

Improving Outreach to Individuals at Risk of Eviction and Foreclosure in Massachusetts

Cape Town Project Center 2020



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More at: <https://wp.wpi.edu/southafrica/projects/2020-projects/outreach/>

Abstract

The goal of this project was to improve the Massachusetts Alliance Against Predatory Lending (MAAPL) and the Worcester Anti-Foreclosure Team's (WAFT) outreach to Massachusetts homeowners and renters at risk of eviction and foreclosure. MAAPL and WAFT are two organizations that fight to keep people in their homes. The team developed a means by which MAAPL and WAFT can expand and improve outreach by conducting SWOT analyses of current outreach strategies, improving outreach materials, and establishing relationships with partner organizations. The report concludes with recommendations to help MAAPL and WAFT to inform individuals and gain support to successfully fight illegal evictions and foreclosures in Massachusetts.

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- The members of the Worcester Anti-Foreclosure Team for sharing their experiences and providing us with valuable insight that helped shape the project.
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Executive Summary

Housing insecurity is defined as high housing costs in proportion to income, poor housing quality, unstable neighborhoods, overcrowding or homelessness. It is a detrimental cyclic challenge that impacts individuals and families of all classes, races, and genders across the country. Evictions and foreclosures rose dramatically as a result of the Great Recession in 2007-2010 (Posner & Vermeule, 2009). Throughout the past year, the number of evictions and foreclosures has continued to rise as a result of the economic fallout of the COVID-19 pandemic. The larger societal issue at hand is that many homeowners and renters in the United States are not receiving the assistance they need to secure their basic human right to adequate housing.

It is estimated that one-third of Massachusetts tenants are currently at risk of eviction with over 315,000 tenants unable to pay their rent in August of 2020 (Lisinski, 2020). These statistics show that an overwhelming number of residents need help saving their homes. Our sponsoring organizations, Massachusetts Alliance Against Predatory Lending (MAAPL) and the Worcester Anti-Foreclosure Team (WAFT), work to educate homeowners and renters and keep them in their homes. The organizations strive to provide individuals with the resources they need to confront their situations. MAAPL is a coalition of over 70 partner organizations that helps people fight illegal evictions and foreclosures and pushes for protective laws and policies. WAFT is a grassroots group consisting of volunteers who utilize mutual aid and advocacy to help individuals in the Greater Worcester Community fight for their homes. Both organizations are dedicated to providing support and

educational materials to homeowners and renters as they experience evictions and foreclosures.

Due to the rise in unemployment rates and the resulting loss of income caused by COVID-19, there has been an increase in homeowners and renters facing housing insecurity. It is no longer possible to conduct in-person outreach activities due to the pandemic. Additionally, a significant portion of the audience that MAAPL and WAFT hope to reach either does not have internet access or computer literacy. It is already difficult enough to support individuals threatened with evictions and foreclosures for several reasons. For one, the threat of losing a home is a traumatic life event for many people. People may feel shame and isolate themselves. In addition, many homeowners and renters are unaware of the housing rights that they possess. To make matters worse, many people experience wrongful evictions, illegitimate mortgages, and other illegal practices.

The major goal of this project was to support MAAPL and WAFT in improving outreach to the large and diverse group of Massachusetts homeowners and renters at risk of eviction and foreclosure. To achieve this goal, the team developed three objectives. The first objective was to assess current MAAPL and WAFT outreach strategies with a SWOT analysis. Data from interviews and archival records such as grant proposals was analyzed to determine the need for improvements and new methods. The second was to develop and improve public outreach strategies to keep people informed about topics relating to housing insecurity. The team developed new outreach materials including a logo and slogan for each organization and a website and updated brochure for WAFT. The final objective was to develop strategies to build support from advocates and partnering organizations. This was accomplished by preparing an email

blast to agencies in Worcester to raise awareness for WAFT and creating a newsletter template for MAAPL to effectively engage and communicate with its current partners.

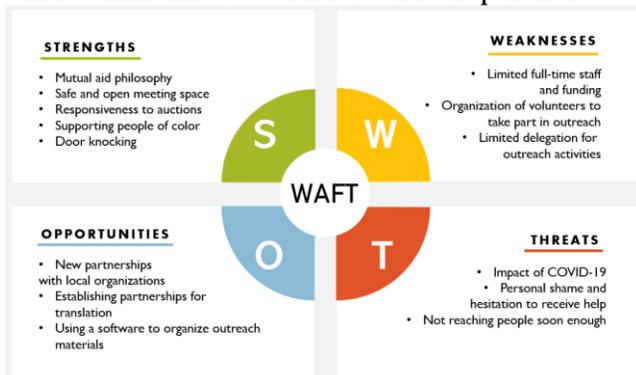


Figure 1: SWOT Matrix for WAFT with the Developed Logo

With the SWOT analysis of WAFT, the team analyzed current outreach strategies, as seen in Figure 1. The results of this analysis guided the development of a plan to improve WAFT’s outreach.

