In the current economy, foreclosures are a crisis in all states. This issue is particularly serious in Massachusetts as the state lacks the standard regulatory laws of other states, like mandated mediation and aid. Thousands of families are evicted every year, but their homes are left unused. In actuality, those homes would prove more economically beneficial to both the banks and the homeless families if they were allowed to continue to live in their homes and pay rent. Senate Bill 767 would encourage banks to halt unfair lending practices and would open up a new world of judicial action that will result in economic and social recovery.

Preventing Vacancies

Ryan Winston ‘13

The Bill

Bill S.767: “Preventing Unnecessary and Costly Vacancies in Massachusetts”

Elevator Speech

We have an opportunity to save our communities from social and economic collapse. Foreclosures are creating thousands of empty houses and homeless families. Bill S.767, an act to prevent unnecessary vacancies, will give former owners the right to rent their homes post-foreclosure. It will improve the general quality of life, community bonds and property values of Massachusetts residents. This bill will save both homeowners and banks hundreds of thousands of dollars and will restore safe communities to their former glory. It’s your civic duty to put it into practice and help the public. Will you ask the Judicial Committee members to allow it to pass?

Excerpt from Campaign Journal

The more important of the two coalition meetings I attended was the BTA [Bank Tenants Association] meeting held in late March in Springfield MA. The BTA is a part of MAAPL [Massachusetts’ Association Against Predatory Lending] and is the leading movement for the local low-income homeowners in Springfield. This meeting was one of their weekly meetings to discuss future plans.

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At this meeting, I was pleasantly surprised to note that the speaker, Malcolm Chu, already knew about the mediation and vacancy prevention bills going through the House and Senate and was aware that they would be discussed in early April. The meeting started with Malcolm explaining that in a few weeks, two weeks after that meeting, they would be discussing changes in their organization based on results of the bills being passed, if they were indeed successful.

The next part of the meeting was spent sharing stories of new people who had never been there before. Some testimony was given and when they were finished speaking, they were directed to legal aides in the back of the room who were trying to help everyone, though they seemed understaffed. When I went to talk to a legal aide after the meeting, she explained how most of what they were doing at the meeting was helping the tenants understand their rights.

For the second meeting (for my line item, 7004-0102: Homeless Individuals’ Assistance) I was able to meet with Joan Whitaker, part of the staff of First Church shelter in Cambridge MA. She handles all the financial work that is necessary to keep the shelter running and has a long background in social-economic activism. She is a supporter of increased funding for the line item, particularly given how much paperwork she needs to go through to get money from the state. The funds, in her opinion, aren't nearly enough to fill the need of all the shelters in Massachusetts and the splitting of money to various line items is increasing the amount of time spent on financials.

I didn’t get to speak to her for very long so to summarize my meeting with her, she is pro-additional funding. However, she didn't agree with funding being cut from the family services, as First Church also serves them and she felt the state could afford more money for the homeless. As it was, the Church was using supplementary funds out of their own metaphorical pockets to provide a comfortable living environment even just in the church’s basement for the homeless to stay each night.

I concur with her point of view. The amount of money being spread over many line items should be going towards making it easier to procure funds from the state so that less privileged shelters can afford to continue providing services. If you compare state funding to non-profits, it’s obvious that the non-profits have an advantage in funds. The Edinburg Center which also deals with the homeless, but mostly the disabled homeless, is a 4-acre center with multiple coalitions backing it and using gigantic fundraisers to ensure a fantastic staff. Just last year they had a golfing event raise $122,000 for the center. By comparison, First Church only receives a monthly stipend of a few thousand from the state.

- **Update**

The Senate concurred on this bill on July 19, 2012. As of July 31 the bill has been sent for a Judiciary House Study Order.

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**For more information**

**Act to Prevent Unnecessary Vacancies**

Fact Sheet


**Foreclosure Listings**