

HOME BUYING

One home, six owners of color, seven decades of building generational wealth

‘For us, we just feel so blessed to be able to live in the city that we grew up in.’



Altgracia Paez Feliciano and Rafael Feliciano Cumbas outside their home. -- Suzanne Kreiter/Globe staff

By Jim Morrison -- Boston.com Correspondent

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All century-old homes tell great stories if you know what to look for. But one 114-year-old Colonial two-family in Roxbury tells a deeper story that can't be seen at a glance. It's the story of hardworking people of color using real estate to build generational wealth while providing a service to their community.

Ruben and Ida Britt moved into the Roxbury home from an apartment in the South End in 1948. Ruben, a World War II Navy veteran and construction worker, and Ida took out a mortgage and bought the \$9,500 home on a street filled with multifamilies, stores, and offices. They rented out the second floor.

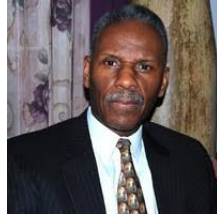
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Ruben and Ida Britt. – Handout

In 1952, Ruben Jr. was born. He grew up in the house and even rented the attic apartment after graduating from Southern University of Louisiana in 1976. He taught in the Boston Public Schools and coached track and field at Brighton High School and McCormack Middle School and basketball at McCormack and Cathedral High School before becoming a career counselor. Today, he lives in Voorhees, N.J., but retains strong ties to Roxbury.

“When I eventually retire, I don’t know where we’ll live,” he said. “But Massachusetts is one of the places that we’re looking at. I’ve maintained friendships with so many people over 50 years now.”



Ruben Britt Jr. – *Handout*

Both he and his parents maintained and improved the property over the years. Ruben Sr. died in 1993. Ida died in 2008, and Ruben Jr. inherited the house. He continued to rent it out until he sold it to Donnell McGhee in 2013.

McGhee was in his 20s and had been renting a Revere apartment with roommates. He was a pharmaceutical sales representative with a good income and experience flipping homes with friends around his native Chicago. He grew up in a single-family home his parents owned and knew he wanted to be a homeowner as well. Having limited capital in an expensive market was a challenge, but he found a solution: a **federal 203k program** that would help him buy a property and fix it up.

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“I had good credit and a good job, so I got a pre-approval, which gave me a sense of how much I could afford,” McGhee said. “The next step was to find a realtor.”

His lender introduced him to **Melvin A. Vieira, Jr.** of RE/Max Destiny, also the current president of the **Greater Boston Association of Realtors**. He said the two quickly hit it off. He told Vieira what he was looking for, and Vieira immediately started e-mailing prospective multifamily listings, primarily in Roxbury and Dorchester.

“As a buyer, you must do your homework and ask knowledgeable agents and lenders who are well-versed in the programs that are offered by the state, city, and local municipality for first-time buyers,” Vieira told the Globe via e-mail.



The Britt home in 1965, – *Handout*

On March 29, 2013, McGhee bought the house for \$207,000 and began gutting the kitchens and bathrooms and doing extensive cosmetic work throughout the rest of the property. By the time he moved in, his mortgage was around \$2,300 a month, and between his roommate and the second-floor tenants, he was collecting \$2,800 a month in rent.

Being a landlord and property manager while maintaining a full-time job was taxing, but it was working out well for him financially. The experience made him want to pursue real estate full time, but it also taught him he had a lot to learn before he could do that. So he got an MBA in real estate from Emory University in Georgia, where he was working as a development

manager. He's now a development director in Texas, but despite being a thousand miles away, he continued to own the home and rent it out with the help of a property manager.

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McGhee hired Vieira to sell the property.

On Aug. 31, he sold the house for \$810,000, employing a **1031 exchange**, which will both defer and limit the amount of capital gains he'll be required to pay on the profit, provided he uses the proceeds from the sale on another investment property within 180 days.

The new owners, Altagracia Paez Feliciano and Rafael Antonio Feliciano Cumbas, both have roots in the community and were determined to own a home there. Paez Feliciano came to Boston at age 10 from the Dominican Republic. Feliciano Cumbas's parents came from Puerto Rico, and he grew up in public housing in Mission Hill. Today, she is a behavioral specialist, and he is a public defender.

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They're both highly qualified but eschewed higher-paying career paths to pursue serving young people in their community. A friend referred them to **Juan Murray**, also of RE/Max Destiny, who worked with them for more than seven months before getting their offer accepted on the Roxbury home.

Murray connected them with the **Neighborhood Assistance Corporation of America**, which gave them a no-down-payment loan that also included money for repairs.

"Ultimately I see homeownership as a generational wealth-building tool for people of color like me, and it warms my heart when stories like this happen," Murray said. "When I see them actually get a property that I know in a few years it's going to be worth a significant amount more, it's a joyous thing to participate in."

Britt and McGhee both said they were personally gratified to learn that the property that had housed and built wealth for them was in the hands of another young couple from the community trying to do the same thing.

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The new couple say they're especially proud to be living so close to both Martin Luther King Boulevard and the **home** Malcom X lived in when he was in his late teens.

"For us, we just feel so blessed to be able to live in the city that we grew up in," Feliciano Cumbas said. "We both have public interest backgrounds, and we gave up a lot of money to continue to work with our community. And it feels like we've been rewarded with this house for our hard work and sacrifices."

"The process is definitely very laborious. But it's more than well worth it, and we're just very thankful."

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