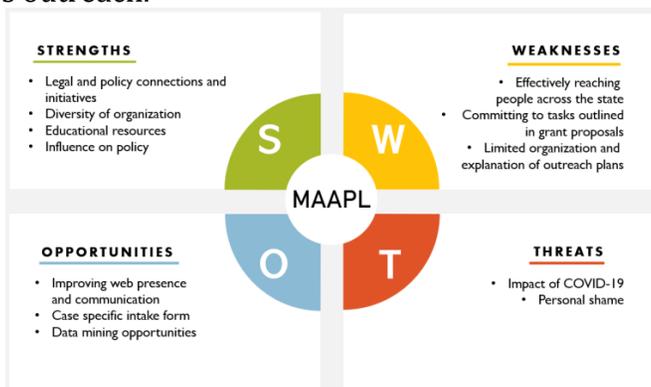


Figure 2: SWOT Matrix for MAAPL with the Developed Logo

The same SWOT framework was used for MAAPL, as seen in Figure 2, to analyze the current outreach strategies of

this more well-established organization. The team determined some aspects of MAAPL’s outreach that could be improved.

Based on the findings from both SWOT analyses, the team made the following recommendations:

For WAFT:

- Update and maintain the website
- Strengthen the organizational leadership
- Revamp and renew the meeting structure
- Compile outreach materials in a commonly accessible place
- Create a case-specific specific member intake form

For MAAPL:

- Create a phone bank of people at risk of foreclosure
- Expand relationships with partner organizations
- Update the website to improve accessibility

There are some limitations of this project that deserve recognition. The team had a limited time frame of seven weeks to complete the objectives and was only able to speak to a limited number of stakeholders from both WAFT and MAAPL. Through this project and with the help of project liaison Grace Ross, the team hopes to establish an ongoing partnership between Worcester Polytechnic Institute and MAAPL and WAFT. This relationship would allow the WPI community to provide continued support to these organizations in fighting the eviction and foreclosure crisis in Massachusetts.

1. The History and Challenges of Housing Insecurity

Housing insecurity is a major issue in the United States and is defined by high housing costs in proportion to income, poor housing quality, unstable neighborhoods, overcrowding or homelessness (Cutts et al., 2011). The two biggest contributors to this issue are eviction and foreclosure. Eviction is the process where tenants are removed from their rental property by the landlord when they fail to pay the scheduled rent (ACLU News & Commentary, 2020). Foreclosure is the process that mortgage holders, such as banks, use to take back property from borrowers who fail to make their payments (Cornell Law School, n.d.). Many families facing an eviction or foreclosure do not have access to sufficient legal resources, and as a result, give up their property without understanding the rights they possess and how they can fight back. Demographical risk factors, the continued effects of the 2008 financial crisis, and the economic implications of the COVID-19 pandemic have only worsened the housing crisis.

1.1. Demographical Risk Factors

Eviction and foreclosure are nationwide problems that impact individuals of all classes, races, ethnicities, and genders; however, there are clear patterns of racism in the housing market. The Home Owners Loan Corporation, founded in the 1930s, created four rankings of neighborhoods regarding how risky a mortgage loan would be for a bank, with red being the lowest ranking. African American neighborhoods were always marked red, which

“systematically [undervalued] older housing, particularly in the inner city” (Rheingold et al., 2001, p. 644). The National Housing Act of 1968 addressed the ongoing systemic racism in the housing market by creating opportunities for minorities to become homeowners. The Act, however, moved them into “inner-city homes, most of which were radically overpriced and ... uninhabitable” (Rheingold et al., 2001, p. 645). This continued until the 1980s when the government shifted its focus to getting minorities to rent through predatory lending practices, which “[impose] unfair or abusive loan terms on a borrower” (Fay, 2017). Banks gave high-interest loans to low-credit, high-risk borrowers in African American neighborhoods; this is known as subprime lending (Rheingold et al., 2001, p. 648). As subprime borrowers became deeper in debt, they had to stay in low-income neighborhoods making ends meet as best as they could. These practices make up the fragile foundation of the failing housing system as exemplified by the imminent wave of evictions and foreclosures on the horizon further catalyzed by the COVID-19 pandemic.

While income remains stagnant for lower- and middle-class Americans, the cost of housing in the U.S. continues to rise. This has led to a large proportion of people experiencing cost burdens and housing insecurity. Low-income families are one group that suffers the most because they spend a large portion of their income on rent and utilities. In addition, people of color are evicted and foreclosed on at a significantly higher rate than white people (Hwang et al., 2019; Medina et al., 2020). One study on evictions found that “those living in minority led block groups are 65.9% more likely to have a threat of eviction than otherwise represented populations” (Medina et al., 2020, p. 7). In terms of subprime mortgage loans, researchers have

found that subprime loans are disproportionately concentrated in metropolitan areas with a high concentration of minority neighborhoods clustered together (Hwang et al., 2019). Studies have also shown that women are especially vulnerable to evictions. Matthew Desmond (2012) found that while men made up only 34.4%, women made up 60.6% of evicted tenants. As shown in Figure 3, he also found that in “black neighborhoods, women outranked men within the eviction records by a rate of 2.5:1; in Hispanic areas, women outranked men by a rate of 1.78:1” (Desmond, 2012). Out of all races and genders faced with eviction, black females suffer the most.

