

Senior Action Leader



A VOICE FOR SENIORS AND THEIR FAMILIES

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www.MassSeniorAction.org

Winter 2021

MA Seniors Crushed by Medical Cost Medicare Savings Program brings relief, Time to Expand.

Mass Senior Action Council will be taking its push for Medicare Savings Programs (MSP) expansion into the New Year. Following MSAC’s legislative victory in 2019, MSAC member leaders plan to refile their proposal to raise income eligibility and eliminate asset limits for these much needed programs.

MSP has helped thousands of low-income seniors in the state pay for their health care costs. In 2019, MSAC and the Massachusetts Legislature succeeded in raising the income limit for the program to 165% Federal Poverty Level (FPL), expanding eligibility to seniors making up to \$1,775 a month. Since January, over 10,000 seniors have enrolled in new benefits. Boston member, Sarah Blakeney is one of the many that have benefitted from this change. Before the expansion, Medicare would take \$135 dollars out of Sarah’s Social Security check each month. She also had to pay for supplemental insurance coverage and her prescriptions out-of-pocket, which brought her overall health care costs to



Photo: Before Covid-19, Members filled the State House to push for the expansion of the Medicare Savings Program.

over \$400 a month. Since becoming eligible for MSP, the program has put more money back in Sarah’s pocket. In a recent meeting, Sarah spoke with Massachusetts legislators about how this change has impacted her life. “I’ve been able to do things I wasn’t able to do before because of MSP,” she said. “I am so thankful for this program.”

MSAC remains committed to expanding MSP benefits to even more low-income seniors in the Commonwealth. The MSP subcommittee has begun meeting with policymakers to discuss their plans to refile

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Chapter Meeting Information:

BOSTON CHAPTER

When: 2nd Thursday of the month at 11:30 pm

Location: Charles St. AME Church

551 Warren Street, Dorchester

CAMBRIDGE/ SOMERVILLE CHAPTER

When: 3rd Friday of the month at 11:30 pm

Location: Cambridge Senior Center

806 Mass Avenue, Cambridge

NORTH SHORE CHAPTER

When: 3rd Wednesday of the month at 10:30 am

Location: 10 Church Street, Lynn

METRO NORTH CHAPTER

When: 4th Wednesday of the month at 1:30 pm

Location: Malden Senior Community Center

7 Washington Street, Malden

GREATER SPRINGFIELD CHAPTER

When: 4th Wednesday of the month at 1:00 pm

Location: Springfield Hobby Club

309 Chestnut Street, Springfield

BRISTOL COUNTY CHAPTER

When: 4th Thursday of the month at 1:00 pm

Location: Greenwood Terrace,

Westport Housing Authority

666 State Road, Westport

NORTH SEACOAST AFFILIATE

Meetings paused. Members will

receive monthly updates.

CONTRIBUTORS:

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Pam Edwards - MSAC Organizing Director

Zach Boyer - MSAC Organizer

Tracey Carpenter - MSAC Organizer

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Alexander Nadel - MSAC Organizer

STATE EXECUTIVE COMMITTEE

Edna Pruce, President

Kathy Paul, 1st Vice President

Linda Moore, 2nd Vice President

Rosa Bentley, Treasurer

John Ratliff, Secretary

Karen Lynch, Membership Coordinator

MEMBERSHIP APPLICATION FORM

Enclosed are membership dues for:

- \$10 1-year individual \$15 1-year couple \$50 individual lifetime \$75 couple lifetime

NAME(s): _____

ADDRESS: _____ APT #: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____ EMAIL: _____

Yes, I would like all notices sent by email, instead of postal mail, including this quarterly newsletter.

Make checks payable to: MSAC

Mail to: Mass Senior Action, 108 Myrtle Street, Suite 112, Quincy, MA 02171

MESSAGE FROM THE PRESIDENT by Edna Pruce

The last year has at times been turbulent, unsettled, and unpredictable. We have had the election drama, the surge in the pandemic numbers, the demonstrations for racial justice, and the economic distress of so many Americans. Throughout this the MSAC members with the work of an excellent staff have "soldiered" on. We have utilized the technology of virtual meetings with the membership, local, state and national politicians and legislators. Still, I miss the blue shirt rallies at the state house. The pandemic held a spotlight on the inequities in our society and we are going to continue to fight for justice for all in our community.

We continue to work in subcommittees on issues such as: The MEDICARE SAVINGS PROGRAM to increase the income requirement to 200% of FPL and eliminate the asset requirement. You can read more about our efforts on the front page of this newsletter. Our first step to expand the program has helped so many and now we need to work to help the other seniors falling off of the healthcare cliff.

THE MASS HEALTH ESTATE RECOVERY committee organized to address the inequitable policy for recipients of long-term care funding. Currently, the

federal government requires state's to recoup Medicaid funding when used for nursing homes or for in-home care after the recipient passes away. To qualify for this help, your income is low and most likely the only asset the person has is a home. You can read more about the issue on page 11

In December we celebrated a long fought victory to address THE SNAP GAP. The Gap is in reference to the over 100,000 Massachusetts seniors who qualify for the nutrition program SNAP, previously called Food stamps, but due to the complexity of the application process, go without or did not know they were eligible. Thanks to the efforts of the seniors who spoke up. Finally people who apply for the Medicare Savings Program or MassHealth, their application for SNAP will be included in the process. You can read more about this victory on page 10.

I am very excited about the new Spanish Committee that started this Fall. Our Spanish members are meeting in a collective forum to learn more about grassroots organizing and how to use their voice to make change while still attending their chapter meetings and the issue committee meetings. Their activism will expand



our ability to reach across the communities and add their voice to the issues that impact all of us. Read more on page 5.

Members studied the POLICE REFORM RECOMMENDATIONS presented by Civil Liberties Union Representatives and our State Elected Officials working on the reform policy. As I write, this the legislators are debating whether to vote for the amendments submitted by Governor Baker or the Bill passed by the Senate and House. You can read more about this on page 8.

