



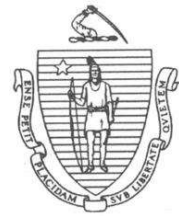
THE COMMONWEALTH OF MASSACHUSETTS
COMMISSION ON THE STATUS OF WOMEN



Hampshire-Franklin
MCSW Public Hearing Summary
Tuesday, October 22, 2024, 6:00 pm – 8:00 pm
The Great Hall, Old Chapel, 144 Hicks Way, Amherst, MA, 01002



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Purpose

The Commission holds multiple public hearings across the Commonwealth each year. The purpose of these public hearings is to give community stakeholders the opportunity to discuss issues and concerns important to women, as well as the gaps or barriers they have experienced in the provision of services available in Massachusetts. The information collected influences the MCSW's advocacy and legislative priorities. Public Hearings help the MCSW effectively provide a permanent, effective voice for women across MA.

Attendees

State Commissioners

Mary-dith Tuitt, MCSW Chairwoman
Christine Monska, MCSW Vice Chairwoman
Kim Shea, MCSW Secretary
Tanisha Arena, MCSW Treasurer and Finance Committee Chairwoman
Guimel DeCarvalho, MCSW Legislative and Public Policy Committee Chairwoman
Carol Campbell, MCSW State Commissioner
Divya Chaturvedi, MCSW Finance Committee Vice-Chair
Audrey Hall, MCSW Finance Committee Secretary
Jean Fox, MCSW Program & Planning Committee Vice-Chairwoman
Sonia Shah, MCSW Legislative & Public Policy Committee Vice-Chairwoman

Regional Commissioners

Bonnie MacCracken, Chair of Franklin-Hampshire County
Suzanne Lewandowski, Worcester County
Luzed Guzman Romano, Hampshire-Franklin Commissioner
Laura Sylvester, Hampshire-Franklin Commissioner
Amanda Crabb, Eastern Regional Commissioner
Michelle Davidson, Plymouth County Commissioner
Julie Laflamme, Upper Middlesex Regional Commissioner

Staff

Shaitia Spruell, Executive Director
Tina Games, Regional Commissions Director
Ellen Moorhouse, Communications & Marketing Director
Shalaya West-MPP, Program & Research Director
Raven Harris, Executive Assistant & Clerk
Kelechi Ezemma, Program and Research Intern
Vina Le, Program and Research Intern



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About the MCSW

The MCSW is an independent state agency that was legislatively created in 1998 to advance women of the Commonwealth to full equality in all areas of life and to promote their rights and opportunities. The Commission provides a permanent, effective voice for Massachusetts women and is comprised of 19 diverse members who are appointed by the Governor, Senate President, Speaker of the House of Representatives and the Caucus of Women Legislators. Commissioners serve in a voluntary capacity and the work of the Commission is facilitated by a staff of seven, assisted by year-round interns.

Description of the Public Hearing

This hearing was hosted as a hybrid event, some participants joining virtually on Zoom and some in person at Old Chapel at the University of Massachusetts Amherst. Each public speaker was allotted 3-5 minutes to present to the commission in-person or virtually with the option of submitting a written testimony. One Russian translator assisted with translation service on Zoom. 24 people attended in person with 39 individuals who attended over Zoom. There were 256 individuals who viewed the livestream during or after the hearing on Facebook, and 29 views on YouTube. There was a total of 13 people who testified at the hearing. The in-person event began with networking and registration, followed by welcomes and introductions from the Chair. Majority of the hearing was focused on public testimonies, and it concluded with an exit survey and a closing.

Public Testimony Presented by MA Constituents

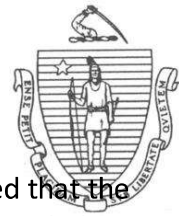
The Commission exists to provide a permanent, effective voice for women and girls across Massachusetts and recognizes all women, regardless of their age, race, color, creed, abilities, language, socio-economic status, immigration status, sexual orientation, or gender assigned at birth.

We heard public testimony from MA constituents, regional and local leaders. As a public entity we have a responsibility and commitment to hear from all women across the state. These individuals' testimonies are not all reflective of the MCSW's values, but they are a crucial piece of our data collection process to report out on the Status of Women in MA.

