or on a city’s record books. Most are brutally fast, whole families gone within 30 days. No one knows what happens to them — except a few worried neighbors and the homeless shelters searching for more beds.

Renée Loth’s column appears regularly in the Globe.