Needless to say, We have persevered and shown our strength and resilience. As we enter MSAC's 40th year as a grassroots senior organization, I think of those who came before us and I am confident they are proud we are carrying on the fight for justice. As one of a kind in the country, WE DON'T TAKE IT, WE TAKE CHARGE! Stay Safe and Stay Well.

MISSION: As a democratic, grassroots, senior-run organization, Massachusetts Senior Action is committed to empowering seniors and others to act collectively to promote the rights and well-being of all people, but particularly vulnerable seniors.

Organizing, Recruiting, and Building Power: Latino and Hispanic Members Form Committee.

Over the past several months, Spanish speaking MSAC members have been getting more involved with our issues, taking on roles in the chapter and on committees, and recruiting others in their community.

In October, the members decided to start a “Spanish Committee” to allow Spanish speaker members to delve deeper into the issues and a better understanding of what “grassroots” truly means.

Members participated in workshops to learn what it means when we describe “MSAC as member-led” and where they can plug into the organization.

Members still attend the other meetings and interpretation is provided; while the Spanish committee meetings allow members to grow as activists in a new way.

Member leader and MSAC Boston Chapter Board Officer Roberto Lobos said: “Our hispanic group is brilliant. I’m happy to be part of this group. Even though I attend the Boston Chapter meeting in English, I love my Hispanic meeting, because it is in my native language. This is just the beginning, as hispanic we need to come together and join our voices. Our voice has power.”

The pandemic has not stopped Roberto from recruiting. Roberto calls his friends and

neighbors to let them know what MSAC is working on and why their participation is important. So far, the group met with Boston City Councilors, Boston Age Strong Commission, and will be hosting workshops in January. This group is not just for Boston. A Lynn resident, Ms. Guzman joined when a North Shore Board member, Rita Brusket, shared the meeting information with her. So all are welcome.

“When I listen to other members speak I see I’m not alone with the issues we deal with like SNAP, health insurance co-payments, and property taxes.” Blanca Matas

A neighbor of Roberto’s, Danillo joined MSAC and is actively involved in the committee and recruiting others. At the last meeting Danillo shared, “it is a great idea. we can learn from the others, also I have an opportunity to communicate and see other members from my tablet on zoom. We are not alone anymore in quarantine.”

The newest member to join in the meetings is Blanca Matas. Ms. Matas attended the Spanish Committee and subcommittees led in English with interpretation, “I enjoy the meeting because it is in Spanish, I can understand

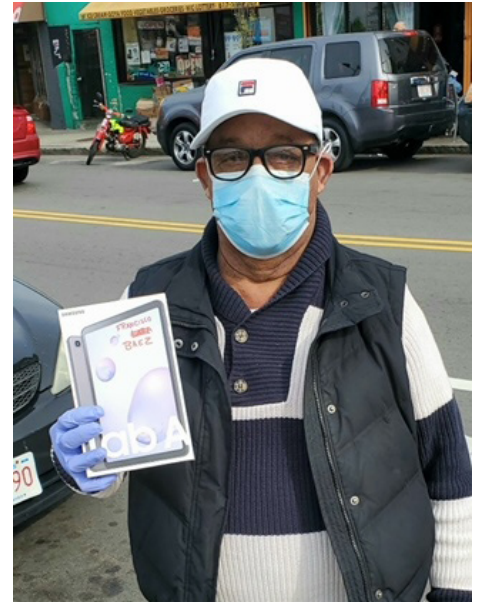


Photo: MSAC member Francisco Baez received his tablet and is organizing in his community.

everything. When I listen to other members speak I see I’m not alone with the issues we deal with like SNAP, health insurance co-payments, and property taxes.”

Longtime North Shore Chapter member Phil Alvarado has been encouraging the new members to become active in the issues and their community, “At the beginning the members didn’t really talk, but now I can see how they are asking questions, talking and understanding how we can find solutions together. It’s impressive to see how we are growing in just 3 months.”

To join in the meeting and build your voice contact MSAC organizer, Claudia Perez at 857-236-5719.

Members Reflect On Historic Election First Woman of Color Elected to High Office

The election of Vice President elect Senator Kamala Harris is a historic moment in the history of the United States. Vice President-elect, Kamala Devi Harris, is the first African American and Indian American woman elected vice president and the highest-ranking woman in United States history.

Harris is the daughter of immigrants who was raised in Oakland, California. Presently, she was serving as a US Senator from California and was the second black woman elected to the US Senate.



Photo: 1/20/2021 -Vice-President, Kamala Harris

MSAC members share what this historic moment means to them:



- *Mattie Lacewell, President MSAC Gr. Springfield* "As a mother of a Howard University graduate, a Historically Black College University (HBCUs), this moment is particularly

meaningful. I am tremendously proud of Vice President elect Kamala Harris who is also an alum of Howard University. Howard University represents a beacon of light and academic excellence for young black men and women to be leaders since its founding in 1867 two years after the Civil War. I cherished its extraordinary legacy to cultivate students to take on leadership roles and to have a meaningful purpose in society."



- *Tony Bass* "It's a new day. Senator Harris election has sparked enthusiasm as we are facing some of the most challenging of times, we are in the midst of the COVID pandemic and calls to address and end systemic racism."

-*Bessie Burroughs* "I admire her and was excited to see a woman of color get elected as Vice President of the country. She represents hope although I know this is only the beginning of moving this country towards real justice for all."



- *Anush Dawidjan* "I am very happy about the election of Kamala Harris as VP elect. She is well qualified for this position. In addition, being female and biracial are extra points with overall qualifications. As a first generation American I believe that she represents the American dream of working hard to succeed. This is an impressive and important qualification. She is also in a biracial marriage. For all these reasons she truly represents the people of America. I am so proud of her and I believe that she will be a GREAT VP".



- *Jacqueline Brown-Hazard* "Historic because she's the first woman V.P. and because she reflects more the makeup of American people!"



