

Making it big, the Pam family way



ARAM BOGHOSIAN FOR THE BOSTON GLOBE

Rolando Pam, 56, and two of his sons have a knack for cutting amazing real estate deals, mostly in Roxbury. Critics and court judgments say one answer is fraud.

By Astead W. Herndon and Patricia Wen | GLOBE STAFF JUNE 12, 2016

Part 1 of a two-part series. [Click here to read Part 2.](#)

Rolando Pam is an imposing figure in his dark trench coat and smartly shaped fedora, unabashed as he describes himself and his 11 children as “success stories”

in a part of town, Roxbury, where black families too often fail.

Comments

He presents himself as a patriarch of a striving, self-made real estate enterprise, and has some material proof to back up the claims of success — luxury cars, a business portfolio that has included houses and apartment buildings, and the friendship of many wealthy and powerful people looking to tap into the escalating Roxbury market.

Yet in his neighborhood and in court, many see Pam and his family business in a very different light — as hypocritical operators who speak forcefully about black pride, then wrest black-owned properties away from their owners and peddle them to well-to-do investors. To do this, Pam once resorted to one of the oldest swindles in the books: forging a seller's signature and filing the fake document with a government office. Critics also say Pam, 56, has groomed two of his grown sons in his style of acquiring properties, using charisma and charm to take advantage of the financially vulnerable.

The Globe found a litany of lawsuits against Pam, his sons Tyler and Kyle, or their related companies, including at least four civil court judgments of fraud or breach of contract, three lawsuits settled out of court, and at least two pending civil cases; a group of other alleged victims have said they also plan to file suit. In some Roxbury real estate circles, the Pams' actions are so widely known that they've been given their own nickname: "The Pam Family Scam."

But for as many times as the Pams have lost judgments in civil court, law enforcement has taken little action, according to an extensive Globe review of their real estate activities. Rolando Pam has never been arrested or indicted on any criminal charges related to his real estate dealings, and neither has his son and frequent business partner, 31-year-old Tyler. Kyle Pam, 27, was arrested last November on criminal real estate fraud charges but was not prosecuted in a similar case decided in civil court.

million, often through deception and fake documents, the Globe review found.

Comments

They have also been accused in a lawsuit of squandering millions in private real estate loans and not paying more than \$100,000 in owed taxes. The various cases involve low-income families forced from their houses (including one who was left homeless), a mysterious seven-alarm fire, a church in Lynn, and a wealthy gay rights advocate in the South End who believes he was conned out of millions of dollars by the family as his medication for a chronic illness affected his cognitive abilities.

There's more. In one case, a widow said Kyle Pam tricked her into signing away her late husband's home. Another time, a Roxbury couple alleged that Rolando Pam slipped a sheet of paper into a pile of legal forms that duped the owners into cheaply selling their property.

The Pams have not only been enabled by a lack of official scrutiny, the Globe found, but also by several well-known organizations and individuals who have been willing to overlook the family's reputation in pursuit of profit. Specifically, since 2010, two Roxbury nonprofits entered into a series of highly questionable deals with the Pams, and some real estate moguls have partnered with them as a way to win a piece of Roxbury's quickly gentrifying neighborhoods, like Fort Hill and Dudley Square.

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ARAM BOGHOSIAN FOR THE BOSTON GLOBE/FILE 2015

Kyle Pam (right) stood with his attorney, Rudy Miller, in Boston Municipal Court as Pam was arraigned on criminal charges connected with a real estate deal.

The buildings caught up in the Pams' real estate dealings dot the landscape of Roxbury and other areas of Greater Boston and often have gone untended for years, festering as blights on city streets.

And until now, the allegations against the Pams, their companies, and the outsized role they play in Roxbury real estate, have existed in the shadowy margins of Boston's real estate world.

"It's tough to catch," said David Adams Jr., a licensed Roxbury real estate agent who has known the Pams for 30 years. "The city just assumes we're all on the same honor system."

With that honor system comes precious little government oversight, especially in downtrodden and emerging areas. While the affluent use high-priced lawyers to

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Betsey Crimmins, a lawyer with Greater Boston Legal Services who represented one of the Pams' alleged victims in civil court, said she worries that there are more victims of the family's schemes still unknown to law enforcement or the Globe.

"Think about how many people this happened to who don't have the wherewithal to tell someone," Crimmins said.

During two phone interviews, in February and late May, Rolando Pam scoffed at the allegations and the civil court defeats.

"If I was so bad, I would be behind bars," he said. He also vowed to continue doing business in Roxbury and beyond, calling the mounting lawsuits against him just "part of the process."