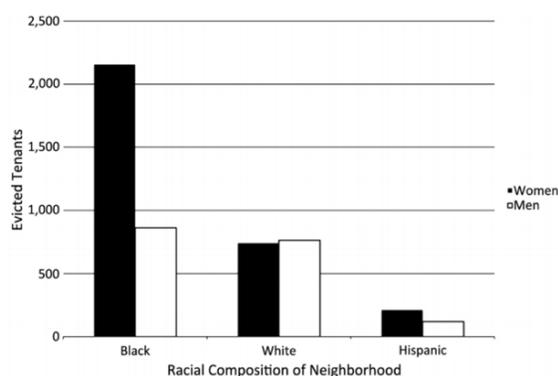


Figure 3: Evicted Tenants by Racial Composition in Milwaukee (Desmond, 2012).

1.2. The 2008 Financial Crisis

The 2008 financial crisis peaked with the fall of investment banks and worsened the housing challenges already present in the United States. Homeowners are still struggling today as a result of banks on Wall Street exploring risky prospects, ultimately leading to the recession and the

fall of the housing market. Banks began lending money to homeowners with low credit, despite the high requirements in the past (Duca, 2013). In fact, NINJA loans were common, which required no income, job, or assets (Merle, 2018). Banks sold these loans to investment institutions, often recategorizing the loans and labeling them as less risky than they were. To reduce risk, investment banks grouped many high-risk loans and were able to assign the portfolio a prime credit rating because it was considered to be “diversified,” even though in reality, these were dangerous loans (Posner & Vermeule, 2009). Homeownership rose and many renters became first-time home buyers (Duca, 2013), but housing prices soon fell, mortgage rates rose unexpectedly, and many homeowners faced foreclosure. Another challenge homeowners faced was that they no longer recognized the mortgage holder foreclosing on their home because oftentimes the bank they used sold the loan to multiple institutions. The rate of unemployment rose, eventually reaching 7.2% in December of 2008 (US Bureau of Labor Statistics, 2009). This made it harder for people to complete their payments, increasing the number of evictions and foreclosures. An increase in houses on the market continued to lower housing prices and the value of mortgage-backed securities, which caused many banks to fail (Posner & Vermeule, 2009).

Like every state, Massachusetts struggled during this era. The Commonwealth experienced a 20% loss in property value from 2007-2009 (Ross, 2011). This, along with 275,621 workers out of jobs, made it extremely difficult for both renters and homeowners to pay their bills (Borchers, 2020). Figure 4 shows the percentage of payment distressed

properties in July 2009, with Worcester in the highest range of 15.4-15.44 (Ross, 2011).

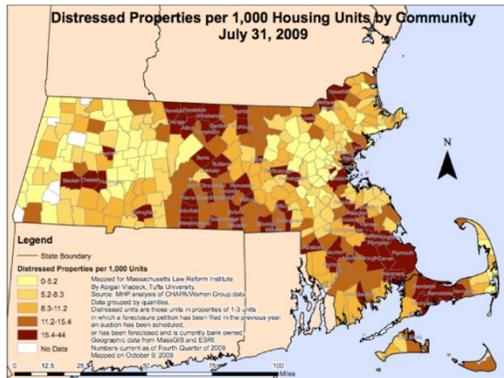


Figure 4: Impact on the Recession on the Commonwealth (Ross, 2011).

While the stock market and the banks of Wall Street recovered by 2010, the effects on the housing market and middle and lower classes are still prevalent today. Nearly a decade later in 2017, 4.4 million homeowners owed more on their homes for their mortgage payments than the homes were worth (Merle, 2018). Although the economy may have mostly recovered, the damage to homeowners' credit affects thousands of families today.

1.3. The COVID-19 Pandemic's Economic Effect on the Housing Crisis

In March of 2020, the United States began to face the coronavirus pandemic. Because of the health risks associated with the virus, strict stay-at-home orders were imposed, and many businesses were shut down completely. Non-essential businesses and organizations laid off hundreds of thousands

of employees. The rate of unemployment in the United States rose to the highest it has been since the Great Depression (Mazur et al., 2020 & Koenig, 2020). The U.S. Bureau of Labor Statistics (2020a) found that over 650,000 Massachusetts citizens were without a job in June of 2020. Approximately 58,000 individuals, or almost 9% of all unemployed individuals in Massachusetts, came from Worcester County (U.S. Bureau of Labor Statistics, 2020b).

As a result of this surge in unemployment, many Americans faced an increasing level of housing insecurity. This year, the United States Census Bureau (2020) found that out of approximately 3 million individuals who reside in owner-occupied housing units in Massachusetts, around 190,000 people had slight confidence in their ability to make their August mortgage payment. Almost 65,000 people had no confidence.

