With record foreclosures plaguing communities around the state in this economy, foreclosure reform seeks to reduce the instance of the eviction of rent-paying tenants and prevent city blocks of empty, crime-attracting buildings to the benefit of families and banks alike.

The Bill
Final Draft S2407: “An Act to stabilize neighborhoods”

Elevator Speech
I’m sure that you worry when the quality of our neighborhoods is brought down by the crashing of property values and an increase in crime on the streets. Those very things are happening. The state is in crisis because of the record number of foreclosures that are occurring as a result of the recent financial crisis.

Each and every one of your constituents, whether foreclosed on or not, becomes worse off with each foreclosure. Under current laws, the foreclosing party can evict the tenants living in the home for absolutely no reason at all, leaving the building empty. Empty buildings bring down the value of the properties around them and attract squatters, vandals, and criminals, and the people being kicked out of their homes fill the state’s homeless shelters.

HB4595/SB2394, An Act to Protect Tenants from Eviction in Foreclosed Properties, would bring justice back to those who are unfairly evicted from their homes, bringing prosperity back to our streets and preventing an increase in the number of empty properties.

You can help by championing this noble cause. Currently the House Bill is in House Ways and Means and the Senate bill was just voted for unanimously by the Senate. We need to keep the bill moving.

Talk to your representatives and make sure they plan to vote yes on SB2349 when it comes up for a vote in the House.

Op-Ed Piece
Tenant Protection Has to Happen Now!
Have you ever thought about what would happen if you lost your home? Odds are you haven’t. After all, it’s not something that you have to worry about until you start to fall behind on the rent or your mortgage payments, right? Wrong. If you rent your home, you face the possibility of losing it with very little warning at any time, and whether or not this happens has absolutely nothing to do with you.

Here’s the situation: you pay your rent on time, and you think you’re safe. Your landlord, on the other hand, is not paying his or her mortgage payments.
In fact, they’re so far behind that they can’t catch up. As has been happening all over the state since the financial crisis hit, the bank decides that they’re tired of waiting. They foreclose on the property, and now they’re the ones who own your building. But banks don’t want to be landlords. They don’t even want to be property owners. And because they can sell the property faster if it’s empty, they will evict you. There’s nothing to stop them. Now you’re homeless, and you didn’t even know there was a problem.

Just because you don’t rent your home doesn’t mean this doesn’t affect you. After these buildings are evicted, they are left empty. Empty buildings lower the property values of the entire area, so if you live near foreclosed property the value of your home has dropped. And empty buildings attract crime. Vandals consider them to be their new canvas, thieves consider the copper wires and pipes within the walls to be hidden treasure, and drug dealers have a new, ready-made base of operations. There’s the risk of arson, since people’s eyes tend to drift right over an empty building, giving an arsonist the time they need to get a pretty good fire going before anyone even notices. Even worse is violent crime, which also increases with an increase in empty buildings. Everyone is less safe because a large financial institution decided to foreclose on a building and then evict everyone living there.

People say that money talks. What is it saying here? When people lose their homes, they have to go somewhere else. Often that place is a homeless shelter, which is paid for by the state. Thus, an increase in the number of evictions leads to an increase in the number of people taking advantage of these shelters, which means that the state has to spend more money on them. There’s only so much cash that the state can throw around, and the more it spends on homeless shelters the less it can spend repairing roads and fixing schools. If you’ve ever complained about the state not providing some service that you’ve wanted, extra expenditures like this may be partly to blame.

What can be done to save tenants’ homes, our neighborhoods, and the state’s money? It’s simple: keep people in their homes. Make it illegal for financial institutions to evict tenants without just cause unless they have an agreement to sell the building to a third party. There’s no reason for banks to empty buildings because they think it’s what future owners want; let the real future owner decide whether or not they want it to be empty. Fortunately, this proposal isn’t coming from left field. There’s already a bill making its way through the legislature that proposes this very change. But the end of the legislative session is nearing and we need to act now. So what can you do to help? Support SB2394, An Act to Stabilize Neighborhoods. It was recently voted for unanimously by the Senate and will soon be voted on in the House. Call your representative, and tell him or her that the time is now to protect tenants and make our streets safer. There’s no reason to wait, and doing so will only lead to more people losing their homes. People who have done nothing wrong should not be removed from their homes because of someone else’s mistakes, and we shouldn’t suffer for them either. It’s time to take a stand on tenant protection.

Excerpts from Campaign Journals

Jarrad

“I was not really sure what to expect at the Bank Tenant Association meeting. I thought it was going to be a low-key, serious meeting, where people share their foreclosure stories with the group and get advice from volunteer lawyers. After all, the majority of the people there would be on the verge of losing their homes, and I could not imagine that they would be in a great mood. I wound up being very wrong. Micaela and I showed up a few minutes late because it was very difficult to find parking. It was obvious why as soon as we walked in: the place was packed. Half an hour after the meeting had started, people were stuck standing in the hallway listening through the open door. At the front of the room were the City Life leaders, and off to one side was a large group of volunteer lawyers. It struck me that the majority of the 100 or so people who were there because they were suffering from or had already experienced foreclosure or eviction were not white.”

Micaela

From a meeting with Representative Smola’s staff at the State House:

“As we were telling him about the bill, Nick pulled it up on his computer and scrolled through the list of sponsors. ‘Wow’ he said when he saw how long the list was that didn’t consist of a single Republican. When he looked at the literature of the bill, he began asking us pointed questions and seemed surprised when we knew how to answer them. He also seemed surprised when we were able to provide statistics about Smola’s district. For example, we told him that 40% of the population of Worcester County lives in multi-unit buildings and nearly 62% of the population are homeowners. I was
happy that I had taken the time to research these figures the night before; Nick seemed very pleased with our level of preparedness. In fact, he commented on how impressed he was with our knowledge of the issue.”

■ Update (September 2010)
The bill was signed by Governor Patrick on August 7, 2010. It is now Chapter 258 of the Acts of 2010.

For more information
Foreclosure Reform
• Mass Alliance Against Predatory Lending: http://www.maapl.info/
• City Life Vida Urbana: http://www.clvu.org/
• National Low Income Housing Coalition: http://www.nlihc.org/template/index.cfm