

Meeting Minutes
March 18, 2021 @ 9am

Attendance: 25

Audio Link: <https://soundcloud.com/user-8563948/march-18-2021-marion-institute-sfpc-regional-resources-meeting/s-z6aTJ7ZK4K8>

Note: This document is largely paraphrased. Please see audio for direct quotes. Chat box comments identified as such below.

Part 1: Andrew Bardetti from South Coastal Counties Legal Services (SCCL) came to the meeting to discuss housing and evictions

- Elizabeth Wiley (Marion Institute): Andrew Bardetti is here from SCCLS to discuss housing and evictions. There are a lot of issues with housing already but there will also be a lot more concern coming up. Many SFPC members have brought up concerns about how to help your clients with this. Andrew Bardetti is here to talk with us, answer our questions, and he will be a helpful resource for many of you to helping your clients.
- Andrew Bardetti (SCCLS) presentation:
 - I am an attorney with SCCL. I am with our seniors' law project. I personally only work with people over the age of 60. But our office is a nonprofit law firm and a principal provider of civil legal aid. Southcoast Fair Housing does wonderful fair housing and posing discrimination-based work. We have more of a general civil legal aid practice, whereas Southcoast Fair Housing focuses more on discrimination issues. We cover all of Southeastern, MA. I am based in the Bedford office (Fall River). Contact info is all on our website and my contact info is below. We have lots of brochures on the website or just let me know and I can get you whatever information you need. In our senior law project for older adults, we do a variety of things. We do a lot of eviction defense, income and health care benefits.
 - One topic of interest to me is about SNAP benefits and what's being coined as the SNAP gap. The SNAP gap is the difference between the number of people on Mass Health standard and the number of people on SNAP. There is a great public database chart across the state that shows that the gap is about 47%. You can break it down by district level and things like that. I would love to look at ways we can get more information out to mass health members in particular because our offices can help folks with reductions and denials of snap benefits. A common issue I see on the SNAP front is not calculating medical deductions. A lot of people think their health insurance is covering things so they don't mention incidentals or something like that. There are ways to add more deductions to increase the SNAP benefit.

- Turning to housing... First and foremost, what I should mention is that the CDC moratorium put in last summer is set to expire at the end of this month (March 2021). I have not heard anything about the presidential administration or congress doing anything to extend that. So we are preparing that the CDC moratorium will end by the end of the month. What that means is that a lot of people who have been having their eviction cases delayed or prevented due to non-payment of rent, will likely find themselves in the housing court having to defend those actions. We prioritize subsidized public housing tenants. Eviction defense is our bread and butter, it's what we are here for, to help folks stay in their home and protect their loss of income and their loss of benefits. I can go into the finer points of the CDC moratorium, but it's only in effect for 13 more days. You do need to file a declaration. There is a lot of great information on masslegalhelp.org, which advocates across the state are keeping up to date. After the CDC moratorium expires, then there are not any more protections necessarily under the laws that pertain to COVID. The housing court is still doing everything remotely and I will highlight that, again I only work with older adults, and it is quite a challenge that they're asked to be on zoom or otherwise remotely connect with services either due to unfamiliarity with the technology, not having the technology, etc. There's a lot of great ways folks can help by helping connect people to the system.
- The last thing I will mention is that we're also looking into the rate of executions in our particular Southeast housing court. The execution is the very end of an eviction case. It's a piece of paper that the court issues to the landlord that gives them the authority to toss someone out with a 48 hour notice. It looks like we have a much higher rate of executions being issued than anywhere else in the state. We're looking into why that is and what we can do about it. Admittedly, I'd have to look to other members of my organization for the finer details because they're deep diving into it. I'm going to stop now and I'm happy to take any questions.
- Andrew Bardetti (SCCLS) contact info:
 - abardetti@sccls.org
 - 774-488-5960
- Questions for Andrew Bardetti (SCCLS) from the SFPC:
 - Elizabeth Wiley (Marion Institute): Would you be able to speak a little more about RAFT and how it works?
 - Andrew Bardetti (SCCLS) response: Yes. RAFT is a rental assistance program in our area. You would apply for that through Neighbor Works Housing Solutions. The latest update from yesterday is that RAFT got an additional 6 months. I think its 12 months total of back rent and I believe tenants can also use it forward. So if they need last month, first month and security to move into a new place, I believe RAFT can assist with that. Check out Neighbor Works housing solutions for eligibility criteria. When you apply for RAFT, you're also satisfying the criteria for the CDC moratorium. The other criteria are.... you had a loss of income or extraordinary medical expenses that you've been looking for housing and giving your best efforts,

etc. If you submit that form, the housing court should stop that case wherever it is and if you submit it before your landlord goes to court, your landlord shouldn't continue to go to court. **Applying to RAFT is really key. We are encouraging everyone to apply to RAFT who's having a non-payment of rent issue.** There is a state law that also can pause a housing case if you're waiting on RAFT.