State and federal governments implemented programs to provide economic relief to US citizens. The Governor of Massachusetts signed an emergency act that “[provided] for a moratorium on evictions and foreclosures during the COVID-19 emergency” until October 17, 2020 (The 191st General Court, 2020). The Centers for Disease Control and Prevention (2020), or CDC, introduced an additional halt on residential evictions from September 4 through December 31, 2020, ensuring that Massachusetts landlords cannot “evict for nonpayment of rent any covered person from any residential property.” Once this order ends, however, neither homeowners nor renters will be protected because any payments that have not been made will be owed.

1.4. Organizational Response

MAAPL, the Massachusetts Alliance Against Predatory Lending, is an organization whose goal is to assist residents experiencing housing insecurity by pushing for protective laws and policies. The organization works with over 70 partner organizations, many of which deal with matters such as housing counseling, legal aid, and social services (“MAAPL”, n.d.). With MAAPL’s help, many smaller grassroots groups have been established in Massachusetts.

The Worcester Anti-Foreclosure Team (WAFT) is a grassroots activist group based in Worcester, MA. Their mission is to support and educate residents who lack knowledge of their rights and the foreclosure and eviction processes. WAFT utilizes social outreach and advocacy such as distributing brochures, educating people on self-representation in court, and hosting meetings offering information related to housing insecurity. The organization has petitioned against foreclosure auctions and informed hundreds of residents of their options before they flee their homes prematurely (Khan, 2016).

2. Developing Outreach Strategies for MAAPL and WAFT

The overarching goal of this project was to develop effective outreach strategies to provide assistance and information to homeowners and renters facing housing insecurity, specifically during the COVID-19 pandemic. To achieve our goals, we pursued the following objectives, further described in Figure 5:

1. Assess current MAAPL and WAFT outreach strategies with a SWOT analysis.
2. Develop and improve public outreach strategies to keep people informed about topics relating to housing insecurity.
3. Develop strategies to build support from advocates and partnering organizations.

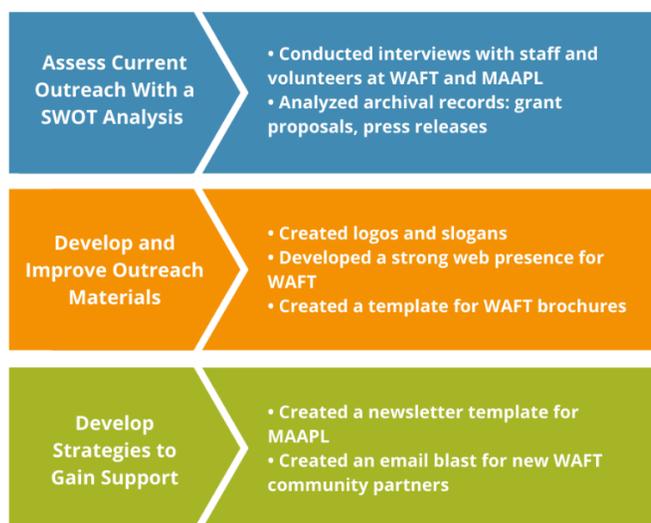


Figure 5: Methodology Flowchart

2.1. Assess Outreach Practices with a SWOT Analysis

We assessed MAAPL and WAFT's current outreach strategies with a strengths, weaknesses, opportunities, and threats (SWOT) analysis to improve their ability to reach individuals experiencing an eviction or foreclosure. A SWOT analysis is an external and internal analysis that assesses competition and environmental threats as well as organizational strengths and weaknesses (Gürel, 2017). The analysis aims to create a sustainable impact because WAFT and MAAPL can regularly reference it to improve their outreach strategies. To fulfill the SWOT analysis, the team interviewed stakeholders and analyzed archival records for both organizations. Once all of the data was collected, it was analyzed and organized in a 2 x 2 matrix.

Interview Active Members: The team conducted a series of key informant interviews with staff members and volunteers for MAAPL and WAFT. The sample population consisted of individuals aged eighteen and up who hold a position or volunteer for either of the organizations. We interviewed one person involved with MAAPL and five people with WAFT to develop a comprehensive understanding of the attitudes regarding current outreach strategies and the need for specific improvements. There was a general convergence of interviewee views regarding the strengths and weaknesses. Although the sample size was limited due to time constraints, the SWOT report aims to stimulate further discussion, insights, and ongoing improvements.

Analyze Archival Records: The team analyzed thirty-three archival records for MAAPL and eighteen for WAFT.

These included grant proposals, news articles, and past radio interviews. News articles and past interviews were found online while grant proposals were sent directly from the sponsor. These resources provided additional insight into how the organizations operate and their successes and failures in terms of outreach.

2.2. Develop and Improve Outreach Strategies

The project worked to improve WAFT's outreach to the public by creating a website and developing an updated educational brochure. The purpose of outreach is to not only keep homeowners and renters informed about their rights and housing insecurity, but also encourage them to form ongoing relationships with the organizations.

