

An Act to Guarantee Housing Stability during the COVID-19 Emergency & Recovery

Why Massachusetts needs a strong housing stability measure for renters and homeowners.

While we don't yet know the full scale of the economic devastation caused by the coronavirus pandemic, we know it will be immense. This crisis has already taken a disproportionate toll on the most vulnerable among us including low-income tenants, elders, immigrants, front line workers, and Black and Latinx renters and homeowners. Over 40 million people nationwide are unemployed. There is no vaccine yet, and the public health risks continue unabated across much of the United States. We know that the recovery will not be easy or fast.

Ensuring housing stability for working-class renters and homeowners who are suffering through no fault of their own will be key to a full recovery. The Commonwealth was already in the midst of a historic housing crisis before COVID-19. If we fail to act now we will face a massive wave of evictions and foreclosures. The consequences will likely be new surges of infection, increased displacement, further destruction of neighborhoods, and increased numbers of people experiencing homelessness. This unprecedented crisis requires strong action to protect vulnerable residents, safeguard public health, and set the stage for a strong and equitable economic recovery.

Across Massachusetts people are asking **“what happens when the moratorium on eviction and foreclosure ends?”** Housing Court staff estimate 20,000 eviction cases will be filed immediately after the moratorium ends. This legislation responds by:

Protecting Renters and Preventing Evictions

- Cancel/ban evictions for rent due from the start of the COVID-19 State of Emergency through 12 months following the end of the State of Emergency, if tenant was unable to pay because of a direct or indirect impact of COVID-19.
- Provide “Just Cause” protections to ensure tenants and foreclosed homeowners cannot be evicted for no-fault or non-renewal of leases for 12 months following the end of the emergency declaration.
- Freeze rents at pre-COVID-19 levels; rents as of March 10, 2020 remain in effect through 12 months following the end of the State of Emergency.
- Provide a local option for municipalities to extend Just Cause protections upon expiration.
- Provide strong protections against unfair debt-collection activities for tenants impacted by COVID-19.

Protecting Homeowners, Stabilizing Landlords, and Halting Foreclosures

- Cancel/ban foreclosures for homeowners and most owner-occupant landlords based upon missed mortgage payments due and payable through 12 months following the end of the COVID-19 State of Emergency.
- Expand current mortgage deferment protections to landlords who own up to 15 rental units to ensure interest does not accrue during the forbearance, and put missed payments at the end of the loan.
- Extend current mortgage deferment protections for one year after the conclusion of the State of Emergency.
- Ensure borrowers cannot be charged penalties for non-payment of mortgage.
- Establish a COVID-19 Housing Stability and Recovery Fund to assist property owners who lost rental income or missed mortgage payments due to COVID-19. Priority will be given to low- and middle-class homeowners, elderly, owner-occupant, and non-profit landlords, and landlords who own 15 or fewer units. Property owners that draw upon the fund will be obligated to extend protections to tenants.
- Establish an Oversight and Advisory Board to make recommendations on the equitable administration of the Housing Stability and Recovery Fund. This board will include members of the Legislature's coronavirus working groups as well as strong representation of people from communities hardest hit by the pandemic and housing crisis.

ASK YOUR SENATOR (SD 2992) AND REPRESENTATIVE (HD 5166) TO CO-SPONSOR TODAY!