- The last thing I want to mention is if landlords are not accepting RAFT, which is a source of income discrimination. They would have a strong legal defense in an eviction case.
- [Chat] Christine Sullivan: Could you address the increase in rents or non-renewal of a lease as a way to move a tenant out?
 - Andrew Bardetti (SCCLS) response:
 - If you're on a lease, the lease terms govern, and you can't increase the rent until the end of the lease term. If we are talking about a tenancy at will, which is month to month (not a lease), and the landlord notifies the tenant they are increasing the rent and the tenant doesn't respond, then the old rent still continues because the tenant hasn't accepted the offer. The tenant has to accept the offer for it to take place. If the tenant pays or accepts in writing, then the new rent comes into play. However, if the landlord tells the tenant they need to pay more or they are going to be evicted; now there is a situation where the landlord can also proceed with their eviction case. **That is still a no-cause eviction.** Landlords are using these, and I've seen a lot happen to older adults. **They are able to proceed with no-cause eviction cases. The CDC moratorium is not going to help that tenant unless they're asking for money as part of that case or there is some other connection to non-payment of rent.**
 - In a no-cause eviction case, there is still a MA law that says if you are elderly or disabled, you can get a stay of continuance from the court for anywhere from 1 -12 months. It's discretionary. We frequently will say the person needs time to find a new place and under this MA law, they are able to take more time to find a new place to live.
 - Christine Sullivan: What we're seeing is the housing markets, sales cost, prices, have become so high that rents have increased along with it. Non-renewal of a lease so they can rent it to someone else for more money.
 - Andrew Bardetti: I don't know of a way to deal with that. They can do that. Unless it's in the middle of a lease. Unless there's some other hook or you can make a claim of discrimination, it's really hard in that context to do anything for the tenant. However, if there has been a conditions issue or counter claim damages in a no-cause case, if a judge finds that's worth \$10 and the tenant wins that case, then the landlord has to start all over again. You still have those defenses.
- Stephanie Taylor's question: Accessing RAFT has been very difficult – is accessing it easier now because of COVID? Everyone I know who does get access to it has difficulty finding

landlords who accept RAFT, it's great that all the money is there but it doesn't do any good if they can't find anywhere to rent with it. Affordable housing is basically nonexistent in MV. Any options? Does income discrimination apply to landlords who don't accept raft?

- Andrew Bardetti (SCCLS) response:
 - Yes it counts as discrimination
 - RAFT is overworked; I'm not surprised to see that.
 - If you're dealing with a tenant or someone at risk of losing housing, even if they just need some advice on better ways to connect with RAFT, please refer them to our office. I don't have a magic solution to push their application along, but we will do what we can.
 - They may be able to reach out to their state representatives, but not sure about that.
 - Under MA law, source of income is a protected class. Landlords cannot discriminate against applicants for using RAFT. Please refer cases to my organization or Southcoast Fair Housing so we can address it because that's a income discrimination.
- Major Michael Jung's [Salvation Army] question: If a tenant is being affected by another tenant's noncompliance, like bedbugs, what is the right of the other tenants? If the tenant not at fault is on a month-to-month basis and is not on a lease, what is that person's right in this situation?
 - Andrew Bardetti (SCCLS) response:
 - The tenant at fault may be at risk of violating their lease or not complying. There is some tenant responsibility to participate in things like that, but it's the Landlords responsibility to exterminate all pests. We usually refer people in that situation to contact the Board of Health. If one apartment is infested with roaches, another tenant can possibly file a civil lawsuit, but what usually happens is the tenant who is refusing to apply, the landlord will evict them.
 - Please refer the specific person to our office for some specific advice. I don't know what the tenant can do against the other tenant, maybe sue for damages. There may be remedies against the landlord with the other tenant if extermination wasn't conducted. Seems fact dependent, please feel free to refer the person or talk to me separately.
- Jennifer Pereira's question: If you were a single, able bodied adult without kids, you're not eligible for any SNAP benefits or food benefits at all; you have to work at least 20 hours per week. Which because of COVID doesn't work out? Is that accurate?
 - Andrew Bardetti (SCCLS) response:
 - Its income-based criteria. I would be happy to look into it separately just to make sure I'm not missing anything. There were some 'working poor policies' around public charge that were put in under the Trump Administration