Develop a Strong Web Presence for WAFT: The team developed a WAFT website to improve communication with the homeowners and renters using WIX. The website was designed by drawing inspiration from other nonprofit websites and using various website creation guides. Pages were made available in a variety of languages and adhered to W3C's Web Content Accessibility Guidelines (WCAG).

Create Educational Brochure: We created an updated brochure for WAFT using Canva. Brochures are part of WAFT's most important method of outreach because they provide important information to individuals without internet access. The sponsor provided us with WAFT's past brochures, which were analyzed to help create content for the new brochures. After reviewing the past brochures and WAFT grant proposals, the team updated the wording and

information. The team also referenced brochure creation guidelines.

2.3. Develop Strategies to Build Support from Advocates and Partnering Organizations

The team worked to help MAAPL and WAFT gain organizational and activist support, which could in turn improve their outreach capabilities. We created a monthly newsletter template for MAAPL to maintain communication with its partnering organizations. Finally, the team prepared an "email blast" to be sent to local organizations, which would introduce them to WAFT and help form new community partnerships.

Create MAAPL Monthly Newsletter Template for Partnering Organizations: A newsletter template was created to communicate information about MAAPL, legal issues, and events that relate to housing insecurity with current partner organizations. This template was created in Canva for ease of use and replication in the future.

Prepare a WAFT Email Blast: A WAFT email blast was prepared by researching and selecting potential community partners for WAFT. These local organizations were compiled into an Excel spreadsheet containing contact information and a brief description. WAFT can use this spreadsheet to contact any partners that the team has suggested.

3. Findings and Deliverables

This chapter presents and discusses the findings from the SWOT analysis and the outreach materials developed.

3.1. Findings from SWOT Analysis

SWOT Analysis for WAFT: The team interviewed five individuals from WAFT who have faced housing insecurity at some point. They were able to provide valuable insight into current and potential improvements to outreach strategies for WAFT. Furthermore, archival records and specifically grant proposals provided specific and detailed information regarding accomplishments and outreach tactics used by WAFT over the years.

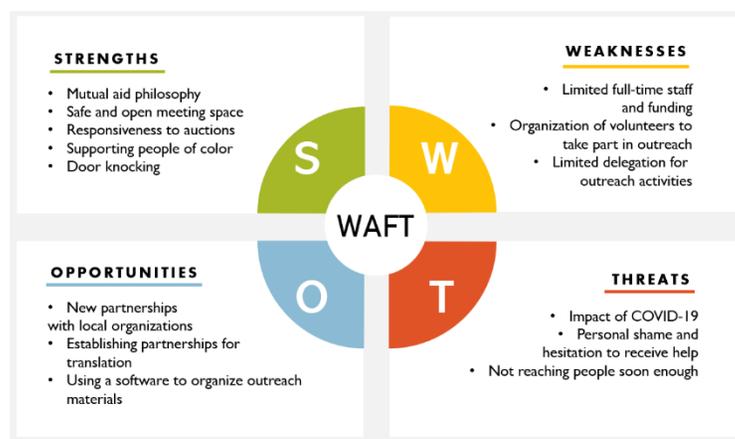


Figure 6: SWOT Matrix for WAFT

As displayed in the SWOT matrix (Figure 6), the team found that WAFT’s greatest strengths are directly related to

advocacy and education. WAFT’s weaknesses appear to stem from the fact that they are a small, not-for-profit organization. Even with this barrier, there are some opportunities for WAFT to improve outreach by establishing new partnerships. The team also recognized numerous outside threats that may hinder WAFT’s success, including various impacts of COVID-19 and the challenge to reach individuals needing help before they leave their homes.

SWOT Analysis for MAAPL: The team interviewed one individual who has received help from MAAPL and analyzed over thirty-three archival records. The combination of these resources revealed MAAPL’s successes and shortcomings in terms of outreach to partner organizations and individuals at risk.

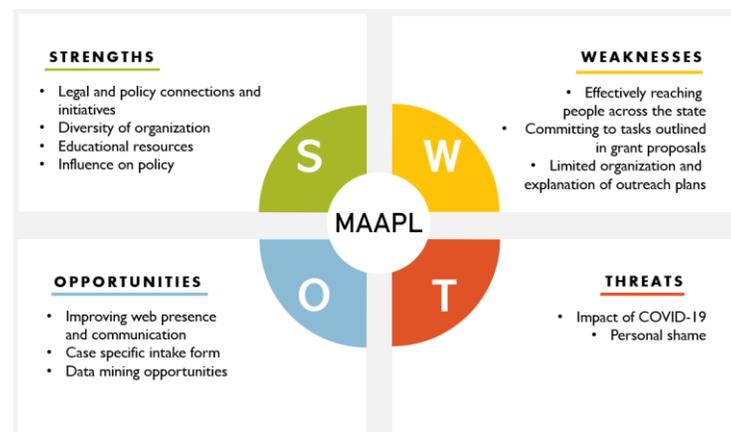


Figure 7: SWOT Matrix for MAAPL

From the SWOT analysis (Figure 7), the team determined that MAAPL excels at dealing with legislative matters pertaining to evictions and foreclosures. Their legal connections, influence, and resources allow them to provide

essential information to the public. In terms of weaknesses, MAAPL has demonstrated difficulty in achieving their outreach goals and plans. There are, however, many opportunities to improve outreach by focusing on establishing new partnerships, improving their web presence, and incorporating new legal resources. The major threats are related to the impact of COVID-19 on operations, and the personal shame that people facing housing insecurity experience.

