

EVICTIONS DELAYED UNTIL OCTOBER AS CRISIS LOOMS

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FRANKLIN COUNTY – With federal assistance and protections provided under the CARES Act scheduled to expire at the end of next month, extended from an original end date of July 24, experts in economics and housing are warning of a national surge in eviction filings.

Massachusetts' 120-day moratorium on "non-essential" evictions and foreclosures was also due to end on August 18, allowing evictions to proceed after that date. However, news from the state house Tuesday announced a 60-day extension to the ban, until midnight on October 17.

"The extension I am declaring today will provide residents of the Commonwealth with continued housing security as businesses cautiously re-open, more people return to work, and we collectively move toward a "new normal," governor Charlie Baker announced this week.

Baker also pledged to "work closely with colleagues in the judicial branch to ensure that when eviction proceedings resume there are programs in place to help tenants pay their rent and avoid eviction."

Out of the Frying Pan

Emily Benfer, chair of the American Bar Association's Task Force Committee on Eviction, told CNBC two weeks ago that her

research estimates between 20 and 28 million people will face eviction nationwide between now and September. This would amount to more than twice the number of people who were displaced from their homes following the foreclosure crisis in 2008.

According to a national survey by Apartment List, as many as 32% of American households did not make a full payment on housing, whether mortgage or rent, in July.

Although the state-level moratorium on evictions has been extended, other forms of government assistance are due to expire soon. This includes the Pandemic Emergency Unemployment Compensation, which has boosted unemployment checks by \$600 for the past three months and will end on July 31.

With the official unemployment rate in Massachusetts breaking records back-to-back in May and June, at 16.5% and 17.5%, respectively, the end of this crucial benefit could leave more residents unable to pay their bills.

Citing a June 2020 report by Boston tenants' rights group City Life/Vida Urbana, the *Boston Globe* reported that if and when eviction proceedings will be allowed to move forward, they will disproportionately affect neighborhoods with more people of color. "We are facing what could be dramatic levels of homelessness, and

neighborhood and city-wide instability," City Life executive director Lisa Owens told the *Globe*.

The statewide moratorium has also given homeowners the option of forbearance on their mortgage payments, effectively delaying payments due during the pandemic until the end of their mortgage term. Denise Coyne, chief operations officer at Greenfield Savings Bank, says 549 borrowers have taken advantage of this offer at their bank alone.

"What we ask is that people call us, and whatever they're experiencing, we'll try to work with them," Coyne told the *Reporter*. "We need to make sure we can help them with their payments so that they can concentrate on themselves and their families."

Coyne added that GSB is also focusing on making sure the 636 businesses they helped obtain Payroll Protection Program loans now get their loans forgiven. "We're very proud that we have both these programs in place," she said.

While the US House of Representatives passed a bill in March that would allocate \$100 billion to rental assistance and ban evictions for a year, sources say this bill has lost momentum in the Republican-controlled Senate.

At the state level, the Baker-Polito administration has made some options for financial assistance available to renters and homeowners in Massachusetts. In addition to the state's Residential Assistance for Families in Transition (RAFT) program, which has provided some assistance to families that are homeless or at risk of being homeless since 2005, a new Emergency Rental and Mortgage Assistance (ERMA)

program will respond more directly to the impact of COVID-19.

ERMA provides eligible low-income households with direct funding for housing payments. A press release from the governor's office last week said that the program "will expand eligibility for rental and mortgage assistance to more low-income households."

Into the Legislature

Pamela Schwartz, director of the Western Massachusetts Network to End Homelessness, praised the extension of the eviction moratorium in an interview with the *Reporter* this week.

"It's an excellent move, it's good," Schwartz said. "It allows us to pass laws."

Schwartz pointed to two bills in the current state legislative session, which ends July 31: "An Act to Guarantee Housing Stability During the COVID-19 Emergency and Recovery" (HD.5166/S.2831) and "An Act to Ensure Equal Counsel in Eviction Proceedings" (H.1358/S.913).

"There is no doubt that there is still much work to be done to support those most in need as we continue to address the long-term effects of the COVID-19 pandemic," Natalie Blais, who represents the 1st Franklin District in the House, told the *Reporter*.

"While I am grateful to the Governor for recognizing the severe financial struggles that many residents of the Commonwealth are facing," Blais said, "there are many aspects of HD.5166 that still need consideration. I have heard from a number of property owners who are struggling to make ends meet during the moratorium, and I look forward to a discussion on how

we can best help them financially through a COVID-19 Housing Stability and Recovery Fund.”

“July 31 is a drop-dead date for these bills to pass,” Schwartz said. “These bills are urgent priorities... It goes without saying that the economic impact of COVID-19 has really just begun. It’s going to be huge, and devastating.”

Schwartz said that at a recent regional meeting of housing advocates, “there were observations, shared across every community, that there were more faces, and new faces. There’s a waiting list for shelters [in Greenfield].... The anecdotal reporting, from people working close to the ground in their communities, suggests a meaningful uptick in the number of people seeking emergency housing.”

“The good news,” Schwartz said, “is we have leaders that recognize this threat and are prepared to respond to this threat... All eyes, for these next ten days, are on doing what we need to do to get the legislature to pass these laws.”

ed. Mike Jackson, Managing Editor