-*Bernice Ezell* "Vice President-elect, Senator Harris, renews my hope. We, African American women, and all people of color will be a representative at that big table to advocate for economic and cultural health care equality."

Norma Baker "Glad I lived long enough to see black women finally appreciated for their contributions. So Proud!"

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legislation for expansion in the New Year. They propose raising income limits for the program to 200% FPL, or \$2,128 a month. In addition, the subcommittee proposes eliminating asset limits for MSP, following the lead of 9 states and Washington DC. Since MSAC secured their original expansion, some seniors have become newly eligible for benefits based on their income, but denied these benefits for having too much money in their savings. Rashidah Ahmed from the Cambridge/Somerville chapter is one such member. Rashida already pays more for her rent than she receives in Social Security each month. High health care costs have only added to her financial burden. Though she was ineligible for MSP because of her retirement savings, she says she has had to live off of these savings just to get by. "It has been a hard time for me and thousands of people."

MSAC's proposal would expand MSP benefits to over 40,000 more seniors in Massachusetts, and bring over \$180 million dollars in federal benefits to the state. Massachusetts seniors need this assistance now more than ever. As we have seen, COVID-19 has hit the senior community the hardest, and many continue to struggle to stay in their homes and keep food on the table. Health care costs should not have to be an added worry. Expanding MSP can help seniors living on the edge afford their care, and provide them with greater financial security when they need it the most.

Please look at the chart below. Do you or someone you know qualify for the Medicare Savings Program now? Would you qualify if the income limit was raised to MSAC's proposal of \$2128.00 per month? Call MSAC to find out more about lowering the cost of healthcare for seniors. 617-284-1234. *Contributed by Corinne Mullarkey.*

Massachusetts ranks #50 for senior income security.

6 in 10 MA seniors are not able to make ends meet.

Call Gov. Baker: Massachusetts should expand The Medicare Savings Program.

**617-725-4005
or toll free
1-888-870-7770**

Current MSP Eligibility Income and Asset Limits (165% FPL)

You are:	Your income is at or below:	And your assets are at or below
Single Individual	\$1,774/mo	\$15,460
Married Couple	\$2,390/mo	\$23,200

Proposed Expanded MSP Eligibility Income and Asset Limits (200% FPL)

You are:	Your income is at or below:	Seeking to eliminate asset
Single Individual	\$2,146/ mo	
Married Couple	\$2,893/mo	

To Apply For MSP: Call: 1-800-841-2900 or go to the Mass.gov website: <https://tinyurl.com/Massmsp>

Putting Dignity into Long-term Care: Members organize to address policy and standards

During the fall of 2020, MSAC started working with the Dignity Alliance Massachusetts, which is a coalition of aging and disability rights groups. The Dignity Alliance is working to restructure long-term supports and services in the Commonwealth. The group was formed in response to the mass devastation that has occurred in Massachusetts nursing homes due to the COVID-19 pandemic. As of December 2020, the COVID-19 pandemic has resulted in over 7,000 fatalities in nursing homes across Massachusetts.

Although the Dignity Alliance emerged in response to COVID-19, the conversation regarding how to restructure long-term care is just beginning. The current model of providing long-term supports and services through nursing homes has remained relatively unchanged since the passage of Medicare and Medicaid in the 1960s. However, this model is outdated. Nursing homes are failing to provide respectful and quality care to all of their residents.

One of the champions working with the Dignity Alliance is Penny Shaw, an avid advocate, who is currently living in a nursing home facility. Shaw has become an expert on her rights as a nursing home resident because she had to. She is burdened with holding her facility accountable when their traditional oversight processes fail, which is often. Penny shared an ongoing frustration is the lack of training for the C.N.A's (certified nursing assistants), "They should be taught to ask the patient questions. We know what works for us- it is not a cookie cutter one size fits all care."

As the Dignity Alliance has grown, so too has MSAC's investment in the issue. This past fall, MSAC members founded the Long-Term Care sub-committee, which is committed to reimagining how care is provided as people require more supports and services over

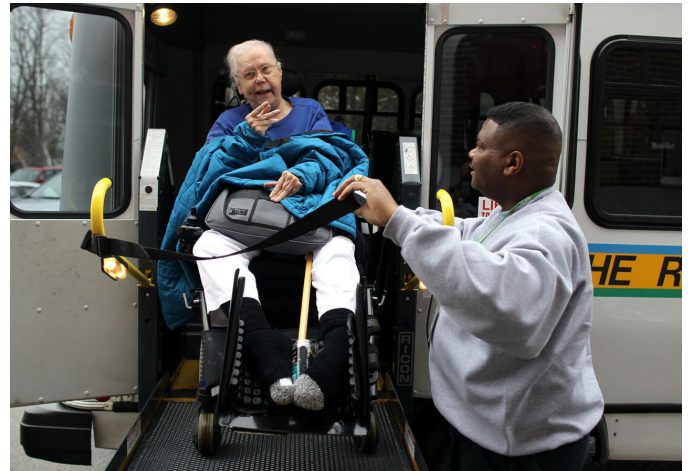


Photo: Activist Penny Shaw, a relentless fighter for respect and dignity to be a part of long-term care for seniors and disabled.

time. There is a consensus among the group that nursing homes require more oversight. Additionally, nursing homes are understaffed and the personnel needs more training and better compensation. These workers are essential frontline staff and should be treated as such.

Ann Camara discussed the need for increased training of nursing home staff. Camara has years of experience working within a nursing home as a nurse. When four of her loved-ones entered nursing homes, she knew that she had to visit them frequently to ensure they were being cared for. Camara expressed that "you shouldn't have to worry about your family."

All nursing home residents should be treated with dignity. Our goal is to ensure every person has access to quality long-term supports and services. More than that, we are committed to ensuring that every person is treated with respect and dignity.

