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CHAPA Urges Legislature to Pass HD.4935, An Act Providing for a Moratorium on Evictions and Foreclosures During the COVID19 Emergency

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Preserving housing stability is a public health necessity.

CHAPA urges the Legislature to swiftly pass HD.4935, *An Act Providing for a Moratorium on Evictions and Foreclosures During the COVID19 Emergency*, sponsored by Representatives Kevin Honan and Michael Connolly, as a response to the current pandemic that will help protect the health of all Massachusetts residents.

H.4935 would establish a moratorium on evictions and foreclosures across Massachusetts to help people remain stably housed during the COVID-19 emergency and to prevent the spread of the virus.

As Massachusetts responds to the coronavirus outbreak, we cannot let evictions or foreclosures exacerbate the current public health crisis. Too many households are currently burdened by high housing costs. Nearly 1 million people in Massachusetts, 38% of the total population, are renters.¹ Almost a third of these are households with extremely low-incomes (defined as having an annual income below \$30,742 for a family of four). More than 40% of low-income renter households are severely cost burdened, paying more than half of their income towards rent², leaving these families and individuals one unexpected financial emergency away from losing their home.

Unfortunately, COVID-19 is already leading to job losses, reduced incomes, and increased financial strains on residents. HD.4935 would ensure that those households do not have to worry about losing their homes during this already difficult time.

¹ National Low Income Housing Coalition, *Out of Reach 2019 Massachusetts State Report* (2019) <https://reports.nlihc.org/sites/default/files/or/files/reports/state/MA.pdf>; National Low Income Housing Coalition, *Massachusetts Housing Profile* (2019) https://nlihc.org/sites/default/files/SHP_MA.pdf.

² *Massachusetts Housing Profile*.

As the public health crisis unfolds – with large events being canceled, restaurants, schools, and many businesses being closed, and public transportation being restricted – there will be a domino effect on many households, especially those with low-incomes. Many low-income workers are employed by the service industry, are part of the gig economy, or work for hourly wages. These are the workers most likely to experience a sudden and significant drop in income due to reduced hours or job loss. Also, with schools closed, many families will have to choose between missing work and the safety of their children

All of these factors could lead to widespread evictions, foreclosures, and displacement of our most vulnerable residents as they will no longer be able to afford rent or mortgage payments. With nowhere else to go, many of these displaced residents may end up homeless. This will further strain the over-burdened emergency shelter system which is already at capacity and struggling to meet the challenges created by COVID-19.

Finally, the ability for people to practice social distancing, self-isolate or self-quarantine in their homes is essential to our collective health. Preserving housing stability is a public health necessity.

For evictions, HD.4935 would prohibit courts from entering a judgment for possession or issuing an execution for possession of a residential unit. The bill would also bar the filing of eviction cases, automatically postpone any deadline for existing cases, and prohibit the enforcement of any execution for possession during the emergency declaration. For foreclosures, HD.4935 would prohibit any party from initiating or executing a foreclosure for a residential unit during the emergency declaration. Violators would face a \$5,000 fine, six months in jail, or both.

HD.4935 will help prevent the domino effect that will lead many families and individuals to homelessness. The bill will also help implement the social distancing measures to effectively prevent the spread of COVID-19 in Massachusetts by allowing residents to remain in their home.

CHAPA thanks the Legislature for its prompt response to the COVID-19 crisis and investments in public health infrastructure. CHAPA also thanks the Legislature for its leadership and continued support for providing quality, safe, and affordable homes for everyone in the Commonwealth.

Please contact me with any questions at eshupin@chapa.org or 617-682-9712.

Sincerely,



Eric Shupin
Director of Public Policy