



GMNC Monthly Meeting  
June 1, 2020 6:30-8:00 pm  
Online Meeting via zoom

### Meeting Minutes

#### I. Council Members Present

Fatima Ali-Salaam, Chair  
Janae Tooley, Vice Chair  
David Halbert  
Lenore Perreira  
Ruby James Saucer  
William King  
Mirlande Joseph, Vice Treasurer  
Matthew Skelly, Secretary  
Vickey Siggers, Treasurer  
June Joseph  
Cynthia Brewington

#### II. Opening announcement

Chair Fatima Ali-Salaam pays respect to those who've lost their lives and been impacted by racism. This Council respects all people in this community regardless of who you are or where you're from. It is all of our responsibility to vote and enact change. We're at time when many people need to take a step back to process and we need to give them space. Our board member, Nikkia Jean-Charles, is out hanging signs with positive messages and delivering flowers to black business owners in the community to try to bring us all together.

We held a moment of silence to honor those who've died and been impacted.

#### III. Meeting minutes from May 4, 2020

Motion to approve – Cynthia Brewington  
Seconded – David Halbert  
Minutes approved unanimously

#### IV. Presenter: Cortina Vann (CV) – Organizer at MAHA

- MAHA provides guidance for first time home buyers, and does grass roots organizing on the city, state, and federal level.
- Initially came about in 1989 to combat redlining and inequality in lending. It's now a statewide affordable program to help low income community members achieve home ownership.
- Right now the battle is trying to eliminate the racial gap in home ownership. Working hard to make sure there's housing supply for everyone.
- Graduated over 35,000 people since 1991 from the home buyers class. 733 people already this year despite the pandemic. 74% of the class graduated are people of color.

- Helped reform lending practices after the sub-prime mortgage crisis and have impacted the practices moving forward.

V. Presenter: Jessie Damberville (JD) – Organizer at MAHA

- (CV covered the introduction)

VI. Presenter: Jeff Alkins (JA) – Program Manager at the Boston Homes Center

- Help you obtain, maintain, and retain your home.
- Very good foreclosure prevention program

VII. Presenter: Maureen Flynn (MF) – Deputy Director of the Boston Homes Center

- Help people buy homes and then keep them.
- De-leading program is important, along with dozens of others.
- Call BHC if you need a home, or need help keeping your home.

Q: There was a company on Morton Street that got shut down for charging people hundreds of dollars to tell them they could correct their credit. We've gone out to try and help elderly people who are in distress. It's really important for us that members of our community keep their homes. What are some of the steps that people need to take in order to keep their homes? Especially seniors who don't have computers.

A: MF – There are a lot of people out there who are trying to take advantage of a bad situation and prey on people who need help. We always tell people that if someone shows up at your door with an offer, it's probably a bad offer. We're still doing our work, but we're also making calls to seniors to check in, make sure there's enough food in the house. JA – we reach out to the community in many different facets include Age Strong, and our services are free. We're not here to place blame or find fault, just looking for a way for people to keep their house. MF – if there's someone acting unscrupulously, or doing anything wrong, we'll be on the phone to the Mayor's office and report them right away.

Q: Is there a geographic area that you're targeting for outreach to seniors? And if you're calling 311, do we have translation services?

A: MF – the calls that we're making are seniors that we've done work with already in the past. Last fall we did door knocking in Mattapan because there's a high homeownership rate in Mattapan, and especially with the elderly, so we're trying to connect with those people. Bianny Suncar – Director of Services at Mattapan Family Services – we provide Haitian Creole translation services and are still able to serve many people over the phone during Covid-19. JA – we also have many relationships with other agencies in the City who have other language abilities and we collaborate with them.

Q: Please speak about the good and bad of reverse mortgage and the problems that seniors face with reverse mortgages. Such as failing to pay real estate taxes and finding themselves fighting foreclosures.

A: MF – a reverse mortgage can be a great thing in some situations, but we always provide counseling in advance of the loan being issued. JA – it's a for-profit program, so they're out to make money on those reverse mortgages. We're very guarded about it. We don't want to put a senior into a position that they can't get themselves out of.

Q: Can you please let us know what the City and Attorney General's Office doing with the bad cash for your house predators who are taking advantage of our seniors. This is a major issue in Mattapan and surrounding districts.

A: MF – if you know of anyone being predatory against seniors, please please let us know because we will alert the AG's office. It's one of the worst situations, we can't stand it, it's disgusting.

Q: We've done a lot of work with New England for Justice, and they're an excellent organization.

A: Sandra Texiera (ST) – NEU4J – we're providing many services to the community right now, and we're happy to answer any questions that come up.