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- If they're unemployed, I would hope they were eligible for unemployment assistance. I would wonder if they're getting unemployment assistance at a rate that makes them ineligible for SNAP.
- I would love to check in with you separately to make sure I'm giving you the right information. I did receive an email yesterday about the Biden administration overturning public charge policies.
- [Chat] Sarah Labossiere's response: This refers to ABAWD policies – Able Bodied Adults Without Dependents. Mass Law Review Institute is a great resource for all updates and policies related to SNAP and they are really on top of all the changes since COVID. Pat Baker from MLRI and the SNAP Coalition will also be able to point you to resources. Pat's email is pbaker@mlri.org
- Andrew's Contact Information:
 - abardetti@ssls.org
 - 7744885960
 - Send him any questions or comments or to set up an appointment
 - If you're referring to someone who may have a disability who may have difficulty navigating the website or anything, please call them directly so we can work that out.

Part 2: Updates

- Pam Kuechler's update:
 - We are working with Neighbor works to process RAFT applications.
 - We have a variety of rental assistance options that we can work with folks on
 - We are doing Bristol county with our housing stuff working with Neighborworks
 - Contact Carmen Mejil (cmejil@paceinfo.org), she is the director, and feel free to call our main number (508-999-9920)
 - We are just starting a mobile pop up over at our new building starting next week, next Tuesday, which will become a permanent fixture until we can actually get into the building
 - Elizabeth: Please put that info in food alert so everyone will have access to that location, time and info
- Christine Sullivan update:
 - The reason I brought Andrew into it because he has worked with Age Friendly on some housing issues and he brought up his personal interest in the SNAP GAP
 - We have a fairly low enrollment rate for seniors in terms of eligibility for SNAP and people don't know all the deductions they're entitled to
 - Coastline finished its 3 year survey and the number one need from seniors was access to digital technology and number 3 was help filling out forms. That speaks to something we can all address in something in all our organizations: who can we refer people to help? How can we help?
 - Seniors don't tend think of it as an entitlement, they say, save that money from someone else who needs it or it's not worth filling out the paperwork for the money you get from it

- Looking at the spring we try to make a big push for SNAP enrollment and HIP. Anything this group wants to work on together to get the message out there about SNAP enrollment I'd be happy to help
- SNAP gap = the difference between people who qualify for SNAP and the people who actually receive SNAP. These people are eligible for benefits, but they don't apply, accept or receive them for some reason. There is a huge gap in knowledge and information availability in non-English speaking communities. Public charge rule scared a lot of people away. Drop off in participation. People who were receiving them stopped applying. People who were eligible were afraid to apply. Pandemic has made communication difficult.
 - Sarah Labossiere added: Numerically, the SNAP gap is measured by the number of people who are enrolled in Mass Health who are not enrolled in SNAP.
 - If they are enrolled in Mass Health they are most likely eligible for SNAP, they just haven't applied or don't know they're eligible, etc. This is good because it's trackable.
 - On the DTA site they have those documents that you can view
 - For those people who say they only get the minimum amount, right now in the pandemic everyone is getting the maximum amount. So now is the best time to reapply.
 - Elizabeth Wiley (Marion Institute): How long does it take between applying and receiving?
 - Sarah Labossiere: Maximum time = 30 days. So you should find out within 30 days (I think it's less now, but that's the legal parameter)
- Lisa Rahn's (YMCA) question: What resources are available for a disabled person with housing expenses? She isn't in danger of eviction but sometimes has to choose between feeding her service dog and feeding herself because her rent is so high.
 - Christine Sullivan's response: There are opportunities online. There is a program in New Bedford. If you call Animal Control the dog officer knows about it and the city has funds to help with that. The Pet Fund, there are animal advocates in North Dartmouth.
 - Lisa Rahn: She is in Fairhaven
 - Christine Sullivan's response: Maybe reach out to Fairhaven animal control
 - Lisa Rahn: She was trying to get some type of voucher to help her with housing. Is anyone familiar with that? She is able to rent from someone she knows and the person is giving her a break on the rent but it still eats up so much of her disability check
 - Desa Van Laarhoven via chat: Free pet giveaway of food in Acushnet it's called Acushnet Pet Pantry www.facebook.com/AchusnetPetPantry/
 - Lisa Rahn: It's the housing cost that is the major issue for her
- Lisa Rahn's (YMCA) update: I am the new community outreach director at the YMCA Southcoast. I am overseeing various initiatives to address food insecurity in south coast communities. This week we are in transition because our hub for food storage is moving from Swansea to the Dartmouth Y, so along with me being new, we have to revamp our whole distribution process. It's a little rocky now but it will be great soon.