3.2. Logo and Slogan for Each Organization

After conducting the SWOT analyses, the team noticed that neither MAAPL nor WAFT had a logo that individuals could use to find and identify the organizations. There was a lack of consistency in branding for both organizations, so the team developed logos to combat this issue. In addition, logos could be used to create outreach materials in the future, including banners that are held at protests and rallies. Each logo was designed using Canva, a user-friendly graphic designing platform. In addition to a logo, a slogan was developed for both MAAPL and WAFT. While a logo was essential for creating a recognizable brand for both organizations, a slogan would help people in the community unfamiliar with WAFT and MAAPL quickly gain an understanding of the groups' core missions. These slogans were incorporated into both organizations' logos.



Figure 8: Developed WAFT Logo



Figure 9: Developed WAFT Acronym Logo

WAFT: Two logos were developed for WAFT. In the first logo (Figure 8), a central house knocking over a foreclosure sign symbolizes that WAFT works against foreclosures to keep people in their homes. The house is green, as this color was chosen by the organizers to be WAFT's trademark color. The slogan, "We Keep You in Your Home" was included to emphasize WAFT's mission. The second logo (Figure 9) includes the letters WAFT with the A replaced by a house. It is a simple and visually appealing way to advertise the organization's acronym. Though not as detailed as the first logo, it was created to be used on items where space must be saved, including the brochure. Another more powerful slogan was also developed. The phrase "together, we fight for your home" was included on the website and will be used for future outreach materials. Both logos were placed on a white background and contain only a few colors, making them relatively inexpensive to reproduce.

MAAPL: The logo for MAAPL (Figure 10) was designed to match the aesthetic of the current MAAPL website. A maple tree was incorporated to depict the

acronym of the organization. In addition, a house with a family in front of it was included to help people connect with MAAPL and emphasize how the organization recognizes families as people. This logo was designed to be included on the MAAPL website and any newsletters that are sent to partner organizations.

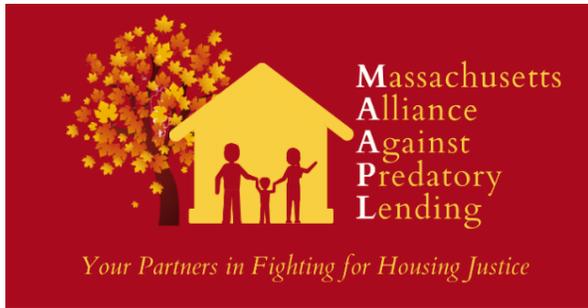


Figure 10: Developed MAAPL Logo

3.3. Website for WAFT

A website is a way for nonprofit organizations like WAFT to effectively convey their mission and attract support. Based on the SWOT analysis, WAFT is lacking in its web presence. A website would not only be a way for WAFT to raise awareness of the organization, but also provide pertinent information to homeowners and renters facing housing insecurity.

Selecting a Website Builder: Some of the most popular website development platforms are WIX, Weebly, WordPress. The team created a pricing, pros, and cons table (Figure 11) to compare them and determine which would be the ideal choice for creating the WAFT website. The ease of

use of WIX led the team to choose it as the website development platform.

Platform	Price	Pros	Cons
Wix	\$14/month + \$14/year domain (\$24/year for safety)	<ul style="list-style-type: none"> • Very easy to use and does not require coding knowledge • Drag and drop features • Web-accessible templates available • Includes SEO tools and an SEO Wiz • 510 mobile-ready templates 	<ul style="list-style-type: none"> • Most expensive option • Can't change themes after publishing
Weebly	\$6 / month + domain (can purchase from Weebly or elsewhere)	<ul style="list-style-type: none"> • Very easy to use and does not require coding knowledge • Drag and drop features • Includes SEO tools and an Ultimate Guide to track performance • Middle option in terms of pricing • Can change theme after publishing 	<ul style="list-style-type: none"> • Only 35 templates, but they are mobile-ready • Has a powered by Weebly ad at the bottom
WordPress	\$4/month + \$18/year domain (**first year free domain)	<ul style="list-style-type: none"> • Cheapest option • Fully customizable with code 	<ul style="list-style-type: none"> • Difficult to use without coding experience • Does not include and drop features • Nothing built-in for SEO: need to source a SEO plugin and relies on code

Figure 11: Comparison of Web Design Platforms

Selecting Website Pages: Website pages were chosen by utilizing nonprofit website-building guides and by looking at other nonprofit websites including the International Rescue Committee, Hope for Justice, and African Community Education. One referenced guide by Terry Ibele (2017) of Wild Apricot Inc. recommended including the following: Homepage, About Us, Join Us, Donate, Events, News/Blog, Resources, and Contact Us. Some additional website pages from nonprofit website influences are Mission and Vision, Leadership Team, FAQ, and Become a Partner. The final website structure is displayed in Figure 12.

