

July 16, 2020

The Honorable Governor Charles Baker
Senate President Karen Spilka
Speaker of the House Robert DeLeo
Members of the Massachusetts Legislature

Governor Baker, Speaker DeLeo, President Spilka, and members of the Legislature:

We urge you to pass An Act to Guarantee Housing Stability during the COVID-19 Emergency and Recovery (HD.5166 / SD.2992).

The coronavirus pandemic is devastating our communities, and it is taking a [disproportionate toll](#)¹ on the most marginalized among us including low-income tenants, elders, immigrants, front line workers, and Black and Brown renters and homeowners. COVID-19 is deepening racial disparities in health and exacerbating inequities across the board. Over [40 million people](#)² nationwide are unemployed and the public health catastrophe continues.

Massachusetts already had a housing and displacement crisis before COVID-19, and the pandemic has made things far worse. Up to 20,000 eviction cases are expected immediately after the current moratorium ends (possibly as soon as August 18), according to [landlord advocates](#)³ and estimates from the state's Housing Court system.

If we fail to take decisive action, a massive wave of evictions and foreclosures will cause more infections, hasten displacement, hamper economic recovery, tear communities apart, throw more people into an overwhelmed homelessness system, [further entrench racial inequality](#),⁴ and cause untold suffering.

Increased rental assistance is one part of the solution, but the scale of the crisis – with [29% of tenants](#)⁵ surveyed by MassINC unable to keep up with all rent payments from April through June – **means that approach alone is not nearly enough.** There is widespread support for bold action, with the same poll showing 75% of state residents back an extension of the eviction moratorium.

An Act to Guarantee Housing Stability during the COVID-19 Emergency and Recovery meets the challenge of this moment, ensuring housing stability by:

Protecting tenants

- protects tenants who are unable to pay rent due to a direct or indirect impact of COVID-19 against eviction for non-payment (for payments missed 3/10/20 through 12 months after the end of the State of Emergency)
- stops “no-cause” evictions through 12 months after the end of the State of Emergency with the option for municipalities to extend this “just cause” protection longer
- halts rent increases through 12 months after the end of the State of Emergency
- prevents unfair damage to credit and negative court records⁶

Assisting homeowners

- extends the ban on foreclosures of most owner-occupied properties⁷
- extends the right to mortgage deferment (with payments put on the end of the loan) through 12 months after the end of the State of Emergency

- ensures borrowers cannot be charged penalties for missed payments during the forbearance

Stabilizing landlords

- expands the right to a mortgage deferment to landlords who own up to 15 rental units
- establishes a COVID-19 Housing Stability and Recovery Fund to assist property owners who lost rental income or missed mortgage payments due to the pandemic
- ensures working-class homeowners and owner-occupant, non-profit, and small-scale landlords have first priority in receiving support from the Fund, and creates an oversight board with representation from communities hardest hit by the pandemic and housing crisis

We urge you to pass this bill quickly in order to protect residents who are suffering through no fault of their own, to safeguard public health, and to set the stage for a strong and equitable economic recovery.

Sincerely,

Homes for All Massachusetts
1199SEIU Massachusetts
Agencia ALPHA of Congregation Lion of Judah
Allston Brighton Community Development Corporation
Allston Brighton Health Collaborative
Alternatives for Community & Environment (ACE)
American Federation of Teachers Massachusetts
American Friends Service Committee
Arise for Social Justice (Springfield, MA)
Asian American Resource Workshop
Asian Task Force Against Domestic Violence (ATASK)
Ben Ewen-Campen, Somerville City Councilor, Ward 3
Berkshire Community Action Council
Berkshire Interfaith Organizing
Berkshire United Way
Black Ministerial Alliance of Greater Boston
Boilermakers Union Local 29
Boston Area Rape Crisis Center
Boston Asian Youth Essential Services
Boston Democratic Socialists of America
Boston Metro Building and Construction Trades Council
Boston Plasterers & Cement Masons Local 534
Boston Teachers Union
Boston Tenant Coalition
Brazilian Women's Group
Bricklayers & Allied Craftsmen Union Local 3
Brookline for Everyone, Inc.
Building Wreckers Local Union 1421
Cambridge Economic Opportunity Committee
Cambridge Health Alliance

