

## **TALKING POINTS for written and spoken testimony:**

- Keeping people in their homes is important for public health, particularly as we fight the Delta variant and get ready for schools to reopen.
- Existing state and federal measures are NOT enough. Without guardrails to prevent filing of unnecessary evictions and foreclosures, people will continue to be pushed out of their homes before they can access help.
- Preventing evictions and foreclosures in the wake of the pandemic is important for basic fairness and for racial and economic justice. A disproportionate share of people threatened by eviction and foreclosure are in communities of color.
- The COVID-19 Housing Equity bill is in line with calls from the White House and Congressional leaders for states to act now to prevent evictions.
- Preventing eviction and foreclosure is important for community stability and a strong recovery.
- We owe it to the communities most impacted by COVID-19, home to many of the front line workers we hailed as heroes, to protect against eviction and foreclosure as we attempt to recover.
- Individuals who are testifying should mention relevant experience (see below) and the deep, long lasting impacts of facing eviction or foreclosure.
- Additional info including links to data/studies are in this [sign-on support letter](#) as well as below in this document.

## **TYPES OF CASES and situations that are especially relevant:**

(look for members/clients/constituents to speak on these kinds of situations)

- formal and informal evictions due to nonpayment of rent, where tenants fell behind related to direct or indirect impacts of the COVID-19 pandemic
- Evictions cases filed as “no cause” or “no fault” but are actually about nonpayment of rent from during the COVID-19 pandemic
- People protected from execution / eviction only by the CDC moratorium
- No-fault evictions in which the tenants will be at medical risk and/or are unable to find a new place due to the pandemic because of marks on their court records and/or because of general difficulty with housing search due to pandemic precautions (include/emphasize the connection to the pandemic)
- Homeowners at risk of foreclosure, or who already received foreclosure notices, due to impacts of the pandemic
- People who could not access rental assistance, perhaps due to landlord refusal to participate, language barriers, etc and then faced eviction/displacement
- People who were displaced and would have been protected by this bill
- Landlords in favor of the bill
- People who are now facing eviction and would be protected by the bill or never would have ended up in court under provisions of this bill
- People who are now having trouble finding a new place due to eviction records they got because of a case filed over COVID-19 related nonpayment of rent

- People who now have eviction records because of a case filed over COVID-19 related nonpayment of rent (even if they resolved the court case by obtaining rent assistance, etc)

## BACKGROUND INFO & STATS

- There was already a housing crisis before COVID; the pandemic made it worse and took a disproportionate toll on very low income people and communities of color
- We had a state eviction and foreclosure moratorium that was unfortunately lifted last October; since then, almost 20,000 new eviction cases have been filed in court. (We don't know exactly how many but we believe around 10,000 additional cases were likely already pending when the moratorium went into place, and those resumed in October as well.)
- [103,000 tenant households in MA are behind on rent](#) according to census bureau data
- Meanwhile over 28,000 homeowners are seriously behind on their mortgage payments, in addition to those homeowners currently in forbearance programs that may be ending soon.

## THE BILL

- The extension of the CDC moratorium for another 60 days is critical to some tenants at imminent risk of eviction. But there are enormous loopholes that mean it provides no protection at all for many. There is also a lot of confusion about it, and we know that the CDC order alone is not enough.
- The most important thing the CDC order does is temporarily protect some vulnerable tenants who are not on the brink of eviction. It gives the state legislature time to quickly pass the COVID-19 Housing Equity bill before even the inadequate band aid of the CDC order disappears and more vulnerable tenants lose their last protection.
- Without action at the state level, people will continue to lose their homes to eviction and foreclosure
- With the unprecedented amounts of rental assistance available, and homeowner money coming in the next few months, there is NO EXCUSE for anyone to be put at risk of homelessness
- The delivery systems for these funds are complex, rules keep changing, and many people are unable to access help because the process is so difficult. We must give these systems time and opportunity to work, and we must prioritize EQUITABLE distribution of funds to the most vulnerable
- This bill provides TRUE eviction diversion – accessing help (legal, financial, and other) BEFORE a case is filed in court, which creates a permanent mark on a tenant's record