Website Content: Most of the information used on the website was compiled from WAFT grant proposals and the current Facebook page. Other information, such as legal resources, were taken from various sources including the Massachusetts Alliance Against Predatory Lending.

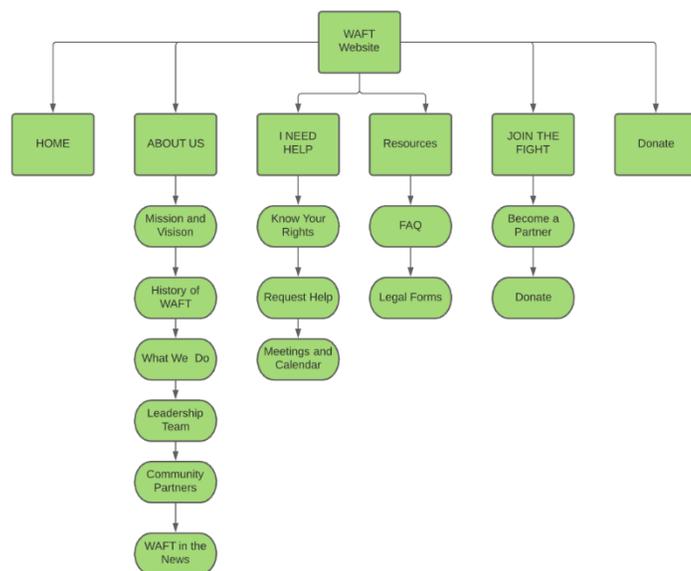


Figure 12: Website Page Layout

Accessibility: To adhere to the W3C’s guidelines and improve website accessibility, the team included the following features.

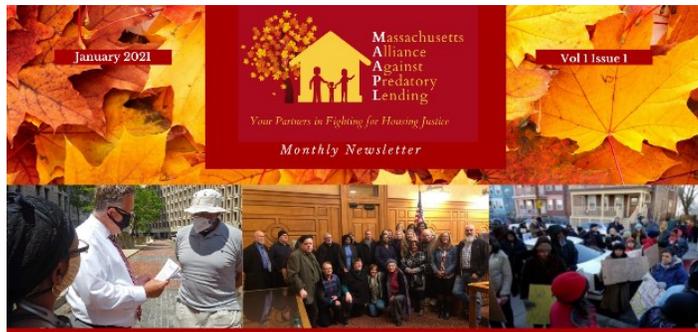
- *Perceivable:* alternative text for images, clear contrast between background and foreground material
- *Operable:* designed to prevent seizures or physical reactions, slideshow content gives enough time to read
- *Understandable:* buttons on the Home Page to link to summaries of important information in Spanish, Portuguese, and Vietnamese, and pages that are predictable and understandable
- *Robust:* subheading levels that support assistive technologies

3.4. Brochure Template for WAFT

The current WAFT brochures were redesigned using Canva to make them easily accessible, editable, and more engaging. New wording was incorporated from the WAFT grant proposals. The website link, logo, and slogan were also included. The amount of text was limited, and some was replaced with graphics. Once the brochure was complete, the team contacted people to obtain Spanish, Portuguese, and Vietnamese translations. The limitations included the cost of ink and an inability to include colors, as they might not show up properly on the colored papers which distinguish between brochures in different languages.

3.5. Newsletter Template for MAAPL to Communicate with Partnering Organizations

The team created a newsletter template using Canva to help MAAPL strengthen communication with its numerous partnering organizations (Figure 13). This newsletter template can be filled in by MAAPL and sent out to all partnering organizations every month. The three sections in the center of the newsletter are monthly MAAPL updates, partnering organizations, and the MAAPL meeting schedule. The monthly updates will incorporate what MAAPL members have been working on while the partnering organizations section can be used to highlight a major event for a new organization each month. The meeting schedule can outline the times for MAAPL meetings during that month to promote more open communication. At the end of the newsletter, our sponsor can highlight an important event or add a personal note addressing the entire coalition.



MONTHLY UPDATES

Above is an image of the protest of the Allon King decision at Massachusetts Supreme Judicial Court.

PARTNERING ORGANIZATIONS

Here, you can include any updates from the partnering organizations in order to cross-promote.

MEETING SCHEDULE

Here, you can list the meeting times for the month of public meetings or events.