Q: Please discuss the lost of generation wealth that results from reverse mortgage.

A: FAS – there are many ways to draw wealth from your living situation, but often times people don't totally understand the impact of what those choices will be. MF – it's really important to us that people don't lose their homes right now. Whether that means taking it onto the end, or deferring payments, but it needs to be simple and there doesn't be a lot of individual plans. We want the bank to make a pledge up front to the homeowners who are about to enter this period. JA – the national CARES Act binds all lenders whether or not they sign on. That's going to last until the end of the year, or 60 days after the crisis is officially lifted. Homeowners in Boston do not walk away from their homes, and it's in the interested of the lenders to work with BHC. Regarding wealth and reverse mortgages – in a reverse mortgage, family members have the opportunity to buy that property back.

Q: Can you provide us with a list of the 17 lenders that we can use in these processes? Can you provide us with information about to whom we should be reporting predatory lending? We know many people, particularly seniors, who've had their identity stolen, so making them feel comfortable to reach out to someone is really important. It's daunting to deal with all these different services.

A: MF – we'll email you that info. Some times when you're going through something difficult, especially regarding your home, it can be very lonely. We work as a great team both on the home buying side as well as on the home owning side. We're with you, and we'll be with you as long as you'll have us.

<https://www.boston.gov/departments/neighborhood-development/boston-home-center>

Q: When you go to the Boston assessing site you can see the taxes you're paying to the City, but for people who are much older and have already paid off their mortgage years ago, is there some type of relief to pay the taxes on the property if they can't afford it?

A: MF – the assessing department will work with seniors who cannot afford to pay their tax bill. JA – they'll sometimes set up a program to allow a resident to do volunteer work to work off some of the tax bill. We're trying to get a program in place with legal services to notify people that their services are there when they get into trouble keeping up with taxes.

Q: Are there checks and balances inside assessing? If a resident misses tax payments multiple times is there any way for you to know?

A: JA – not yet, really, but we're working on getting that set up. When they go into collections, we do start to hear from other departments about it. FAS – GMNC intends to send a letter to the City to request that a similar system be arranged to make sure that notice happen more quickly.

Q: What is the likelihood of rent in arrears being waived? Many of our landlords in Mattapan are seniors with minimum income who cannot afford to waive rent.

A: MF – the office of housing stability works with renters and are operating a rental relief fund. It's based on a lottery system because we don't have enough funds to take care of everyone. If you're having problems paying the rent you should call the hotline. CV – one of the important things with the foreclosure prevention program, it's important that we hear from all of our neighbors about mortgage lending moving forward. In the future, when those policies change, we need to hear from all of you to make sure we get all the best

policy. ST – with the moratorium, you are not required to pay rent until the crisis is over. Keep in mind that, though, that the moratorium will end one day.

Q: With the deferral, or changing payments until the end of the loan, how does that change taxes and insurance?

A: MF –the lenders who signed on with the Mayor’s plan, the bank would front that during the deferral process, but it would come due at the end of the deferral period.

Q: From Ms. Florence Taylor – there’s been some work happening on Lena Terrace that no one seems to know why it’s happening. Lots of trees have been ripped out.

A: Aisha Miller, ISD – it’s an as-of-right development. He has permits for the project. I’m going to pull the plans and see how close they’re building to your house, and make sure everything’s going. FAS – with everything at a standstill, it’s really important that we do better about making sure everyone knows what’s going on. GMNC Board will be discussing asking the City Council to demand changes in the way the permitting process works. Roudnie Celestin (Mayor’s Office) – if a construction project does not have a white board from ISD, you can call and get an inspector out to make sure they get it.

## VI. – Wrap Up Announcements

- CENSUS – everyone must fill out the census! Think of good ways to get them to. There are ways to do it over the phone if you’re not a technological person.
- Kenya Beamon – We’re having a chat with the planner meeting for PLAN Mattapan on Wednesday June 3 at 6pm. Please come!
- Sharon Calendar – Good Evening Everyone. Just a general health update. Mattapan Community Health Center is open to see patients and for COVID19 testing. We are accepting new patients regardless of insurance or immigration status. You must however call the health center at 617-296-0061 to make an appointment. Due to COVID19 we are not able to take walk-ins. Dental is also open for emergencies only by appointment. Please be safe, continue to social distance, wear your masks and wash your hands. Take care of your physical and behavioral health. You do not need to be a patient ahead of time, but you do need to call.
- Roudnie Celestin – If you’re looking for PPE, email [roudnie.celestin@boston.gov](mailto:roudnie.celestin@boston.gov)