Canter for Cooperative Development and Solidarity-CCDS (East Boston)
Caring Health Center (Springfield, MA)
Casa Mariposa (Lynn, MA)
Cathedral Church of St. Paul (Episcopal), Boston
Catholic Charities of the Archdiocese of Boston
Center for Public Representation
Central Massachusetts Housing Alliance
Central Valley Tenants Union
Charles Hamilton Houston Institute for Race and Justice
Children's HealthWatch
Chinatown Community Land Trust
Chinese Progressive Association
City Life/Vida Urbana
Coalition for Social Justice (SE MA)
Codman Square Neighborhood Development Corporation
Community Action Agency of Somerville, Inc.
Community Action Pioneer Valley
Community Development Partnership (Lower Cape)
Community Economic Development Center (New Bedford)
Community Health Programs, Inc.
Compost Co-operative
Conservation Law Foundation
COOLJC Social Justice Economic & Racial Equality Commission
Dominican Development Center, Inc.
Domus Incorporated (Westfield, MA)
Dorchester Not for Sale
Economic Mobility Pathways (EMPath)
Episcopal City Mission
Essex County Community Organization
Families for Justice as Healing
Father Bill's & MainSpring (Brockton, MA and Quincy, MA)
Fenway Health
Greater Boston Legal Services
Greater Love Tabernacle Church (Dorchester)
Greater Southeastern Massachusetts Labor Council
GreenRoots, Inc
Grow Food Northampton
Haitian Americans United Inc
Haley House
Harvard Legal Aid Bureau
Health Resources in Action
Healthy Families EITC Coalition
Heat and Frost Insulators Local Union 6
Heisler, Feldman & McCormick, P.C.
Homeowners Rehab Inc
Homes for Families
Housing Families Inc.
Howard Benevolent Society

Hyde Square Task Force
I Have A Future
IBA - Inquilinos Boricuas en Acción
IBEW Local 103
Immigrants' Assistance Center, Inc.
Indivisible Pittsfield
International Institute of New England
Iron Workers Local 7
IUE-CWA Local 201
Jamaica Plain Neighborhood Development Corp
Jamaica Plain Progressive Massachusetts
Jamaica Plain Progressives
Jane Doe Inc.
Jen Love Project
Jewish Alliance for Law and Social Action
Jewish Family & Children's Service
John Snow, Inc.
Justice Center of Southeast Massachusetts
Justice Resource Institute, Inc.
Kristen Strezo, Somerville City Councilor at-Large
La Vida Scholars (Lynn, MA)
Laborers' Union Local 151
Laborers' Union Local 22
Laborers' Union Local 223
Lawrence CommunityWorks
Lifting Lowellians: Assistance and Mutual Aid (LLAMA)
Louis D. Brown Peace Institute
Lowell Alliance
Lynn United for Change
MA Jobs with Justice
MA Law Reform Institute
Madison Park Development Corporation
MANNA Community Cathedral Church of St. Paul
Mass Alliance of HUD Tenants
Mass Senior Action Council
Mass Workforce Association
Massachusetts Affordable Housing Alliance
Massachusetts AFL-CIO
Massachusetts Association for Community Action (MASSCAP)
Massachusetts Association of Community Development Corporations
Massachusetts Association of Community Health Workers
Massachusetts Climate Action Network
Massachusetts Coalition for Adult Education
Massachusetts Coalition for Health Equity
Massachusetts Coalition for the Homeless
Massachusetts Coalition of Domestic Workers
Massachusetts Communities Action Network
Massachusetts Fair Housing Center

