



August 12, 2021

Senator John Keenan, Chair
Joint Committee on Housing
State House, Room 413-F

Representative James Arciero, Chair
Joint Committee on Housing
State House, Room 277

Re: Testimony in Support of the COVID-19 Housing Equity Bill (H. 1434/S.891)

Dear Chair Keenan and Chair Arciero:

I am pleased to submit this testimony on behalf of the Western Massachusetts Network to End Homelessness in support of the Act to Prevent COVID-19 Evictions and Foreclosures and Promote an Equitable Housing Recovery ("COVID-19 Housing Equity Bill" H.1434/S.891).

The Western Massachusetts Network to End Homelessness ("Network"), which includes hundreds of partners from every sector across the region, supports collaborative solutions in Hampden, Hampshire, Franklin and Berkshire Counties to prevent and end homelessness through a Housing First approach that centers racial equity.

The Network is proud to be part of a regional call to pass this bill as quickly as possible to prevent more evictions and foreclosures during this pandemic. We are extremely grateful to our 20 Western Massachusetts legislators who in their letter to this Committee stated: "As the more aggressive Delta variant surges and the COVID numbers tick up across the Commonwealth, we believe it is the state's duty to act immediately to protect our constituents. The COVID-19 Housing Equity Bill will provide that protection."

Western Massachusetts' local leaders, including the Mayors of Northampton, Greenfield, Easthampton, Pittsfield and North Adams and the Springfield City Council also joined in this call for eviction protection in a [letter](#) to the Legislature and the Governor organized by Homes for All MA and signed by over 150 organizations statewide and close to 50 organizations in Western Massachusetts, including all four of Western Massachusetts' community colleges, all four of its MassHire career centers, and all four of its United Way affiliates as well as major health centers such as Baystate Health, Trinity Health New England and Cooley Dickinson Hospital.

Over 2,700 evictions have been filed in Western Massachusetts alone since the lifting of the state eviction moratorium in October, 2020, including 2,036 in Hampden County, 354 in Berkshire County, 207 in Hampshire County and 139 in Franklin County. Additionally, 585 properties in Western Massachusetts are under the threat of foreclosure, without any federal or state law providing any protection. The newly extended federal moratorium and current state protections still leave thousands of tenants at risk of eviction while \$800 million in federal rental assistance dollars remain available in Massachusetts to keep people housed.

The COVID-19 Housing Equity bill will protect tenants and homeowners from losing their homes during this pandemic while ensuring small landlords get quicker access to the rent they depend upon. Evictions only widen the racial disparity gap as they disproportionately impact Black and brown people. We must take this public health emergency out of the courts while we get the rental assistance out the door, and the COVID-19 Housing Equity bill is the way to do it.

The COVID-19 Housing Equity bill (H.1434/S.891), if enacted, would:

- ensure landlords cooperate with rental assistance programs before resorting to action;
- require the state to simplify the application process for rent and mortgage assistance and ensure equitable distribution;
- protect the most vulnerable tenants from forced removal for COVID-19 debts;
- require lenders to offer sustainable forbearance plans to homeowners and to protect homeowners whose forbearance plans are ending;
- and temporarily pause foreclosures and no-fault evictions during the COVID-19 recovery period.

On behalf of the thousands of vulnerable tenants and homeowners in Western Massachusetts, we urge the Committee to issue a favorable report on this bill and proceed to a full vote as quickly as possible.

As the [White House](#) put it: "No one in American should be evicted when federal funds are available, in the hands of state and local government, to pay back rent due."

Thank you very much for your consideration.

Best,

A handwritten signature in black ink that reads "Pamela Schwartz". The signature is written in a cursive, flowing style.

Pamela Schwartz, Director
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