

Testimony from President Ellen Kennedy of Berkshire Community College in support of "An act to prevent COVID-19 evictions and foreclosures and promote an equitable housing recovery" (H.1434/S.891).

This testimony is meant to honor the work of the Western Massachusetts delegation as it proposes legislation to the Housing Committee Chairs Arciero and Keenan.

As the President of Berkshire Community College (BCC), I fully endorse the proposed bill "**An act to prevent COVID-19 evictions and foreclosures and promote an equitable housing recovery**" (H.1434/S.891). BCC and its surrounding communities in the Berkshires knows the importance of stable housing and the risks of homelessness. To help us better understand the challenges our students face we conducted a Basic Needs Security Assessment survey and found that pre-COVID, approximately 10% of our students experienced some form of homelessness, 49% were housing insecure, and 37% had low or very low food security. Since January 2019, the BCC Foundation, with support of private philanthropy, provided nearly \$7,000 in emergency aid request to students for housing as they grappled with the financial implications of the COVID-19 pandemic. We must do whatever we can to prevent homelessness, and I encourage you to pass this bill. It will improve the financial stability of members of our community and will be one less issue for our students and families to worry about as they continue in their educational pursuits, in the midst of a global pandemic.

The COVID-19 Housing Equity bill prevents several pernicious outcomes of homelessness, which directly affects the health and wellbeing of members of our community by:

- ensures landlords cooperate with rental assistance programs before resorting to eviction;
- requires the state to simplify the application process for rent and mortgage assistance;
- protects the most vulnerable tenants from forced removal for COVID-19 debts;
- requires lenders to offer sustainable forbearance plans to homeowners and to protects homeowners whose forbearance plans are ending;
- and temporarily pauses foreclosures and no-fault evictions during the COVID-19 recovery period.

Our students applied to us for Emergency Funding for housing. Below are some testimonials from their applications that I thought might be helpful in understanding the impact on individuals and might further strengthen your support and resolve.

I [am] just asking enough to pay my rent for the month of December and the HESI[note nursing exam], that's it I will pick up extra shifts over the holidays to make it through next semester, thank you

Although I receive a financial aid package that pays for school, I am behind on all my bills. I am in project base housing which protects me because I am a full time student. The newer laws that has pas[sed] protects college students from losing their housing vouchers when unable to make rent. But, I am a month behind on rent because I have very to no income, this is making me feel like i am in a[n] uncomfortable situation. I also am two months

behind on my cable bill and a month and half behind on my electric bill. Covid-19 took away some of my support network. My mom lost her job and she was the one helping me. Now she is unemployed and I really have no one to turn to for financial help. What little I do have I have to make sure that I keep my car on the road and insured, which has been a hassle. Asking for help make[s] me feel uncomfortable, but i really am in a jam right now and it is only getting worse.

I have had a new baby and since there is no day care and baby sitter due to the covid 19, I had to stay home and take care my baby, by so doing i cant go to work, I have no source of income now. I have not even pa[id] my rent for the past four months.

These are especially challenging times, and the threat of eviction, as the moratorium to prevent them ended at the end of July, elevates the need to address homelessness in the Commonwealth.

We know through the voices of our students, alumni, and community that addressing this issue will expand opportunities for the general community to thrive. I support this bill, our College community supports this bill; I am appreciative of the coalition that has been assembled to address this issue. It is about equity.

Sincerely,

Ellen Kennedy
President
Berkshire Community College