"The best wit wins the game," Pam said. "The best intelligence wins."

His words echo an attitude he expressed in a legal deposition in 2015, when a civil attorney questioned him about how he obtained such outsized profits: "Isn't America beautiful?"

'They just signed them over'

Born poor in Chelsea in 1959 and married by his 20th birthday, Rolando Keith Pam is a complicated, stern man who promotes himself in court proceedings and interviews as a community watchdog and family man. Opponents say his wide, toothy smile can disarm legal foes and judges alike, just as his bone-crushing handshake can intimidate them.

"My responsibility is to my family," Pam said in the May interview, in a line he often repeats. "My job in life is to make as much money as possible."

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'My responsibility is to my family. My job in life is to make as much money as possible.'

Rolando Pam, family patriarch

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plastering work to real estate development around 1983, several years after he dropped out of ninth grade. Pam later described the job switch as the “smartest move” he’s ever made because it allowed him to adequately provide for his children.

“I could look at a property and see what needs to be done with the property, rehab it, and flip it,” Pam said in the deposition. “I picked up a lot of properties fairly cheap. . . . People couldn’t get money to fix them up. They just signed them over.”

Because many banks and regular lenders locked blacks out of the mortgage market for decades, neighborhoods like Roxbury were stuck in an ad-hoc underworld of real estate development, and Pam and his first company flourished in it, he said.

Yet even in this shadow market, Pam had a reputation, according to Adams, the longtime real estate agent. Colleagues had long questioned how Pam acquired properties at such discounted rates.

“I was fairly new to the business, and people were like, ‘Stay away from that dude,’” Adams said. He has since vowed to never work on properties the Pams have bought or sold.

Pam has faced some hard times; he filed for bankruptcy five times in the 1990s. And he has left a long trail of aggrieved claimants.

In 2003, a local nonprofit called Children’s Services of Roxbury sued Pam and Stephen T. David of Dedham, his longtime civil court attorney, for defaulting on a development agreement.

The lawsuit hinged on a Mayfair Street building in Roxbury, which records show was owned by Pam and David. The nonprofit alleged the men broke a contract with Children’s Services and blocked the agency’s plan for a homeless shelter on the property. After the default, according to court filings, Pam intimidated city workers and refused to return the appliances the state had bought for the homeless and had

six-burner gas stove, and laundry equipment. The alleged fraud left families who were depending on a place to stay in “deplorable conditions,” the lawsuit said.

Eventually, judges ordered Pam and David to pay \$42,000 in restitution for not returning the appliances, breach of contract, and fraud. David, in a brief interview earlier this year, said he did not recall the case.

In 2014, Rolando Pam found himself in a different sort of tangle, one that offered a glimpse of his bold, sometimes brazen, ways.

According to a police report, much of which Pam confirmed during his May interview with the Globe, he pulled a loaded firearm on three parole officers who had knocked on the door of a Harold Street home in Roxbury. Pam, who lived nearby and thought the men were acting suspiciously, chased them from the area in his black Mercedes-Benz; he had with him two loaded weapons and ammunition kept in the glove compartment. When the parole officers alerted police about the incident, he was arrested on charges of assault by means of a dangerous weapon, though they were eventually dismissed by a judge.

“I protect my neighborhood,” Pam insisted to the officers.

He used similar us-versus-them rhetoric in the 2015 legal deposition to lash out at an opposing civil attorney.

“You don’t come from where I come from, OK?” Pam told the lawyer.

Distressed properties



SUZANNE KREITER/GLOBE STAFF

“It’s something that I will pay for the rest of my life,” says Ruby Steele-Morris, a Canton-based developer who says she lost thousands in a deal with Rolando Pam.

As the Pam family and their real estate companies became more aggressive in the Roxbury market, records show they focused on buying up distressed properties.

In April 2010, a Roxbury couple, Omeza and Dukeberth Robinson, said they unknowingly sold a house to Pam’s real estate company, when they thought they were just transferring it into their children’s name. How? Pam, who had kindly offered to prepare the paperwork, slipped in another form transferring the property to his recently formed company, according to court records. The Robinsons ultimately sued Rolando Pam, who settled the case and returned the property to the family, records show.

Others weren’t so lucky. According to a judge’s rulings, Kyle Pam deceived a widow named Franki Evans into selling him her Blue Hill Avenue home for just \$100, soon after her husband died. Evans never got her home back, which was foreclosed

Even some real estate professionals lost money. Ruby Steele-Morris, a Canton-based developer, sunk about \$50,000 into the same Blue Hill Avenue home, after Pam persuaded her to fund an extensive renovation in exchange for a stake in the property. Pam assured her the house was clear of legal issues and encouraged her to invest, Steele-Morris said. A court later ordered repayment, but the developer said she still has not received any restitution.