Do you have a long term care experience to share? Please contact MSAC to add your voice in our campaign to include Dignity in our care. pedwards@masssenioraction.org or 781-864-2596. *Contributed by Montgomery Smith.*

Police Reform Ends In Compromise

It has been over six months since the murder of George Floyd erupted the country into nation-wide protests against police brutality and systemic racism. Since then we have seen numerous states put forward their own reforms to address these issues detailed by the protestors and families of the victims of police brutality. For Massachusetts this has meant over 4 months of closed-door deliberations within the Senate and House, which has resulted in a 129 page bi-partisan bill (S. 2963). The House and Senate voted to pass the bill by 92-67 & 28-12 respectively, however this vote fell short of a veto-proof majority as it now heads to Governor Baker's desk.

In short, the bill put forward by the House and Senate would create the "Peace Officers Standards and Training Commission" otherwise referred to as the POST Commission. As of now, Massachusetts is one of only five states to not have a similar review board in place. This Commission would be comprised of 9 members: 3 of which appointed by the Governor (1 Police Chief, 1 retired Justice of the MA Superior Court, 1 Social Worker nominated by the National Association of Social Workers), 3 members appointed by the Attorney General (1 officer below the rank of Sergeant, 1 officer nominated by Minority Law

Enforcement Officers or MAMLEO, and 1 nominated Attorney by the Civil Rights and Social Justice Council of the BAR Association), and the other 3 appointed members would be jointly appointed by the Governor and Attorney General.

There are numerous other key provisions within Bill 2963, ranging from addressing Qualified Immunity and the School to Prison Pipeline. Most notably, this commission will license & certify officers every three years and act as a review board for instances of excessive force and officer conduct reviews. If a police officer is decertified by the POST Commission then Qualified Immunity would no longer apply to their illegal conduct while on the job. As for the School to Prison Pipeline, now officers will only be put into schools at the request of the Superintendent and such officers will have to undergo additional training for de-escalation techniques and stop students from wrongfully being put into a gang database.

Another provision that advocates had called for an end to was No-Knock Raids, which this bill addresses by disallowing No-Knock raids if there are children or seniors within the residence. This legislation also establishes the duty of officers to intervene if they see another officer using unnecessarily deadly



Above: People rally for Police Reform in Boston. photo, Boston Globe

force. This is in addition to the banning of choke-holds and further limiting the use of deadly force. Additionally there is language in this bill which will disallow officers from having sex with those in custody, as logic would dictate those in custody do not have the ability to give consent to such actions

Although many advocates and community figures recognize that this bill is a great step in the right direction, there are still many loop-holes and issues that weren't fully addressed. For instance, the limitations on police purchasing military style equipment that was within the Senate bill did not make it through the Conference Committee bill. This is an important point because the part of the language which allowed for better tracking of police interactions was cut out, meaning the anti-racism measures will only be viewable for arrests and citations. However it is not just advocates who

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Join In The Action

No Computer, No Internet, NO Problem!

Mass Senior Action has gone digital and we want you to come along with us. We want you to be part of our meetings as we need your ideas and we need you to take charge. Problems like high healthcare costs, sky high rents, and unaffordable groceries didn't go away with the pandemic. Now more than ever, senior voices are needed. Join Mass Senior Action on video and take charge!

Call now to see how MSAC can plug you into the action.

We've gone virtual!

There are now multiple ways to connect with Mass Senior Action



Call our organizers at (781) 864-2596 to find out how to get involved

Police continued from pg. 8
are unsatisfied with the language of the bill, the MA State Police Union released an opinion as well, "Unfortunately this legislation misses the mark, the bill creates unnecessary layers of bureaucracy and costly commissions".

About a week after receiving the bill, Governor Charlie Baker put forward several Amendments for the House and Senate to review. These Amendment changes include: One POST appointee must be a rank-and-file Union member, certification standards are done jointly between MPTC (Municipal Police Training Commission) and the POST commission, put in a one year timeline for local agency action on disciplinary measures, the POST commission is no

longer sole authority on police force regulations, struck the bill's ban on the use of facial recognition software without a warrant by police, use of force training is solely done by MPTC and finally the State Police are subject to certification by the POST commission but training will continue to be done under the MPTC.

Now the Bill with Baker's Amendments will be sent back to the House and Senate independently for adopting or rejecting each amendment by majority vote. Any differences between the House and Senate's bill must be reconciled before it is sent back to the Governor. After the finalized Bill is sent back to Baker, he can either veto, sign or do nothing- there can be no more amendments.

The one thing for certain

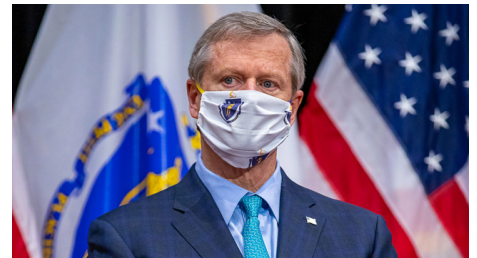


Photo: Governor Baker amends facial recognition and oversight reforms proposed by legislators. (stock image)

about police reform in Massachusetts is that this bill is only the beginning. There are five other panel committees still working on negotiating legislation in response to the Black Lives Matter protests over the summer. Many of the other committees are focusing on analyzing qualified immunity, de-escalation techniques, and getting social workers more involved with mental health calls.

Big Win For SNAP

MSAC Members' action brings ease to applying

This month we saw a great victory in the campaign to close the "SNAP Gap", when Governor Baker signed the budget passed by state legislators with funding for a new "common application" where Massachusetts residents can apply for SNAP at the same time they apply for MassHealth or a Medicare Savings Plan.

For those who don't already know, the "SNAP Gap" is the gap between the number of Massachusetts residents who are qualified for government food stamp benefits (SNAP), and the amount who are actually receiving the benefits. There are more than 700,000 residents enrolled in MassHealth who also qualify for SNAP benefits that are

not receiving them, including more than 100,000 seniors. While there are many sides to closing the SNAP Gap, but the Common Application is a big step in the right direction.

