



MLPB

ADVANCING HEALTH THROUGH JUSTICE

December 2020



Status of Eviction Moratorium Protections

Federal Eviction Moratorium Protection for eligible renters may be extended through 1/31/2021:

- The current CDC moratorium expires on Dec. 31, 2020. At-risk renters who meet the requirements spelled out in the [CDC notice](#) can sign and share [this declaration](#) with their landlord.
- This declaration has been translated into multiple languages. More information [here](#).
- Congressional and executive approval may extend the CDC moratorium through Jan. 31, 2021.
- The current protection applies to new and already-filed evictions so long as the tenant completes the declaration.
- If landlords fail to comply with the moratorium, there are criminal penalties enforceable by the Department of Justice.
- Tenants are encouraged to make partial payments to their landlords.
- Tenants can still be evicted for reasons other than nonpayment of rent.

Note re: Massachusetts tenants at risk of eviction:

- The state eviction moratorium expired on Oct. 17, 2020.
- Rental Relief: The Commonwealth launched a [COVID-19 Eviction Diversion Initiative](#) with supports for both tenants and landlords. Check out [Frequently Asked Questions here](#).

Note re: Rhode Island tenants at risk of eviction:

- Limited eviction defense is available through [RI Legal Services](#) and the [RI Center for Justice](#).
- **Safe Harbor Housing Program** offers tenants a solution outside of the court system by supporting them to create a payment plan with their landlord. To apply, tenants or landlords can visit [United Way RI's website](#).
- **HomeSafe** rental assistance fund is open and a common application can be found [here](#); this is a one-time grant of financial assistance for families experiencing housing instability.
- [WeRI program](#) supports those unable to access benefits due to immigration status.

Status of Foreclosure Moratorium Protections

Federal Foreclosure Moratorium for eligible single-family homeowners currently expires 12/31/2020:

- *FHA-insured single-family homes:* More information on the FHA loan moratorium can be found [here](#).
- *Single-family, VA-guaranteed loans:* The moratorium protects against the initiation and completion of foreclosures. More information about the VA loan moratorium can be found [here](#).
- *USDA-insured (rural), single-family homes:* The moratorium protects against the initiation and completion of foreclosures. More information for homeowners with USDA loans can be found [here](#).
- Fannie Mae and Freddie Mac are extending forbearance on mortgages through January 31, 2021. Homeowners can check if their mortgage is owned by [Fannie Mae](#) or [Freddie Mac](#) online.
- Ineligible homeowners who are experiencing financial hardship are encouraged to contact their lender to request a forbearance, a payment plan, or other available resources.

Responding to Food Insecurity

Food insecurity is dire right now. A recent Rhode Island Community Food Bank [report](#) reveals that **1 in every 4** households in RI lacks adequate food. In Massachusetts, [Project Bread found](#) that the state has experienced a **102% increase** in food insecurity since the beginning of the pandemic. Meanwhile, it's [well-established that some groups](#) -- long impacted by racism -- are hit harder by food insecurity than others. Communities of care can **help reduce food access inequity by facilitating culturally congruent referrals**, e.g.:

- *Massachusetts:* The [Project Bread](#) Food Source Hotline (1-800-645-8333) assists residents in understanding public benefits (e.g. SNAP, WIC) and finding local resources (e.g., food pantries, Grab & Go Meals). Assistance is available in 180 languages.
- *Rhode Island:* The [United Way of RI](#) Hotline (211) connects residents with local resources (e.g., food pantries). Assistance is available in English, Spanish, and Portuguese.

New Paid Family and Medical Leave (PFML) Benefits in MA

The Commonwealth soon will provide eligible workers with a new kind of paid benefit - one especially supportive of new parents and caregivers.

This benefit was created by state law and is broader than federal FMLA (Family & Medical Leave Act) protections. Eligible workers in the Commonwealth may be entitled to the following:

As of Jan. 1, 2021:

- Up to 20 weeks of paid leave for an employee's own serious health condition;
- Up to 12 weeks of paid leave for the birth, adoption, or foster care placement of a child; and
- Up to 26 weeks of paid leave to care for a family member in the armed services who has a serious health condition.

As of July 1, 2021:

- Up to 12 weeks of paid leave to care for a family member with a serious health condition.

Want more information to support effective planning and problem-solving with individuals and families working in MA?

Check out this helpful [PFML fact sheet](#) and [workplace poster](#), generated by the [Department of Family and Medical Leave](#).

For additional up-to-date information, check out MLPB's [Digital Digest!](#)



Care Delivery & Financing Transformation

- [Toward a Two-Dimensional Conception of Socioeconomic Status for Health Policy](#) (*The Milbank Quarterly*, Dec. 17, 2020)
- [Making Care Work Pay: How a Living Wage for LTSS Workers Benefits All](#) (*Health Affairs Blog*, Dec. 7, 2020)
- [New Clinical Coding Guidelines Account for Patient's Social Risk: We Should Do More to Ensure They Advance Health Care Quality and Equity](#) (*Health Affairs Blog*, Dec. 3, 2020)
- [Building Racial Equity Into the Walls of Health Policy](#) (*Health Affairs Blog*, Dec. 1, 2020)
- [Health Equity Should Be a Key Value in Value-Based Payment and Delivery Reform](#) (*Health Affairs Blog*, Nov. 25, 2020)
- [Meeting Older Adult's Social Needs Must Be a Shared Responsibility](#) (*Milbank Memorial Fund Blog*, Nov. 16, 2020)
- [Building Toward Racial Justice and Equity in Health: A Call to Action](#) (*Office of the Attorney General, Commonwealth of Massachusetts*, Nov. 16, 2020)
- [This, Too, Is What Racism Feels Like](#) (*Health Affairs*, Nov. 2020) (subscription required)

Criminal System Involvement

- [Physician-Public Defender Collaboration -- A New Medical-Legal Partnership](#) (*New England Journal of Medicine*, Nov. 19, 2020) (subscription required)
- [Trial 4](#) (*Netflix*, 2020) (subscription required)

Early Childhood

- [What We Owe Young Children: An Anti-Racist Policy Platform for Early Childhood](#) (*Center for the Study of Social Policy*, Dec. 2020)
- [Caring for the Whole Child: A New Way to Finance Initiatives to Improve Children's Health and Well-being](#) (*Manatt Health*, Dec. 2020)

Food Insecurity

- [Massachusetts Gets Approval for School Meal Pandemic Assistance Through the End of School Year](#) (*Boston Globe*, Dec. 16, 2020)
- [Free Meal or Attend Class? School Schedules Force Some Low-Income Families to Choose](#) (*Boston Globe*, Dec. 16, 2020)
- [AG Healey Issues Advisory to Support Food Pantries and Fight Food Insecurity](#) (*Boston Globe*, Dec. 16, 2020)