“It was money I planned to use for my daughter’s tuition,” Steele-Morris said of the thousands she lost. “My daughter got into Northeastern, but I didn’t have Northeastern money. . . . It’s something that I will pay for the rest of my life.”

The Globe has been unable to contact Kyle Pam, either through his criminal lawyer or his family members. But his brother and father rejected these and other allegations on his behalf, calling the legal complaints unfair and unwarranted. The Globe, however, has not found an instance where a civil court judge has sided with any of the three Pams when they have faced allegations of real estate misconduct. More broadly, Rolando and Tyler Pam have justified their actions by claiming they are performing a sort of civic service, stepping in to take over from people who show themselves unfit for homeownership by leaving their properties distressed, run-down, or hampered by tax liens.

“It’s a capitalist society. It’s about making money,” Rolando Pam said. “Would you prefer me buy my son 100 [kilograms] of cocaine?”

Crimmins, the attorney at Greater Boston Legal Services, said her organization plans to hold an informational meeting in Roxbury to warn residents about fraudulent real estate schemes such as those attributed to the Pams.

“The thing is to get the word out and prevent these things,” Crimmins said, urging city leaders to intervene earlier to prevent exploitation of property owners in low-income communities.

Crimmins represented Margaret Williams, the 60-year-old senior whom Kyle Pam

According to prosecutors, Pam persuaded Williams to name him her legal representative, then sold her Sanford Street home to his girlfriend at a discounted price. He then pocketed a \$117,000 profit when the girlfriend sold the house again, prosecutors said.

The matter came before a criminal court after Crimmins brought it to the attention of the Suffolk district attorney's office.

Kyle Pam, who was charged in Boston Municipal Court in November with embezzlement, perjury, larceny over \$250 against the elderly or disabled, and money laundering, has pleaded not guilty to all charges.

Jake Wark, a spokesman for the Suffolk DA's office, said Pam's case has been sent to Superior Court, where he is scheduled to appear on June 22.

"We have to take every case on its own merits," Wark said, adding that alleged financial crimes require specialized investigations that can sometimes take months. "We have to look at the facts and the admissible evidence that comes before us."

Crimmins called the case one of her most shocking in 26 years of practice.

"They have a way of doing this," Crimmins said recently of Kyle Pam, his brother, and their father. "If I had a house in disrepair, does that give anyone the right to sell it underneath me and dupe me out of my house? Of course not."

Since 2010, there have been other lawsuits against the Pams that allege real estate deception, including two cases where the accusers are private companies.

In a Norfolk County lawsuit filed in 2012, the Endeavor Capital mortgage company said Rolando Pam began renovations on a house on Common Street in Quincy even after Pam was told in person that he did not hold the rightful title. Pam lost the case after the court defaulted him. In a pending case, a private real estate firm, Melbourne Street Partners, argues that Rolando and Tyler Pam colluded with

In interviews, Rolando and Tyler Pam refused to comment on this pending litigation.

Otha Smith, who settled a lawsuit alleging fraud and breach of contract with Rolando Pam regarding a house sale on Linvale Terrace in Mattapan, said Rolando Pam was completely unsympathetic to his concerns before he filed a civil lawsuit. In an interview and in court filings, Smith said the Pams promised to pay \$130,000 for his home, in addition to paying his \$125,000 mortgage and outstanding real estate taxes. After agreeing to the sale, Smith said he received less than \$15,000 from Pam.

After filing a civil lawsuit, Smith came to a settlement agreement with Rolando Pam, but like others, Smith said he has not received his restitution.

“I raised my kids in the house, and this guy doesn’t have any feelings for anything. He just disappeared after you sign those papers,” Smith said recently. “Every time I would call, he was always out of town.”

In the phone interviews, Pam brushed aside the litany of civil lawsuits as a byproduct of his “politically incorrect” demeanor.

In February, he said, “When you say things against people, they blackball you quick.”

But Pam and his sons are far from blackballed. Records show they did business with nonprofit leaders in Roxbury, a senior developer at City Hall’s Department of Neighborhood Development, and leaders of Boston real estate giant City Realty Group.

Some of these people have continued to work with the family even after hearing questions raised about their business reputation.

Stephen Whalen, a managing partner of City Realty, characterized Rolando Pam as

“He’s everywhere there’s distressed property,” said Whalen, whose agency has worked with Pam.

For those in Roxbury, the lasting results of Pam’s dealings are omnipresent. Many of the properties bought by the family are community eyesores in desperate need of repair.