- **Housing-Predatory Lending & Women:** Ms. Vadeline Jules (VJ) from Boston shares her experience with predatory lending, shared appreciation mortgages, and the difficulties she encountered due to her inability to refinance her mortgage. After losing her house in 2008, she worked with Blue Hub Community Capital (BHCC), a non-profit recognized by the Attorney General, to regain her home, this required BHCC to buy the house, and later she re-purchase it. The shared appreciation mortgage required VJ to pay half of the equity on her house to refinance the mortgage. VJ's currently waiting for a ruling from the MA Superior Court due to a class action lawsuit against BHCC. She's asking to reject the passage of [S.2869/H.4804](#) from [Section 256](#) which grants BHCC immunity from consumer protection laws to protect marginalized homeowners, especially women, people of color, veterans, and the elderly, from predatory practices.
- **Housing – Foreclosure Fraud:** Mr. Gary Yard, from West Springfield, speaks on behalf of his friend Laura who had her home unjustly auctioned, due to not possessing the original promissory note. Without her knowledge, her home was auctioned, she only found out after the company who bid on her home



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started destroying her yard. After going through MA Housing Court, it was discovered that the constable did not have the proper paperwork to physically evict Laura. The following eviction was a traumatic event that involved an ambulance to forcibly remove Laura, she's still fighting to get her home of 20 years back.

- Housing-Foreclosure Fraud: Ms. Karina Herrera (KH), from Worcester, shares how she was a victim of a real estate scam that caused all of her assets, including her home, to be taken and how the legal system failed to give her any recourse. Because KH had an FHA loan and lived within “200 miles of an office of the bank, they had “to offer [her] a face-to-face interview not only by letter, but to show up” at her home. She and her daughter have filed for bankruptcy, which ruined their credit, has lost her job, was assaulted by three constables, and is struggling to find a place that would rent to her.
- Mental Health Wellness for Girls: Ms. Dana Carnegie (DC), the Communications Director for the Girls Scouts of Central and Western Massachusetts, presents a new program to provide girls with the tools they need to support their mental health. The group has partnered up with HCA Healthcare Foundation and the National Alliance on Mental Health (NAMI) Studies to develop a program for girls between 4th and 12th grade to address how “girls are disproportionately affected by the increasing mental health crisis in America”. She asks for MCSW to continue supporting legislation that prioritizes the wellbeing of girls such as [H.3544](#) (Recognizing the disproportionate impact of COVID-19 on women and girls, especially women of color in the Commonwealth).
- Domestic Violence-Recognizing Eating Disorders and Addiction as a Result of Trauma: Ms. Suzanne Lewandowski (SL), from North Brookfield, shares her experience as “a survivor from domestic violence, sexual trauma, [coercive control], and eating disorder, a three pack a day smoking addiction and hardcore alcoholism”. After 30-year abusive marriage, SL talks about how eating disorders and addictions are not commonly discussed as side effects in recovery programs. Despite how, “Up to 50% of individuals with eating disorder use alcohol or illicit drugs, a rate five times higher than the general public [and] up to 35% of intervals who are dependent on alcohol or other drugs also have eating disorders, a rate 11 times greater than the general population [in a two-year study of domestic violence victims at a hospital]”. As a recovery coach, she advocates for increased attention to eating disorders in addiction treatment and calls for support for women and children affected by domestic violence.
- Housing-Women's Ownership Rights & Foreclosure Fraud: Ms. Sherry Stanley (SS), from Worcester, represents the Worcester Anti-Foreclosure Team (WAFT). SS got her home through a divorce with her abusive husband, since then, Wells Fargo bank has been attempting to foreclose her home while repeatedly ignoring her attempts to get a modification for her loan. Judges in housing court have displayed no consistency in their rulings, while also not treating her as the rightful owner despite reforms in the 1980s where, “a mortgage could transfer from a husband to a wife... (ex-husband to an ex-wife) without the bank using that as an excuse to call in the mortgage.” Recently, 3 judges in the Massachusetts Appeals Court have recognized that deeds can skip over individuals, even if they're on the registry of deeds. SS asks for an appeal on the amendment where “We[women] are supposed to go through our husbands to protect from a criminal eviction.”



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Housing-Women's Ownership Rights & Foreclosure Fraud: Ms. Betty D'Andrea (BD), from Webster and a member of WAFT. Prior to her passing, her mother bought their current home using "an FHA underwritten mortgage, which supposed to be special government funding with special protections for populations who are likely to have a hard time getting a traditional mortgage from a traditional bank." She describes how her late mother's FHA mortgage protections were ignored, resulting in an illegal foreclosure due to a lack of required negotiations and judicial oversight. She calls for support in demanding that women's rights to homeownership and due process are respected.