HIGHLIGHT OF ONE IMPORTANT EVENT

This could be a personal message from Grace, similar to what is already posted on the MAAPL website, or a guest column. Remember to link the relevant website(s) as much as possible

CONTINUED TO WEBSITE OR PG. 2 IF NECESSARY



Figure 13: MAAPL Email Newsletter Template

3.6. Email Blast to Raise Awareness of WAFT

The team created an email blast to help WAFT connect with agencies in Worcester, allowing for more people to become aware of WAFT and its resources. The goal is that individuals who attend church, soup kitchens, food pantries,

or other community groups can become aware of their options before their situation progresses to a home auction. The team created a list of potential partners and their contact information in a spreadsheet. Some organizations the team included are:

- The Worcester County Food Bank
- Massachusetts Organization of African Descendants (MOAD)
- Worcester Code Enforcement
- Numerous local churches

Once the list was complete, we created an email template to include WAFT’s mission and vision, a link to the website, and a copy of the educational brochure. The email asks if organizations would allow WAFT members to drop off brochures in the future. WAFT was given the email blast template and spreadsheet so they can choose to contact the organizations they are interested in.

4. Conclusions and Recommendations

Based on the outcomes of the SWOT analyses and the development of outreach materials, the team formed the following recommendations to help WAFT and MAAPL improve their outreach in the future.

4.1. Recommendations for the Worcester Anti-Foreclosure Team

1. Update and maintain the website: The team recommends that WAFT selects one individual to be responsible for upkeep of the newly created website. This could include updating information about homeowner rights, legal forms, and any other resources. Regularly maintaining the website is important to ensure that it functions properly and has relevant content. Since search engines rank websites based on relevance and up-to-date information, web maintenance is also a significant way for WAFT to increase website traffic.

2. Strengthen the organizational leadership: WAFT's organizer currently has a large workload. They do wonderful work to keep WAFT running, but additional support is required for growth. The first step to improving the outreach of WAFT is strengthening the leadership. We recommend that the stakeholders convene and have a productive discussion about strategies to strengthen WAFT's leadership. Some important questions to discuss might be:

- How can current or former members of WAFT be better encouraged to take a stronger role in the organization?
- How can we distribute communication responsibilities throughout the organization?

3. Revamp and renew the meeting structure: WAFT could begin to host frequent organizational meetings, specifically focusing on volunteers, as an opportunity to openly discuss and plan outreach strategies. This is important for improving outreach because it would give volunteers a clear understanding of tasks and goals. In addition, WAFT could assign someone the responsibility of constructing new materials/presentations for educational clinics to avoid redundancy for recurring members. Teaching something new at each meeting may be a way to keep people involved and improve meeting attendance. Finally, we recommend that WAFT encourages people to express their ideas, concerns, and questions to cultivate a supportive environment.

4. Compile outreach materials in a shared, accessible place: We recommend that WAFT creates a shareable folder for all the organization's documents and information. If this was made available to everyone, people would have the opportunity to suggest and make improvements to existing materials, including the brochures. This would encourage collaboration amongst WAFT members with various ideas and experiences. Furthermore, this folder could serve as an archive of past experiences and accomplishments. WAFT, being a mutual aid organization, could greatly benefit from sharing the archived documents

with volunteers. The volunteers could learn from these materials and aid newer members with their personal case.

5. Create a case-specific member intake form:

Many WAFT members agree that a case-specific intake form would be beneficial. Giving members options instead of using a one-size-fits-all tactic could greatly improve WAFT's efficacy. An intake form given to new WAFT members would gauge their situation and allow for a more efficient progression of assistance. This could also limit the level of informational redundancy expressed by some members and encourage people to stay involved with WAFT. The intake form could take the place of the contact form on the WAFT website to limit any physical paperwork.

4.2. Recommendations for the Massachusetts Alliance Against Predatory Lending

1. Create a phone bank of people at risk of foreclosure: A phone bank with contact information of people at risk of foreclosure would allow MAAPL to prepare for the surge in foreclosures resulting from COVID-19's economic impact. This database would contain phone numbers, names, and addresses. MAAPL could collaborate with other organizations with phone banking experience and use web scraping as a data collection tool. This resource could improve MAAPL's response time and help them prevent homeowners and renters from leaving prematurely. Consequently, more homeowners and renters would retain their homes or have the chance to fight for them.

2. Expand relationships with partnering organizations: From our conversations with the coordinator

of MAAPL, it became clear that not all the partnering organizations are actively involved with MAAPL. Reestablishing connections could allow MAAPL to coordinate with the other organizations and promote their common goals. MAAPL could improve their relationships with these organizations by organizing community events. They could also reach a larger and more diverse audience.

3. Update the website to improve accessibility: The team suggests making a few improvements to make the MAAPL website more navigable. Some suggestions are reorganizing information so that similar items are grouped together. This would allow individuals to be able to find resources they require for their cases more easily. In addition, updating contact information, meeting times, and having a Zoom guide could help everyone, including those that are not technologically oriented, attend online meetings. Finally, MAAPL could create more engaging educational videos that give information on processes that homeowners and renters will undergo as they fight their foreclosure and eviction cases.

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