Our MSAC sub-committee has been working as part of a larger coalition called the SNAP Gap Coalition, and Pat Baker of the Mass Law Reform Institute said that as always, the calls and emails from MSAC members were essential in the effort. We must also extend a big thank you to the legislators who fought for this budget for months, Rep. Livingstone and Sen. DiDomenico!

We can celebrate briefly, but the fight to close the SNAP Gap continues into the new year, including our beginning



Cambridge/Somerville member, Jeanne Cronin, testifying to end the cumbersome application process.

to work with Senior Care Option organizations and strategies to improve the SNAP online shopping and delivery system.

Boost SNAP Benefits!

Call Your Congressional Rep. Today:

Ways to strengthen SNAP in the next COVID-19 legislative response package



boost SNAP maximum benefits by 15 percent



increase the minimum SNAP benefit from \$16 to \$30



suspend all SNAP administrative rules changes that would terminate or weaken benefits

Urge your Members of Congress to support SNAP!

Call: (202) 224-3121



Estate Recovery Seizes Seniors' Homes: Committee members work to change unjust policy

Since September MSAC's Estate Recovery subcommittee has learned a lot about how the Estate Recovery policy works, and how a set of new MassHealth waivers may work if approved by Centers for Medicare/Medicaid Services. (CMS) MSAC members have studied the waivers and held meetings with MassHealth, but uncertainty remains about how much relief these waivers will provide.

But, what is the MassHealth Estate Recovery policy anyway? Estate Recovery or the "clawback" policy is where the cost of care for MassHealth beneficiaries over the age of 55 must be repaid upon their death by their estate. For most, the "estate" is in fact a family home that must be sold to repay MassHealth. It's not hard to

see the injustice in this policy. If a person qualifies for MassHealth then that person is by definition a "very" low income individual with assets under \$2,000. Home ownership was likely hard earned over the course of their lifetime, and will most likely represent the only wealth they have to pass on to their heirs.

While MassHealth agrees that the policy is fraught with injustice (which is why they have proposed a set of new waivers to alleviate the most vulnerable), MSAC subcommittee members remain concerned about who may be left out of the new waivers and the injustice of the policy in general. MassHealth has yet to provide any data on who exactly will be relieved by the new waivers despite multiple requests, leaving it difficult to



measure just how effective the proposed waivers will be.

MSAC members will testify at a Public Hearing on the proposed waivers on January, 5th to make sure all these important questions are left on the public record!

If you or someone you know had assets seized or if your assets could be in jeopardy, please contact MSAC to join us in changing this policy. For more information: <https://www.mass.gov/info-details/massachusetts-medicaid-estate-recovery#about-estate-recovery>

Call MSAC To Get Into The Action:

Staff Contact Info

For Assistance or More Information Please Call Us

- Carolyn Villers (617) 435-1926
- Pam Edwards (781) 864-2596
- Zach Boyer (508) 858-8167
- Tracey Carpenter..... (413) 328-4659
- Brandon Gibbs (857) 212-2320
- Josie Hatuey (*Habla Español*) (617) 413-0460
- Alex Nadel.....(617) 284-1234
- Claudia Pérez (*Habla Español*) (857) 236-5719
- Alexander Nadel..... (617) 284-1234

Senior Homeowners Speak Out on Property Tax

Property Taxes dictate how municipalities throughout the Commonwealth are able to sustain public services and infrastructures. In 2019, they represented the largest amount of income generated by far, both locally and state-wide, from any other form of taxes obtained. Simultaneously, these levies have been passed down from landlords to renters and from business owners to consumers. They can also contribute to bolster racial inequities as well as wealth gaps within lower-income households. Seniors can be particularly hard hit. Whether owners or not, Massachusetts seniors are greatly impacted by these tax policies.

Massachusetts Senior Action Council (MSAC) Justice Warriors from the Boston chapter have met online a few times in the past recent months to discuss Massachusetts property taxes, particularly how it affects senior homeowners. Nevertheless, these same taxes adversely impact tenants of all ages just the same. According to an article, authored by Phineas Baxandall of the Massachusetts Budget and Policy Center, February 2020, “Property taxes totaled \$17.33 billion in fiscal year 2019, more than any other tax collected at the state or local level.” That is to say that the collection of these excises supplies the greatest

amount of revenue for cities and towns alike particularly for services utilized by the general public. One of our own MSAC members from the Boston Chapter, Paulette Durett, shared “some states provide other relief for senior homeowner. Many of the breaks offered by the city of Boston do not help those of us with a pension – or middle income.”. While another member, Sandra Wedgeworth, highlighted how gentrification causes a huge burden to longtime homeowners “On my street, two developers built multi-unit housing appraised at over one million dollars. I am afraid to see what this will do to my taxes.” Boston member and South End homeowner Louise Baxter added, “We do need fair taxes. As seniors we understand taxes support needed services whether for schools, children, or senior services for us.”

A finding by the Massachusetts Budget and Policy Center, found that in Massachusetts, elementary and secondary school systems in 2017 relied on local sources for a greater portion of their funding than in 46 other states. Moreover, a Lincoln Institute of Land Policy comparison of N. America’s 150 largest cities, found that Boston, Springfield and Worcester were all in the top seven cities in America for greatest reliance on the



MSAC Boston member Thelma Burns, “Seniors do not know how to apply for the exemptions. Most of us paid property taxes for over 30 years. The policy should help long time residents.”

property tax. Even more revealing is that much of these taxes are paid for by the renters themselves. As low-income earners of all ages in the city earn less than high-income earners, but they are shelling out much more of a percentage of their monthly earned income on their living quarters and far less on food and healthcare. Your local businesses also feel the brunt of the tax pain due to having to increase prices to the consumer in order to maintain afloat, generate profit and pay their percentage of the mandated taxes. This same pattern is applied to non-owning residents of who pay for a share of their landlords’

