

What's the Problem?

Predatory loans, illegal mortgages, and the denial of loan modifications caused the foreclosure crisis, but the public misunderstanding of foreclosure is that people fell on hard times and are now living "free." Our biggest organizing hurdles are shame and loss of personal wealth due to foreclosure. Many leave their home before the auction, resulting in vacant properties and people never learning their rights. The foreclosure issue has resulted in the loss of homes, displacement of families, and destruction of communities.

Together, we fight for housing justice!

About WAFT

The Worcester Anti-Foreclosure Team (WAFT) provides a safe space to meet others, to learn about the industry practices violating people's rights, and to reverse shame and guilt. WAFT is a non-profit grassroots mutual aid network consisting of homeowners and renters in the Greater Worcester Community who learn their rights as they relate to foreclosure. Founded in 2008, WAFT members and volunteers are committed to organizing homeowners and tenants to move households in our community from crisis to stability and dignity.

Who Are We?

Concerned neighbors	Community organizers
Tenants	Lawyers
Homeowners	Community agencies
"Former" homeowners	City representatives

All Are Welcome

Join us as we share our stories and educate each other; we all have rights!

Working as a team,

- Redirect blame on those that made huge profits from this crisis.
- Reach out, advocate, and organize to create justice and solidarity, especially in communities of color.
- Having spent days, weeks, and months to understand their own cases to prepare for court, members know best how to support and help each other so not one more person loses their home or is evicted from their apartment.

An auction is not an eviction; you don't have to move!

Helpful Numbers & Resources

Loan Modifications? Contact WAFT and we will connect you with the most appropriate, certified mod counselor.

508-614-9238

Central Massachusetts Housing Alliance: To get help with a housing search.

508-791-7265

Worcester Dept. of Public Health: For a free inspection of conditions in your unit.

508-799-8485

Worcester Housing Authority (WHA): If you have a Section 8 voucher from WHA.

508-635-3000

WAFT

THE WORCESTER ANTI-FORECLOSURE TEAM

Facing this crisis alone we are weak; together we are strong!



Come to our meetings:

1st, 3rd, & 5th Wednesday every month*
418 Main St. Rm. 230, Worcester, MA

Spanish translation available!

*See our website below for meetings during
COVID-19

Call or Text: (508) 614-9238

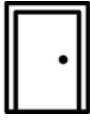
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@WorcesterAntiForeclosureTeam

Our Strategies



Door knocking to inform our neighbors



Auction protests and eviction blockades



Sharing evidence of illegal practices



Teaching one another to self represent in court



Changing laws and policies to create justice



Ending racist practices by lenders responsible for this issue

Ten Things to Know Post-Foreclosure to Save Your Home!

1. The eviction process begins with a letter called a **Notice to Quit**. You do **not** need to move out immediately or by the vacate date. **You can only be evicted after you've had your date in court**, even after foreclosure!
2. **To continue living in a foreclosed property:** If you are a former tenant, they may have to let you stay. If you are a former homeowner and want to stay, join us and we'll help you fight for that!
3. **It is illegal for the bank or new owner to change your locks, remove possessions, shut off your utilities**, or threaten to do any of the above unless a judge evicts you.
4. **Save all letters, receipts, leases, and paperwork related to your tenancy, mortgage, foreclosure, or eviction.** Open all mail right away to ensure you don't miss a deadline!
5. **Report code violations to the housing inspector.** Proof of code violations in your building can help you get what you want or need in Housing Court!
6. **If you are offered cash for your keys, it's not always the best option.** Bank representatives may try to pressure or bully you into accepting this type of agreement, but you give up your rights and the offer may not be honored. You can always insist on enough time to think about their offer and talk it over.

7. **Never sign anything that you don't understand fully or aren't totally comfortable with.** If you're not sure, don't sign it!
8. **Never pay rent to someone if you are unsure that they are the real owner**, old or new. Even a deed is not proof when a foreclosure is illegal.
9. **If you are unsure of whom to pay rent to, put aside the money every month that you would be paying in rent.** You may need it later.
10. **Go to Housing Court** to keep you options open, even if you don't have a lawyer or are unsure of what to do. Give us a call and we can share what we have learned.

Know your rights as a tenant or homeowner! Help spread the word!

Our Mission

To keep everyone in their homes, volunteers work together to:

- Raise awareness of tenant and homeowner rights in Worcester.
- Educate the public about the housing crisis.
- Create a community among households experiencing foreclosure.
- Help one another fight for their rights to stay in their homes.
- Change the policies of mortgages and foreclosures to protect homeowners and renters through legal work in and out of court.
- Influence local, state, and national legislation.