- Nikita Viera (BCC): New community coordinator for Basic Needs Support at BCC. I will be coordinating all students basic needs support: food insecurity, housing insecurity and other socioeconomic barriers students may be facing. I look forward to collaborating with each and every one of you.
- Christine Sullivan (Age Friendly NB): I would like to invite everyone to a Zoom meeting this coming Tuesday (3/23) at 9am. Age Friendly New Bedford will be hosting Damon Chaplin (Public Health Director of NB) and Gail Fortes (from YWCA). Talking about health equity, history of racism in NB, how it all relates to this COVID pandemic. Open to everyone. Email me for an invite if you are interested in attending: csullivan@coastlineng.org
 - Stephanie Taylor: Please sent the link to mvvegansociety.com for the health equity and COVID zoom meeting
 - Adele Sands: I would like the link as well. asands@bcahs.com
- Marcia Picard: Fair Food Incorporated is coming to Fall River. They take surplus fruits and veggies and sell them to people in bags at \$2 apiece, no questions asked. They are coming soon, I have no details about when, how, where, etc., Does anyone know anything about this?
 - Nikita Viera (BCC): I contacted Nancy; she's the director of Fair Foods. I met George, one of their representatives in Taunton. Taunton has been partnering with the Y. They're looking to come down into Fall River and New Bedford. I've been trying to coordinate space for them to increase access for our communities using our space at BCC. We will try to coordinate it to be not on the same days as the farmers markets and other food pantry days. I will follow up on what days/times to avoid.
 - Victoria Grasela (United Way GNB): Keep me in the loop, we would definitely partner on that.
- Elizabeth Wiley's (Marion Institute) Updates:
 - We had Debbie Amaral on the call a few weeks ago; she did an overview of the software package. Just a reminder, those of you who wanted to do a deeper dive with that and bring other people onto a call with her again. She will be back on next week from 9am – 10am. She will also bring the engineer she is working with who is doing the integration of Your Market with other software programs. If you are using something else but want to see how Your Market can work with that, they will both be on the call to answer your questions.
 - There has been a problem with the link for this call. We will fix that. The link you will get in the follow up email from this will be different than the ones in the past. I will send it out in Food Alert too. Just be aware there will be a different zoom link for next meeting.
 - We will include the link for Christine's event in the FoodAlert.
- Michael Jung's (Salvation Army) update:
 - Free Meals for kids
 - We are doing a free meal program for kids less than 18 years old from the Shaw program out of Boston.
 - Free breakfast and lunch on Wednesday 9am-12pm and Saturday 9am – 11am
 - Precooked meals - All they have to do is heat it up. Restaurant quality meals
 - No ID required to pick food up



- Kids do not need to be there at pickup – a caretaker or parent can pick up the food and just say how many kids
- Don't have to be Wareham residents or New Bedford residents
- Don't have to be for your kids specifically, can be for your grandparents, nieces, nephews
- We have to get rid of the food, so please come by!
- Where:
 - Salvation Army in New Bedford
 - 619 Purchase St. New Bedford
 - Brandy Hill Housing Complex in Wareham
 - Tuesdays and Fridays from 12pm – 2pm
 - Gleeson Family Y
 - Tuesdays and Fridays from 3:30pm – 5:30pm

Thank you!! Enjoy your day and your week ahead. See you at our next Southcoast Food Policy Council Thursday, March 25th 2021 from 9am – 10am.