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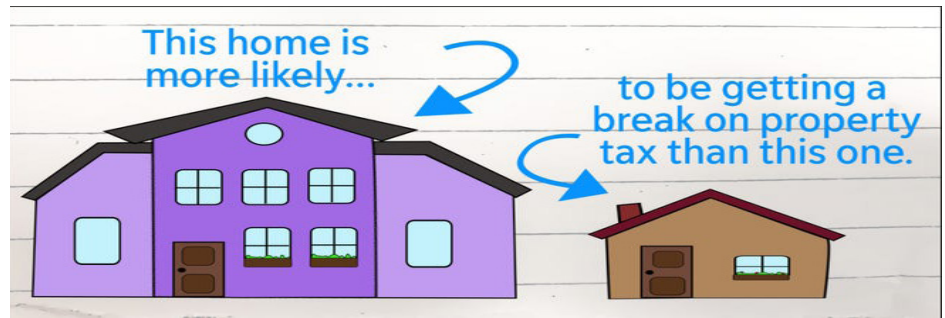
property taxes by way of higher rents.

The same can be said for older residents who rely on pensions, savings and social security benefits as these incomes have not kept up with housing costs. At the same time, the homeless population has also increased due to cutbacks with the Commonwealth's rental vouchers provided to very low-income earners in the last two decades. As a result, many have raised the concerns that property taxes in Massachusetts can be regressive rather than progressive.

"On my street two developers built multi-unit housing appraised at over one million dollars. I am afraid to see what this will do my taxes.", Boston Member Sandra Wedgeworth

So what can the public do to change these situations that cause a negative backlash, division and continue to assist in the economic inequities amongst communities of color? Take charge!

The members of MSAC have developed a committee on Property Taxes and have begun to examine some of these problems. These meetings have provided a space to look at what tax exemptions are currently offered and where the system is failing homeowners. Each municipality votes to create their own guidelines for property tax abatements. As



an example, within the city of Boston, there are various personal exemption programs listed in the box to the right: There are also policies that can help cut the gap between residents' incomes and the rising cost of housing by providing assistance to both low and moderate income earners alike.

As the MSAC Property Tax Committee resumes through Zoom meetings to engage in discussions surrounding the present policy with other members and legislators alike, we urge others to get involved and become a voice of change. Changing the current policy on Property Taxes can benefit a great many and ultimately, decrease inequity amongst lower-income earners like seniors and communities of color. It can also pave the way for those of who in the past were not able to save for the purchase of a home to do so. With regards to Massachusetts Property Tax policy changes, the Commonwealth may begin to correct some of the unjust cost increases that mainly affect low-moderate households and help to eliminate some of the racial disparities as it involves wealth, health and the purchase of food.

A Few Property Tax Relief Programs:

Blind exemption:
\$2,200.00

Veterans exemption:
Eligibility is for disabled veterans and the parents of disabled or those killed in the line of duty

Elderly exemption:
Check your local policy. The state offers \$700.00, and a circuit breaker tax, and their are work off program to those who volunteer with certain city departments.

For the complete MA list of exemptions: <https://www.mass.gov/lists/property-tax-forms-and-guides>

MSAC Housing Victory Celebrates 10 Years 20,000 Units Saved

In November 2009, Kiki Chaiton stood at Governor Deval Patrick's shoulder as he signed into law Chapter 40T, "An Act Preserving Publicly Assisted Affordable Housing." This law promised to help preserve more than 80,000 units of affordable housing including Kiki's development and she was there to represent the hundreds of MSAC members who had spent countless hours over several years to pass this historic law. In its first 10 years, Chapter 40T has been a significant factor in maintaining or extending affordability of nearly 20,000 units in 196 housing projects.

Across the Commonwealth, there are roughly 80,000 units of privately owned but publicly subsidized housing. Nearly all were developed in the 70s and 80s with protections designed to last 30-40 years. Without action, owners had the right to convert these subsidized units to market rate at a time when the need for affordable units was growing.

This historic law provided new tools for the Commonwealth to address a growing crisis threatening more than 80,000 units of affordable housing. All of these "at-risk" units had been developed by private owners who were given below market interest rates, and other incentives, along with

operating subsidies such as section 8. In exchange for these public subsidies, owners agreed to keep the property affordable for 30-40 years.

Without action the Commonwealth would lose thousands of units at a time when demand was growing. Even though owners were offered new incentives to keep their property affordable, many were choosing to raise rents to market prices.

"Hearing today our work saved 20,000 units makes me so proud. I know the work we do at Mass Senior Action is important. What would've happened if we had not fought for this?" -Linda Moore,

Sterling and his wife, both MSAC members, lived in their home near Boston Symphony Hall for decades, paying \$600 a month for their one bedroom apartment, a rate that was affordable to them. When the restrictions expired the owner rejected any offers to continue subsidies and instead listed market rent at \$2,200. Needless to say Sterling and his wife had to move and were pushed out of the city all together.

Noticing the alarming amount of units to hit this category across the state, MSAC joined others to file legislation to



Photo: Members attend 40T Housing Bill signing with Gov. Patrick in 2009

address this forthcoming housing crisis.

Our plan was to offer owners an incentive to sell to a non-profit housing developer also known as a preservation buyer or with the municipality where the building was located instead of a for-profit housing developer who would not care about the community.

The law requires notices of the expiration be sent to tenants and local officials, and provides the state Department of Housing and Community Development (DHCD) the right of first offer and the right of first refusal on the property.

Upon receiving an offer to sell, DHCD will then designate a pre-qualified preservation buyer to act on behalf of the state and, for 90 days after the offer to sell notice is received, the owner cannot accept any offer, except from the designee. However, the owner is not required to accept the offer.

victory continued on pg. 15

victory from pg. 14



MSAC 2nd Vice President Linda Moore pictured above was an active member of the Expiring Use Campaign from the beginning. Linda reflected on the law hitting the 10 year mark, “I remember going to the state house every week to warn legislators we could lose these apartments. People testified how they waited for their apartment for over 6 years. We made it clear the legislators needed to do something to save these units. Hearing today our work saved 20,000 units makes me so proud. I know the work we do at Mass Senior Action is important. What would've happened if we had not fought for this?”