On March 3, 2014, the neighborhood experienced a devastating seven-alarm fire when a historic building in Dudley Square went up in a torrid blaze around 4:15 a.m. The Warren Street building, which was the home of a nonprofit called Veterans Benefits Clearinghouse Development Corporation before it was sold to Rolando Pam and later to his son Tyler, was destroyed. Two city firefighters were injured.

The Boston Fire Department officially labeled the cause of the fire “undetermined.”

However, an investigator for the company that insured the building said he found significant evidence of “an intentional fire.” The investigator, who spoke with the Globe on condition of anonymity, said evidence included an accelerant such as gas or kerosene, which was allegedly spread on the first floor. Rolando Pam told fire officials that he believed squatters likely ignited the blaze.

City fire officials never opened a criminal investigation or identified a specific arsonist, and later the insurance company paid Tyler Pam for the fire damage. According to the insurance investigator and land records, Tyler Pam received \$524,000 in the payout — almost \$175,000 more than he spent to buy the property.

To this day, the Warren Street lot remains a vacant eyesore.

An unlikely investor



Comments

SUZANNE KREITER/GLOBE STAFF

“They had a sucker in me,” says Lawrence Basile, a South End business owner and real estate tycoon, of the Pams. They “had so many moving parts and I was so confused and I could never get it straight.”

Most major real estate developers have a key investor, and for Rolando Pam, that figure comes in the unlikely person of Lawrence Basile, a South End business owner and real estate tycoon. Basile, 66, gained his wealth by investing early in the South End’s redevelopment and by starting an online gay dating website called Online Buddies.

Earlier this year, in an interview in his loft apartment that includes an eclectic collection of antique rugs and historic artwork, Basile recalled when he met Rolando Pam in the parking lot of a home improvement store some 30 years ago.

“You have any work?” Basile remembered Pam asking, before Basile took the fledgling developer under his wing, trying to “pay it forward” and help someone who grew up less privileged than he had, he said. Soon, Pam said, his children grew

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But as Pam's sons became adults, the nature of this relationship changed.

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From 2007 until 2013, Basile said that he loaned about \$5 million to Tyler, Kyle, and Rolando Pam, little of which has been repaid. At first, Basile started loaning money to the family and their companies in small amounts, including a \$5,000 check for renovation work on the same Mayfair Street house involved in the nonprofit lawsuit. But later, as the lure of Roxbury's redevelopment intensified, Basile began pouring millions into the Pam family for investment in properties across the region.

Basile said he thought he would recoup his money when the Pams flipped improved properties for larger sums. But many of the properties remain virtually untouched, with little or no improvements, documents show.

In court records, Basile has presented several loan statements as proof he is owed millions. But sometimes, these statements are sloppily handwritten on printer paper and practically illegible.

The wealthy developer has sued the family in civil court, in hopes of learning, among other things, if his millions have been secretly stashed elsewhere, he said. Pam's sons Tyler and Kyle, while denying allegations of wrongdoing, have settled with Basile, according to Ethan Davis, Basile's civil attorney from Sally & Fitch LLP.

A trial date in the case against Rolando Pam is set for this fall, records show.

The lawsuit contends that Rolando, Tyler, and Kyle Pam have lived large on Basile's money, and state records seemingly confirm a lavish lifestyle, though Pam now claims to be financially struggling. Car registration data show that Rolando, Kyle, and Tyler Pam have acquired more than a dozen new cars since 2010, including a Cadillac, Mercedes-Benzes, BMWs, Chrysler 300s, a Jaguar, and motorcycles. And in 2010, Rolando Pam held an ornate wedding to his third wife, which included giving her a Roxbury home on Highland Street for \$1 because in

These details make Basile cringe.
Comments

“They had a sucker in me,” Basile said of Pam and his two sons. They “had so many moving parts and I was so confused and I could never get it straight.”

Basile is adamant that he did not know what Rolando Pam or his sons were doing with his money, and he said his mental state was affected by powerful medications he was taking for a serious health issue. In one interview with the Globe, Basile was incomprehensible, slurred his speech, and was unable to follow questions. Other times he appeared lucid.

For about a year, Basile’s brother, Matthew, served as his court-appointed conservator for financial affairs because of cognitive limitations.

Rolando Pam, in court records and the interviews, has said Basile’s fragile health is an act. Pam vehemently disputes that the developer was ever mentally incapacitated when he dealt with him. Pam also contends that the millions of dollars from Basile were never loans, but a series of gifts and “high-risk” real estate investments.

