TESTIMONY IN SUPPORT OF H.1434/S.891
AN ACT TO PREVENT COVID-19 EVICTIONS AND FORECLOSURES AND PROMOTE AN EQUITABLE HOUSING RECOVERY
BEFORE THE JOINT COMMITTEE ON HOUSING
AUGUST 12, 2021

The Massachusetts Medical Society (MMS) wishes to be recorded in support of House bill 1434/Senate bill 891 An Act to prevent COVID-19 evictions and foreclosure and promote an equitable housing recovery.

The Massachusetts Medical Society is a professional association of over 25,000 physicians, residents, and medical students across all clinical disciplines, organizations, and practice settings. The Medical Society is committed to advocating on behalf of patients, to give them a better health care system, and on behalf of physicians, to help them provide the best care possible. The Medical Society recognizes housing as a social determinant of health and acknowledges the negative health effects of housing insecurity. Accordingly, the Medical Society supports legislation that would reduce housing insecurity in the Commonwealth.

The negative effects of housing security are spread throughout all aspects of health; however, those negative effects disproportionately impact communities of color and lower-income areas. In order to ensure an equitable housing recovery in the turmoil of the COVID-19 pandemic, which has exacerbated housing instability in various ways, this bill proposes multiple protections for homeowners and renters alike while ensuring that landlords’ financial situations are similarly protected. This bill would ensure that landlords work with rental assistance programs before evicting tenants. The bill would also simplify the application process for these rental and mortgage assistance programs, making these critical funds more accessible for those in need of financial assistance during this challenging time. This bill also requires lenders to offer forbearance plans that are sustainable and which will protect homeowners whose forbearance plans are ending. Importantly, the bill would also pause foreclosures and certain evictions during the COVID-19 recovery period.

These protections will work to ensure greater opportunity for individuals to remain housed in spite of the unforeseeable and inequitable financial challenges posed by the COVID-19 pandemic. In the wake

of a public health emergency, it is necessary to do all that we can to protect vulnerable populations from housing insecurity. The existing measures that have been taken on the state and federal levels are insufficient to protect residents from unnecessary evictions and foreclosures. Keeping these people in their homes is a public health imperative, especially as we continue to combat the scourge of COVID-19 and its numerous variants. As the impacts of COVID have disproportionately impacted the residents of our Commonwealth, it is a moral imperative to promote equity in housing recovery. The health effects of housing further command equitable measures to be taken in order to advance the goals of health equity within the Commonwealth. This bill takes important steps forward on these fronts, as it protects the communities most impacted by COVID-19 from further headache and heartache posed by threats to their housing.

Thank you for your consideration of our comments. As you can see, this bill provides many important protections and promotes housing equity in a way that will nurture public health. For those reasons, the Massachusetts Medical Society respectfully urges a favorable report on H.1434/S891, An Act to prevent COVID-19 evictions and foreclosure and promote an equitable housing recovery.