To mark a decade of the

law known as Chapter 40T, the Community Economic Development Assistance Corporation released its latest research on the impact the law has had and brought together a group of advocates to discuss the past and future of affordable housing retention.

"Chapter 40T has been a big success, contributing to the preservation of almost 20,000 units while only losing 204," Bill Brauner, director of housing preservation and policy at CEDAC, said.

Though the non-binding nature of the right of first offer may seem "toothless," Brauner said that 10 of the 14 properties that have been purchased to date by

DHCD designees have been purchased with the right of first offer.

The law also offers tenant protections. For three years after a termination, rents cannot be increased by more than the Consumer Price Index plus 3 percent for low-income residents who do not receive enhanced vouchers, Brauner said.

MSAC understands we have a lot more to do to make housing more affordable and will continue our commitment to make housing a human right as we celebrate the 20,000 units saved with community advocacy.

Contributed by State House News Service.

Project Name	Location
Burbank Gardens	Boston
Newcastle Saranac	Boston
St. Botolph Terrace	Boston
Chapman Arms	Cambridge
Putnam Square	Cambridge
Edmands House	Framingham
Glen Meadow	Franklin
Tannery	Peabody
Martensen Village	Quincy
Mill Pond Apts.	Taunton
Taunton Green	Taunton
Fruit Sever	Worcester
Stratton Hill	Worcester
Canterbury Tower	Worcester

Above: Some of the 40T units saved and their location.

**Support MSAC Members 40 Years of Action:
1981 ~ 2021
Donate at www.MassSeniorAction.com**

Black History Month: How it started and why it is more meaningful now.

In a Utopian world, there would be no need for Black History Month. Every month would be American History Month, and children and adults alike would absorb and reflect upon our intertwined cultures, which have endured moments of great failure and but also achieved great triumphs and accomplishments.

That would be the ideal way to understand our history, rather than pigeonholing ethnicities in ways unlike the nature of their interconnected pasts. But we do not live in an ideal world.

The brainchild of students at Kent State University in Ohio in 1969-70, Black History Month quickly grew and spread until 1976, when President Gerald Ford recognized it as part of the nation's Bicentennial. To that point, 200 years of United States history had been taught overwhelmingly through the eyes of the white majority.

What ordinary classrooms did teach about African-Americans was almost entirely about slavery, with scattered mentions to other contributors such as George Washington Carver, Booker T. Washington and few others.

Black History Month has a history all its own. Its precursor was Negro History Week, begun in 1926 by historian Carter Woodson and

the Association for the Study of Negro Life and History. The second week of February was chosen to coincide with the birthdays of Abraham Lincoln (Feb. 12) and 19th Century civil rights leader Frederick Douglass, born into slavery and unsure of his exact birthday, but choosing Feb. 14 to commemorate it.

Even today, decades after the modern Civil Rights Movement, we are still catching up on a more complete knowledge of the tribulations and contributions of African-Americans. Southern states sometimes balked at including civil rights history in their curricula.

Even in so-called progressive states, inclusion of black history as more than anecdotal has been slow. Names such as Douglass and Harriet Tubman have gone mainstream, but every February brings new awareness to aspects of the African-American experience that today's older Americans probably didn't learn in school, but today's children should.

One solution was the creation of African-American history courses in high schools and colleges. Many were offered as electives, the result of which was that black students could learn of their heritage, but the vast majority of whites could bypass it - and did.

The Martin Luther King Day



holiday, whose January date stems from King's birthday (Jan. 15, 1929), provides an important lead-up to Black History Month. It's been cause for Americans to take a longer, more detailed look at not just King's life and accomplishments, but the nature of racial relations in this country as well.

That has never been more important than it is today, amid fears that racial divisions are deepening to irreparable levels. America at its best occurs when the races understand their shared goals - and also confront the undeniable obstacles society thrown in the path of equality and common understanding.

Black History Month is a chance to chip away at those invisible walls. It is more than symbolic, or worse, a token recognition. It is an essential element to our understanding of each other. This month is a statement that in America, everybody counts - which, if embraced by all Americans, would make it the most American month of all.

Editorial from Mass Live

Quiz: Name the Social Justice Champion.

Answers on page 19

1. In 1968 won a seat in Congress. While in Congress, introduced more than 50 pieces of legislation and championed racial and gender equality, the plight of the poor, and ending the Vietnam War. In 1972, dared to go against the political establishment to run for the democrat presidential nominee. In retirement said, "I want to be remembered as a woman ... who dared to be a catalyst of change."



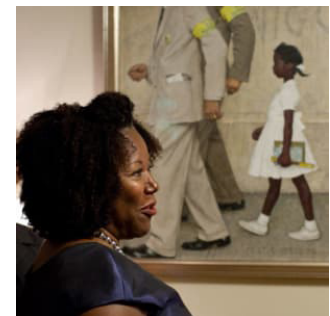
2. "My opponent has done nothing to help the Negro in the Second Congressional District, If I'm elected as congresswoman, things will be different. We are sick and tired of being sick and tired. For so many years, the Negroes have suffered in the state of Mississippi. We are tired of people saying we are satisfied, because we are anything but satisfied."



3. In 1960, This person recognized the potential of the students involved in the "sit-in" movement and wanted to bring leaders of the movement together. Speaking to the students at the conference, "our struggle is much bigger than a hamburger or even a giant-sized coke." In presenting this bigger picture and encouraging them to form their own organization, this person displayed a talent she had been employing for more than two decades: assisting people to empower themselves.



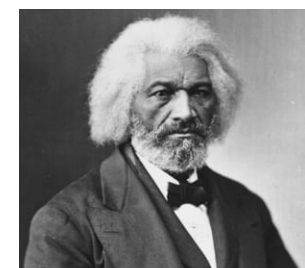
4. At six she became the first African American child to integrate a white Southern elementary school. On November 14, 1960, she was escorted to class by her mother and U.S. marshals due to violent mobs. This brave act was a milestone in the civil rights movement.



