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*Statement By Massachusetts Law Reform Institute on the Passage of Eviction and Foreclosure
Moratorium Legislation in Massachusetts*

Boston, Mass. – The [Massachusetts Law Reform Institute](#) (MLRI), a nonprofit statewide poverty law and policy center that advances laws and policies to secure economic, racial and social justice for low-income people and communities, is celebrating the passage of eviction and foreclosure moratorium legislation by the Massachusetts legislature and signed by Governor Baker. Below is a statement from Georgia Katsoulomitis, MLRI’s executive director, regarding the legislation:

“Legislators in both the Massachusetts House and Senate worked hard to come up with a fair and equitable bill that protects both renters and homeowners during this unprecedented crisis. We thank them for crafting a strong moratorium, and we thank Governor Baker for his support and quick action.

Even in much better times, too many low- and moderate- income families are struggling with housing costs. The current Covid-19 global public health crisis underscores the need for everyone to have access to safe and stable housing. The best way to protect everyone is to ask them to stay at home -- it only makes good public policy sense to halt foreclosures and evictions, so that vulnerable communities are not worried that they will be evicted, lose their home to foreclosure, and end up homeless if they have lost their jobs and suffer unexpected economic consequences because of this unprecedented crisis.

MLRI acknowledges and thanks the relentless dedication and hard work of the community organizations that were involved in supporting and advancing this legislation. Many community-based and social justice organizations that are on the front lines of the current crisis -- and have been on the front lines in fighting for housing justice in general -- worked with MLRI to ensure struggling households remain safely housed during this unprecedented emergency. Additionally, the legislation was supported by many public health, legal services, education, domestic violence, and faith-based organizations. It is because of the collective commitment of this community of advocates that this legislation came to fruition. The strength of the bill is a victory for all of these groups who are working hard every day to empower and protect Massachusetts’ most vulnerable citizens.

This legislation will help keep thousands of individuals and families out of harm’s way during this pandemic and will provide not only economic stability but also will advance public health concerns by ensuring people remain safely housed. Enacting a moratorium makes good sense in both the short- and long-term—and hopefully there is a bigger

lesson to be learned: Access to safe and affordable housing is (or should be) a basic human right. While we still have a long way to go to achieve that goal, the Covid-19 crisis has brought to light just how critical access to housing is to a fair, just, safe, and strong society—something that benefits ALL of us.”

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About H 4647

The provisions of the legislation include:

For tenants, the bill will temporarily halt all stages of eviction, specifically:

- Stop landlords from sending notices of eviction and filing new eviction cases;
- Stop courts from scheduling non-emergency hearings, entering judgments, and issuing eviction executions;
- Stop sheriffs from levying on executions to remove tenants
- Temporarily halt most eviction cases, with limited exceptions for true emergencies involving conditions or conduct endangering the health and safety of others

It will also prevent late fees and negative credit reporting for tenants affected by COVID-19.

For homeowners, the bill will temporarily:

- Stop residential foreclosures of owner-occupied 1-4 family housing from going forward;
- Require lenders to offer a mortgage forbearance for homeowners affected by COVID-19, with payments added to the end of the loan;
- Prevent negative credit reporting for homeowners in forbearance;
- Give landlords access to tenants' last month's rent to cover expenses

The moratorium also pauses evictions on small businesses, and makes it easier to access reverse mortgages.

The moratorium will remain in effect for either 120 days or 45 days following the end of the state of emergency, and can be extended at the Governor's discretion to ensure it does not end before the end of the state of emergency plus a reasonable time period.

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About the Massachusetts Law Reform Institute

Massachusetts Law Reform Institute (MLRI) is a nonprofit poverty law and policy center. It provides statewide advocacy and leadership in advancing laws, policies, and practices that secure economic, racial, and social justice for low-income people and communities. MLRI advances its mission through legal initiatives and policy reforms that address the root causes of poverty,

remove barriers to opportunity, and create a path to economic stability for low-income individuals, families, and communities. For more information, please visit www.mlri.org or follow us on Twitter ([@MassLawReform](https://twitter.com/MassLawReform)) and [Facebook](#).