- Housing-Women's Ownership Rights & Foreclosure Fraud: Ms. Mary Ellen Patron (MP), from Boylston, is a member of WAFT and Massachusetts Alliance Against Predatory Lending. She inherited her home from her veteran father in his will; however, the Bank of America used a reverse mortgage to deny her ownership of the home. MP mentions that the lack of protocol and legislation is making it difficult for people to fight for their homes and defend their rights in court. These banks "are stealing houses and reselling them again to people who also can't afford them. It is a vicious cycle. It needs to stop."
- Insufficient Mental Health Care: Ms. Mickey Klempner, from Turner's Fall, and a member of the Montague Catholic Social Ministry Young Women's Initiative speaks on behalf on her friend who received inadequate care from a hospital outside of Boston for her mental health. Her friend went to the hospital 9 times in one year, and struggled immensely due to lack of staff care and an unsupportive environment within the hospital. When you go into these hospitals "you feel like you're in prison and you shouldn't want to get better from your mental illness and see like, whiteness everywhere." She emphasizes the need for one-on-one support and a more compassionate environment for recovery.
- Housing-Predatory Lending: Ms. Marie Colon, from Ulster, a Haitian immigrant, and a member of WAFT and Massachusetts Alliance Against Predatory Lending shares her experience after dealing with predatory loans. She and her family were deliberately provided with loans that they could not afford to pay back.
- Housing-Predatory Lending: Laurie Endsley for Edythe Capestany, stated that in 2004, her and her daughter, both single women, received a mortgage split into two loans, which is considered predatory under the Predatory Home Loan Practice Act. Despite 11 years of payments, the house was foreclosed and auctioned without proper notice. She calls for the MA Supreme Judicial Court to address predatory lending practices that disproportionately impact women.
- Natal Men and Women in Sports: Ms. Mary Ann Ruggles (MR) from Sommerville expressed concerns about trans women participating in women's sports at all levels from elementary to collegiate, claiming that they have biological advantages. She desires for trans women to be barred from participating women's sports, instead competing in their categories.
- Natal Men and Women in Sports: Ms. Lisa Black (LB) from Lexington shares findings from a UN report delivered on October 8th by Reem Alsalem about violence against women, specifically violence against women in sports. She cites that trans women participation "causes extreme psychological distress due to the physical disadvantage, the loss of opportunity for fair competition and of educational and economic opportunities, and the violation of their privacy". LB urges Massachusetts officials to



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investigate and address issues like psychological harm, loss of fair competition, and privacy violations, noting that female athletes who voice concerns often face silencing and discrimination.

Summary of Themes Heard:

- **Housing-Predatory Lending:** Lenders providing unsustainable loans for those who cannot afford them to repossess their homes in the future
- **Housing- Foreclosure Fraud:** Banks and other authorities not following protocol when foreclosing homes
- **Women's Ownership Rights:** Lack of legal recognition of women's ownership over property by courts, banks, and other authorities.
- **Domestic Violence-Providing More Informed Recovery Care:** Recognizing eating disorders and drug abuse because of domestic abuse.
- **Insufficient Mental Health Care:** Unsupportive staff and hospital environment contributing to poor care for vulnerable patients.
- **Mental Health Wellness for Girls:** Providing tools and support for young girls regarding their mental health.
- **Natal Men and Women in Sports:** Concerns about trans women participating in women's sports.

Recommendations

The hearing underscored the urgency of addressing systemic issues in housing, women's rights, mental health, and sports. The insights gathered will inform ongoing advocacy and policymaking efforts to create a more equitable and supportive society.

The MCSW the following recommendations to address issues raised at this hearing:

1. **Ensure Comprehensive and Inclusive Health Education:** Mandate that all sex and relationship education curricula in public schools are medically accurate, age-appropriate, and inclusive of LGBTQ+ perspectives. Such curricula should include tools to promote healthy relationships and mental wellness to equip students with essential life skills.
2. **Address Disparities Exacerbated by Public Health Crises:** Recognize and address the disproportionate impacts of public health crises, such as COVID-19, on women and girls, particularly women of color. Policies should include targeted support for these populations in areas such as healthcare, employment, and childcare.
3. **Strengthen Economic Leadership and Innovation:** Promote economic development by investing in infrastructure, driving industry innovation, and creating job opportunities. Expedited financial improvements should aim to bolster Massachusetts' competitiveness and economic resilience.
4. **Enhance Protections Against Predatory Lending and Foreclosure Fraud:** Strengthen oversight in foreclosure practices by requiring judicial foreclosure processes. This ensures accountability and reduces predatory lending practices that disproportionately impact vulnerable populations.
5. **Integrate Mental Health and Substance Abuse Education into School Curricula:** Incorporate comprehensive mental health education, substance abuse prevention, and awareness of eating disorders into school health programs. This approach addresses the rising need for mental health



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support among youth and highlights the connection between substance abuse and domestic violence recovery.

6. **Establish Dedicated Support for Children, Youth, and Families:** Create a commission focused on the well-being of children, youth, families, and individuals with disabilities. This entity should work to address systemic issues, advocate for policy changes, and allocate resources effectively.
7. **Provide Financial Safeguards for Homeowners:** Develop a publicly owned and administered trust fund to facilitate reasonable mortgage payments, protecting homeowners from predatory practices and ensuring housing stability.
8. **Expand Access to Substance Abuse Recovery Services:** Improve access to patient-centered care for substance abuse disorders by reducing financial barriers and recognizing substance abuse as a result of domestic violence. This includes ensuring the availability of holistic and informed recovery care.

Approved for Distribution: January 28, 2025

Approved by: MCSW Full Commission