Status of Eviction Moratorium Protections

**Federal Eviction Moratorium Protection for eligible renters currently expires 12/31/2020:**

- At-risk renters who meet the requirements spelled out in the [CDC notice](#) can sign and share [this declaration](#) with their landlord.
- The declaration has been translated into multiple languages. More information [here](#).
- The 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:**

- Rental Relief: The Commonwealth launched a [COVID-10 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 offering a 12-month forbearance on mortgages. Homeowners can check if their mortgage is owned by [Fannie Mae](#) or [Freddie Mac](#) online.
- Ineligible homeowners who are experiencing financial hardship due to COVID-19 (or otherwise) are encouraged to contact their lender to request a forbearance, a payment plan, or other resources that are available.

MLPB will continue to monitor eviction- and foreclosure-related developments and provide updates to communities of care. For additional up-to-date information, check out the *On Our Mind* content at the end of this newsletter and MLPB’s *Digital Digest!*

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

*Massachusetts soon will join other states in providing eligible workers with a new kind of paid benefit -*
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](https://preview.hs-sites.com/_hcms/preview/content/37459197512?portalId=235578&_preview=true&cacheBust=0&preview_key=KAlTEMRA&from_bu) and [workplace poster](https://www.mass.gov), generated by the new [Department of Family and Medical Leave](https://www.mass.gov/departments-and-agencies/family-and-medical-leave).

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**Anti-Racism & Health**

Care Delivery & Financing Transformation

- Rhode Islanders Weigh In on the Factors Shaping Public Health  
  *(The Boston Globe, Nov. 16, 2020)*
- 'These Inequities Are Heartbreaking': AG Healey Urges Action on Health Care Disparities  
  *(The Boston Globe, Nov. 16, 2020)*
- Indiana’s Section 1115 Medicaid Waiver and Interagency Coordination Improve Enrollment For Justice-Involved Adults  
  *(Health Affairs, Nov. 2020)*  
  *(subscription required)*
- Recognizing Frailties In How We Measure Health and Health Care — And Charting a Pandemic-Resistant Path Forward  
  *(Health Affairs, Oct. 9, 2020)*
- Misunderstood: How Public Health's Inability To Communicate Keeps Communities Unhealthy  
  *(Health Affairs, Oct. 8, 2020)*

Digital Equity & Utility Needs

- Too Many Rural Americans Are Living In the Digital Dark. The Problem Demands a New Deal Solution  
  *(Health Affairs, Oct. 28, 2020)*
- Assessing Efforts to Ensure Equitable Access to Broadband Services that Support Public Health  
  *(Network for Public Health Law, Oct. 8, 2020)*

Early Childhood

- Connecting the Dots: Improving Child Care Workers' Conditions Leads to Better Health, Economic Stability, and Greater Equity  
  *(Health Affairs, Oct. 20, 2020)*
- Measuring Equity From the Start: Disparities In the Health Development of US Kindergartners  
  *(Health Affairs, Oct. 2020)*  
  *(subscription required)*
- Children and the Opioid Epidemic: Age-Stratified Exposures and Harms  
  *(Health Affairs, Oct. 2020)*  
  *(subscription required)*
- What We Say and What We Do: Why US Investments in Children's Health Are Falling Short  
  *(Health Affairs, Oct. 2020)*  
  *(subscription required)*

Economic Inclusion & Employment

- Strengthening Family Caregiving Policies and Programs Through State Collaboration  
  *(Health Affairs, Nov. 12, 2020)*
- A Business Case for Improving the Well-Being of Essential Shift Workers  
  *(Health Affairs Blog, Oct. 28, 2020)*
- Chelsea is About to Become the Country's Biggest Experiment in Giving Out No-Strings-Attached Checks  
  *(The Boston Globe, Oct. 17, 2020)*
• COVID-19's Impact on Older Workers: Employment, Income, and Medicare Spending (Commonwealth Fund, Oct. 2020)

Housing

• Beyond Shelter: Sustaining Public Housing Communities Before and After a Pandemic (Boston Bar Journal, Nov. 18, 2020)
• Better Housing Improves People's Lives — Health Benefits Should Be Seen as a Bonus (Milbank Quarterly, Nov. 12, 2020)
• The Pandemic Has Exacerbated Housing Instability for Renters of Color (Center for American Progress, Oct. 30, 2020)
• Judge Blocks Trump’s Bid to Loosen Housing Discrimination Law — For Now (The Boston Globe, Oct. 26, 2020)
• When Falling Behind on Rent Leads to Jail Time (ProPublica, Oct. 26, 2020)
• Delays and Debt Mount as State Rent Relief Program Strains to Meet Demand (The Boston Globe, Oct. 24, 2020)
• In the Nation’s Asthma Capital, Plans to Burn Wood for Energy Spark Fury (The Boston Globe, Oct. 20, 2020)
• Can't Make Rent, Can't Get Evicted (Marketplace, Oct. 1, 2020)

Immigration

• Undocumented and Pregnant: Why Women are Afraid to Get Prenatal Care (The New York Times, Nov. 22, 2020)
• Spreading Fear: The Announcement of the Public Charge Rule Reduced Enrollment in Child Safety-Net Programs (Health Affairs, Oct. 2020) (subscription required)

LGBTQAI+ Health

• In Boston, Councilors Propose Gender-Inclusive City Forms and Certificates (The Boston Globe, Nov. 16, 2020)

MLPB equips communities of care with legal education and problem-solving strategies that disrupt the evolution of a person’s social, economic, or environmental need into a legal — and health — crisis. Through training, consultation and technical assistance, we help workforce partners understand their unique capacities to unlock access to a range of health-promoting benefits, services, and legal protections — thereby advancing health equity.

MLPB is a fiscally sponsored program of TSNE MissionWorks.

Information contained in this newsletter is for educational purposes only and does not constitute legal advice or establish an attorney-client relationship.