Massachusetts Immigrant and Refugee Advocacy Coalition
Massachusetts Nurses Association
Massachusetts Parents United
Massachusetts Teachers Association
Massachusetts Transgender Political Coalition
Massachusetts Voter Table
MassHire Holyoke
Maverick Landing Community Services (MLCS)
Mayor's Health Task Force (Lawrence)
Mental Health Association Tenancy Preservation Program
Merrimack Valley DSA
Metro West Collaborative Development
MHA of Springfield
Mill City Grows
Mission SAFE (Boston)
My Brother's Table (Lynn)
NAACP New Bedford Branch
Neighbor to Neighbor
New England United for Justice
New Lynn Coalition
North Shore Juneteenth Association Inc.
North Shore Labor Council
Northeast Justice Center
Northern Berkshire United Way
NorthStar Learning Centers (New Bedford)
One Family
Operating Engineers Local Union 4
Our Revolution – Massachusetts
Our Revolution Somerville
Painters and Allied Trades DC 35
Pathways Adult Education and Training (Lynn)
Pine Street Inn
Pioneer Valley Workers Center
Pipefitters Local Union 537
Plumbers and Gasfitters Local Union 12
Progressive Massachusetts
Project Bread
Public Health Institute of Western MA
Reclaim Roxbury
Resist the Pipeline
Rian Immigrant Center
Right to the City Boston
Roofers and Waterproofers Local Union 33
Rosie's Place
Saheli Boston
SEIU Local 509
SEIU Local 888
SEIU State Council

Sheet Metal Workers Local Union 17
Showing Up for Racial Justice Boston
Sierra Club Massachusetts Chapter
Sociedad Latina (Boston)
Solidarity Lowell
South Shore Network to End Homelessness
SouthCoast Fair Housing
Springfield City Councilor Jesse L. Lederman
Springfield Dementia Friendly Coalition
Springfield No One Leaves
Springfield Partners for Community Action, Inc.
Springfield YAB
Sprinkler Fitters Local Union 550
St. David's Episcopal Church
St. Mary's Episcopal Church
Stavros Center for Independent Living, Inc.
Stone Soup Cafe, Inc
Strategies for Children
StreetCred (Boston)
Student Coalition of Housing Advocates for Greater Boston
Suffolk University Housing Discrimination Testing Program
Sunrise Hampden County
Tapestry Health Systems
Task Force on Coronavirus & Equity
Teen Empowerment
The Food Bank of Western Massachusetts
The Greater Boston Food Bank
The Midas Collaborative
The Real Cost of Prisons Project
The Resistance Center for Peace And Justice
Toxics Action Center Campaigns
Trinity Episcopal Church
True Alliance Center Inc
Tunnel Workers Local Union 88
Union of Elevator Constructors Local 4
Unitarian Universalist Massachusetts Action
UNITE HERE Local 26
United Interfaith Action of Southeastern MA
United Way of Massachusetts Bay and Merrimack Valley
Urban Edge
Western MA Network to End Homelessness
Western MA SURJ (Showing Up for Racial Justice)
Western Mass Area Labor Federation
Whittier Street Health Center
Women Encouraging Empowerment (Revere)
Worcester Common Ground, Inc.
Worcester Community Action Council
Worcester Food Policy Council

Worcester Interfaith
YOU, Inc., an affiliate of Seven Hills Foundation
Youth Action Board
Zero Debt Massachusetts

¹ <https://www.npr.org/sections/money/2020/05/26/860913793/how-the-crisis-is-making-racial-inequality-worse>

² <https://www.cbsnews.com/news/4-million-file-unemployment-jobless-claims/>

³ <https://www.wgbh.org/news/local-news/2020/05/29/ma-landlords-say-eviction-moratorium-creates-turbulence-in-rental-housing-market>

⁴ <https://www.bloomberg.com/news/articles/2020-07-01/black-renters-in-boston-face-highest-eviction-risk>

⁵ <https://commonwealthmagazine.org/news-analysis/a-new-housing-crisis-for-massachusetts/>

⁶ Applies to payments missed from 3/10/20 through 12 months after end of the State of Emergency.

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