

# Massachusetts Alliance Against Predatory Lending

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For Immediate Release

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## **As foreclosures and their harm continue to batter the Commonwealth, legislators and anti-foreclosure activists offer a raft of relief.**

**Boston, January 20, 2017** - Anti-foreclosure activists celebrate the filing of nine pieces of legislation by the Massachusetts Alliance Against Predatory Lending (MAAPL), which together offer a comprehensive resolution to the continuing rate of foreclosures, year after year, and their ever-increasing cumulative impact on the people of Massachusetts, our communities, and the Commonwealth's entire economy.

"Our legislators must do all they can to elevate the issue of the impact of our Massachusetts foreclosure crisis to a momentous level. MAAPL's legislative agenda supports the needs of illegally foreclosed property owners and their long-suffering communities. We need our Senators and Representatives to sponsor and wage winning campaigns to pass these bills," said Zakiya Alake, MAAPL board member and representing the Roxbury Neighborhood Council board, "Yet even more is needed. Foreclosed homeowners need legislators as champions to take our battle for justice to every segment of society, particularly mainstream media."

"We cannot thank enough the legislators with vision of a just Commonwealth where the constitutional right to own your home as an inalienable right to property is honored. They have joined us in the filing of nine critical pieces of legislation. While this is a massive undertaking by MAAPL (a coalition of over 70 organizations, from grassroots groups and homeowner lawyers to the state AFL-CIO and the Northeast area conference of the NAACP), the historic undermining of fundamental constitutional rights to property and to due process in an attempted taking against one's will of one's home clearly demands such an aggressive, comprehensive, and vast effort," explained Grace Ross, coordinator of MAAPL and Worcester resident. "Nothing less can be asked as the Industry is continuing its attempt to strip the 20 year rights to reverse an illegal foreclosure from Massachusetts homeowners — especially some 77,344 foreclosed in our state between 1997 and 2013."

"I am proud to sponsor legislation that aims to offer enhanced transparency to the homeowners in our Commonwealth, while helping prevent unnecessary foreclosures through further clarifying legal homeownership," added Representative Frank Moran (D - 17<sup>th</sup> Essex) of Lawrence and lead Sponsor of the Real Estate Title Protection Act.

"I see the impacts of foreclosures as I walk to the T each morning in Malden. I look at the internet and I see their numbers skyrocketing across the state. I am a homeowner. I want my rights protected. I want the rights of my neighbors and my fellow residents of Massachusetts protected. I expect my elected officials to maintain and enhance my rights, not strip them away," said Roxanne Reddington-Wilde, Malden homeowner.

The bills that MAAPL and its visionary legislative leaders have filed for the 2017-2018 legislative session are:

- Facilitating Alternatives to Foreclosure (Pre-foreclosure mediation), which ran at a 97% success rate in the city of Lynn while the program continued;
- Establishment of a foreclosure review of the superior court to coalesce the expertise some judges in the state have been exponentially building up in this acute foreclosure crisis to address problems, both for those illegally foreclosed and those attempting to purchase a property that turns out to include an illegal foreclosure;
- Tax debt relief, because the state, unlike the Federal government, attempts to collect taxes on the massive loss of foreclosures for impacted families;
- Judicial foreclosure, to final provide measured judicial oversight of the potentially illegal takings of people's homes;
- Preventing unnecessary vacancies, (rental for homeowners is supported post-foreclosure while the ownership of the property is being sorted out);
- Improvements to the property tax laws to finally add some consumer protections to a 1873 statute presently being used by some cities and towns, resulting in unassailable property tax foreclosures;
- The Real Estate Title Protection Act (aka, the Mortgagee Truth and Transparency Act), which will require documents described as affidavits in the Registry of Deeds to meet the standards to be legal affidavits, require timely filing of assignments of mortgage and foreclosure deeds and require transparency to who the real mortgagee is in both the Registry of Deeds and mortgage statements to consumers;
- The Resolution Trust Fund, to provide an alternative when the real mortgagee cannot be identified for a mortgage (true in more than 50% of cases), provides a homeowner fund where a homeowner may contribute their mortgage payments with an affordable mortgage rate.
- Municipal Health and Safety bill, clarifying that cities and towns can continue to use their traditional powers to protect their residents, even if the health and safety threats require addressing foreclosures and their harm.

"The consequences of foreclosures are still damaging millions of Latino families, who are losing not only wealth, but also dignity and the pride of being homeowners in this country. We want to see the rights of our families restored. I hope that those that represent us in the local government can take the responsibility of fighting for our rights and helping us to bring back our wealth." Maga Troncoso, Director, Dominican Development Center and MAAPL Board member.

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***Homeowners across the state and attorneys are available for comment upon request.***