

An act to prevent COVID-19 evictions and foreclosures and promote an equitable housing recovery

[HD. 3030](#) / [SD. 1802](#)

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Since the moratorium on evictions and foreclosures was lifted in October 2020, Massachusetts has suffered a deadly second wave of coronavirus infections and the housing crisis has worsened. This has taken a dramatically disproportionate toll on communities of color and low income people across Massachusetts. Over 8,000 new eviction cases have been filed since October, and over 1,000 executions have been issued to landlords, meaning these families can be forcibly removed by sheriffs or constables. There are 1000 Massachusetts homeowners at imminent risk of foreclosure.

While some new programs are providing important resources to prevent evictions, they are not enough to meet the needs of the people of the Commonwealth. Many vulnerable residents are effectively excluded due to difficulty navigating the process, and many homeowners are being denied forbearance by lenders. **We need strong legislative action to protect public health, prevent displacement, address the serious financial distress resulting from the COVID-19 emergency, and ensure that racial disparities and economic inequality are reduced rather than deepened.**

This bill builds upon the eviction protections passed in the FY20 budget, [Chapter 257 of the Acts of 2020](#). It also closes loopholes in Federal protections which currently leave tenants and homeowners vulnerable, and ensures new federal rental assistance funds will reach those most in need.

The COVID-19 Housing Equity Bill will:

- 1) Require landlords to pursue and cooperate with rental assistance programs before pursuing eviction;
- 2) Protect the most vulnerable tenants from forced removal for COVID-19 debts;
- 3) Pause no-fault evictions during the state of emergency and recovery period;
- 4) Reinstate a pause on foreclosures and require forbearance based on federal policies; and,
- 5) Require the state to adopt equitable principles, flexibility, and simplification in the distribution of rental assistance funds.