“It’s water under the bridge as far as I’m concerned,” Pam said in a recent interview.

Records show the influx of cash from Basile in 2010 was what Rolando Pam needed to exit his period of financial woes and tap into Roxbury’s current redevelopment boom, buying and selling property in areas like Fort Hill and Dudley Square that have become increasingly lucrative after years of neglect.

Basile says he now regrets his actions, which limited him financially and seemingly emboldened the Pam family.

Around 2013, Rolando, Tyler, and Kyle Pam were “becoming more and more intrusive in my life” and not “going through standard processes every time money

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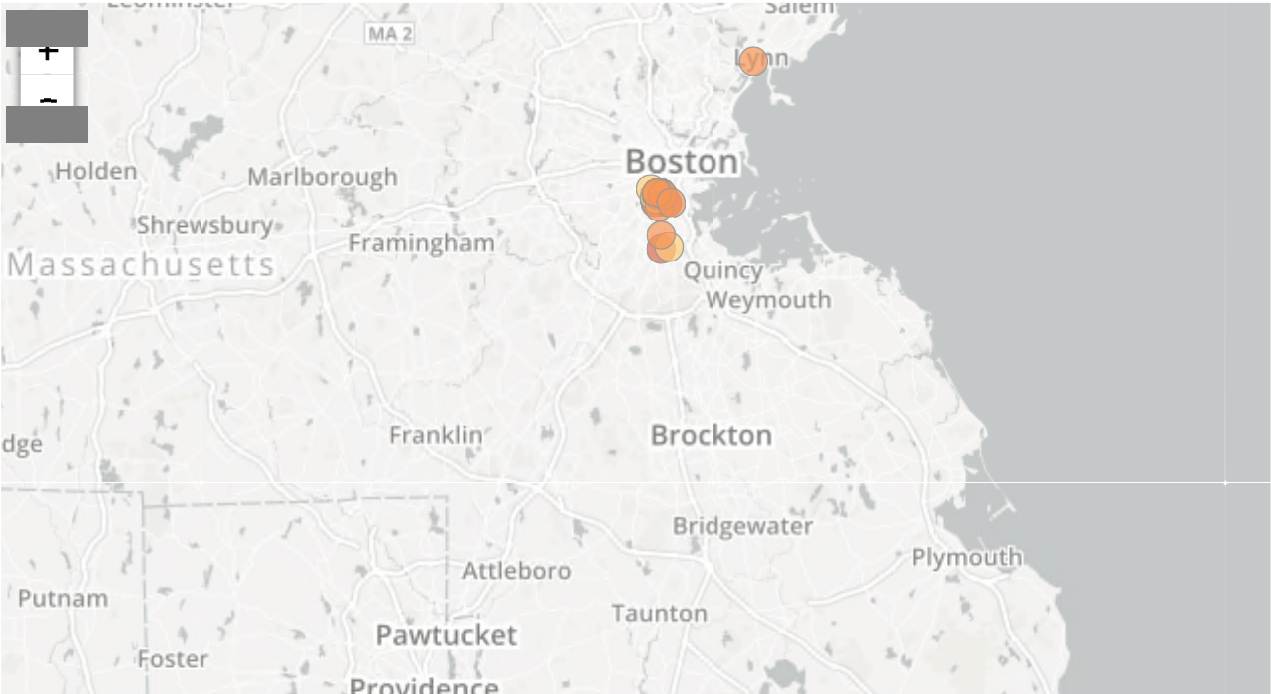
Last November, Tyler Pam tried to bribe the Globe as it reported this story. After a hearing in which Kyle Pam was arraigned on criminal real estate fraud charges, Pam — standing with his father — offered a Boston Globe reporter and photographer \$5,000 in cash to leave the courthouse and not report on the case. Both journalists refused the offer.

[Click here to read Part 2.](#)

Questionable deals involving members of the Pam family and their companies

Rolando Pam and two of his sons, Tyler and Kyle, have denied allegations they have defrauded property owners, insisting they negotiated in good faith and were open about the terms. But many who dealt with them call them scammers, and some have filed lawsuits to try to get their properties back. Zoom in and click on the dots to learn more.

- Questionable transactions based on assessed/sale price
- Properties involved in pending lawsuits or criminal cases
- Properties involved in decided lawsuits where a judge ruled against the Pams or they settled outside of court



NOTE: The Pams' companies include Developers Realestate Consultants Inc., Roxbury Realestate Consultants Inc., Green Ink Development of Roxbury Inc., and Creative Developers LLC.
SOURCES: Registry of Deeds, Tax Assessor's office, court and land records, and interviews with property owners and Pam family members

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