

CARMINE GENTILE

STATE REPRESENTATIVE

July 6, 2020

Hello Friend,

Thousands of Massachusetts residents will be threatened with homelessness when the moratorium on evictions and foreclosures (the nation's strongest) runs out on August 18th. Many families are at risk of not being able to make their housing payments and up to 20,000 eviction cases are expected to be filed when the moratorium ends.

Many owner-occupant landlords and small-scale landlords operating as small businesses will be at risk of foreclosures and in need of further mortgage deferment protections.

I want to let you know what a group of us in the Massachusetts House of Representatives did last week to safeguard these residents. I co-sponsored HD 5166, ***An Act to Guarantee Housing Stability During the COVID-19 Emergency and Recovery***, filed by Representatives Kevin Honan and Mike Connolly, and will fight for its passage.

Through this legislation, we offer relief to all:

Protecting Renters and Preventing Evictions

- Ban evictions for rent due from the start of the COVID-19 State of Emergency through 12 months following the end of the State of Emergency, if the tenant was unable to pay because of a direct or indirect impact of COVID-19.
- Provide "Just Cause" protections to ensure tenants and foreclosed homeowners cannot be evicted for "no-fault" for 12 months following the end of the emergency declaration.
- Freeze rents at pre-COVID-19 levels through 12 months following the end of the State of Emergency.

- Provide a local option for municipalities to extend Just Cause protections upon expiration and strong protections against unfair debt-collection activities for tenants impacted by COVID-19.

Protecting Homeowners, Stabilizing Landlords, and Halting Foreclosures

- Ban foreclosures for homeowners and most owner-occupant landlords based upon missed mortgage payments due and payable through 12 months following the end of the COVID-19 State of Emergency.
- Extend current mortgage deferment protections for one year after the conclusion of the State of Emergency.
- Expand current mortgage deferment protections to landlords who own up to 15 rental units to ensure interest does not accrue during the forbearance and put missed payments at the end of the loan.
- Ensure borrowers cannot be charged penalties for non-payment of mortgage.
- Establish a COVID-19 Housing Stability and Recovery Fund to assist property owners who lost rental income or missed mortgage payments due to COVID-19.

We were in a housing crisis before COVID-19 hit, and this pandemic has merely highlighted the challenges and disparities that exist in our current housing market. Housing stability has never been so important. Massachusetts has been a national leader and model for our COVID-19 response and our ability to flatten the curve. However, we cannot congratulate ourselves too soon --- it is imperative we keep people safely housed while we head into the fall.

We cannot yet know the full scale of economic impacts of this pandemic. What we can do is ensure housing stability for working-class renters and homeowners who are suffering through no fault of their own.

I will continue to fight for all residents and especially those who have been hardest hit by the pandemic and recession, including Black and brown residents, so that together we can survive the pandemic, enable our families and small businesses to get back on their feet again, and successfully move forward.

Best regards,
Carmine

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13th Middlesex District