5. Perhaps best known as the first African-American Supreme Court justice who played an instrumental role in promoting racial equality during the civil rights movement. As a practicing attorney, argued a record-breaking 32 cases before the Supreme Court, winning 29 of them. In fact, he represented and won more cases before the high court than any other person.



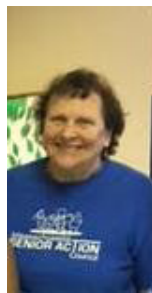
6. An escaped slave who became a prominent activist, author and public speaker. He became a leader in the abolitionist movement, which sought to end the practice of slavery, before and during the Civil War. After that conflict and the Emancipation Proclamation of 1862, he continued to push for equality and human rights until his death in 1895.



Reflection continued from pg 6



Annie Edge-Battle “Wow it gives me a sense of hope and gratification. It was a recognition and a symbol of what is to come. I have always known that Black women are amazing, and you can now find us in the White House, the highest office of the land. Just know the world can see on a larger scale how amazing black women are. We have always encouraged our children to not settle but set their goals high and as a single black woman raising my daughter, I always encouraged her to look outside of the box and she is now finishing her doctorate in psychology. So, I was more than proud of VP elect Harris, although we have made some inroads, we still have a long way to go until black women are adequately represented and supported not only in government, but business and academic. The table is set we should be at the table with a voice in the conversation and decision making. We must continue to see ourselves in that position as Black women. I never thought I would be a part of this life changing history coming from a small-town Andersonville, Georgia, what an awesome feeling.”



Mary Brainerd “It gives me hope for my children and grandchildren that our country will move forward in truly embracing diversity to its fullest. White supremacy has got to go. It is crippling our nation and causing us to distrust one another, and it is further spreading stereotypes. I have already had

three white male acquaintances in our town say that Kamala Harris is going to destroy our country and they are afraid of her. I keep saying she is a strong smart woman and maybe they should be afraid of her. It is clear to me that she loves our country and would do nothing to harm our democracy. And she will represent all of us including them.”



Val Williams “We are very proud, shout out to Harris Jamaica family heritage”

Yolanda Daley “Finally, a woman gets elected. We, women are the strong backbone of this country. We need strong representation for the occasion and I’m assuming based on her past elected positions that she will do a great job.”

Covid-19 Vaccine will occur in phases. Social Distance and mask still required.

Phase 1 (December 2020 – February 2021):

Approved vaccines start to go to 5 priority groups (listed in order of priority):

Clinical and non-clinical health care workers doing direct and COVID-facing care

Long term care facilities, rest homes and assisted living facilities

Police, fire and emergency medical services

Congregate care settings (including corrections and shelters)

Home-based health care workers

Health care workers doing non-COVID-facing care

Phase 2 (February – March 2021; listed in order of priority):

Individuals high risk for COVID-19 complications

Early education, K-12, transit, grocery, utility, food and agriculture, sanitation, public works and public health workers

Adults 65+

Phase 3 (Starting in April 2021):

Vaccine is expected to be available to the general public.

For more information visit: <https://www.mass.gov/info-details/covid-19-vaccine->

Meet The Members:

Cambridge/Somerville: Kamilah Sharif and Rashidah Ahmad

Sisters Unite for Change

Generally, one member is selected from all of the chapters for the meet the member write-up. If we have learned anything from 2020, nothing is normal. That being said, allow us to introduce Kamilah Sharif and Rashidah Ahmad from the Cambridge-Somerville Chapter. Since joining in 2019 Kamilah and Rashidah have gotten involved in everything. The two sisters are fixtures at the Cambridge-Somerville board meetings, are part of the Cambridge-Somerville outreach committee, the long-term care subcommittee, the Mass estate recovery subcommittee, the Medicare Savings Program and the Police Justice subcommittees. If there is a chance to make things better they are there.

Kamilah and Rashidah came to Senior Action by chance. One Friday in late 2019, Rashidah came by the Cambridge Senior Center to pick up food and she just happened to bring her sister, Kamilah. Someone with a blue shirt told them that the chapter meeting was about to start. With Rashidah and Kamilah being such staples of Senior Action, it is hard to imagine that Rashidah initially didn't want to sign in. Nevertheless, as the meeting got underway, she was impressed to see seniors

voicing their opinions. Kamilah on the other hand, was impressed that people were not only talking about affordable housing but senior housing. Kamilah quickly recognized Senior Action gives voice to seniors and it is not "folks talking just to be talking". Shortly after that meeting, Kamilah joined in for a lobby day at the statehouse- our last one before the pandemic made it unsafe to travel. "Going to the statehouse is one of my favorite memories. "MSAC has given me the courage to speak to my representatives." We make sure that legislators know that we matter.

When the pandemic hit and changed our way of life. Mass Senior Action like many organizations pivoted to online meetings.

Kamilah and Rashidah, not only took the change in stride but have gotten more involved as a result. "MSAC is very inviting that is why I keep coming back". Rashidah also enjoys the fact she is still able to communicate with folks and still able get work done despite Covid.

To know why Kamilah and Rashidah joined MSAC you don't have to look any further than their lifework. Kamilah retired from Spaulding and Rashidah retired from Mount Auburn Hospital. They both take care of their brother who



has several health issues, Hammad Rashad. More than that, the issues MSAC work on are personal to them. "Closing the Snap Gap gives me an opportunity to get my own food and not rely on donations," says Kamilah.

In the new year, Rashidah is looking to get more people involved in Senior Action and Kamilah has her eyes on expanding the Medicare Saving program to 200 percent, and police justice reform. Together they want you to know: that they don't stop, they take action.

Call MSAC to join others who are making positive change.

Answers to pg 17 quiz

1. Shirley Chisolm
2. Fannie Lou Hamer
3. Ella Baker
4. Ruby Bridges
5. Thurgood Marshall
6. Frederick Douglass



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