

Cape Ann residents

Your housing rights during the COVID-19 emergency

On April 20, 2020 Massachusetts passed an emergency law to stop evictions and foreclosures during the COVID-19 state of emergency. It is also called a moratorium.

This law is in effect until August 18, 2020 or 45 days after the state of emergency is lifted by the Governor, whichever date comes first.

I am a tenant. How does this law protect me?

The law temporarily stops **most** evictions.

- Your landlord **cannot** send you eviction notices, including:
 - Notice to Quit or Vacate
 - 14-day or 30-day notice, or
 - A notice that says you must move out.
- Landlords cannot file a new eviction case in court for non-payment of rent or no-fault /no cause.
- Courts cannot enter judgments, agreements for judgment or defaults.
- Courts cannot issue orders to evict, also called "execution".
- Landlords, constables, and sheriffs cannot give you a notice to physically move you out.
- If you already had an eviction case in court before the new law, deadlines in your case are temporarily stopped during the moratorium.

If your Landlord claims you were involved in **criminal activity** or **dangerous lease violations**, your landlord may be able to bring an eviction case forward against you to remove you.

You are still responsible for paying your rent.

What can I do if I am late with rent?

If you are late with rent due to COVID-19, give your landlord a letter within 30 days of the date rent was due and explain that the non-payment was because of a financial impact from COVID-19. With this, a landlord cannot charge late fees or make a negative credit report.

I am a homeowner or a landlord. How does this law protect me?

- Lenders cannot foreclose on owner-occupied residential properties with 1-4 rental units.
- You are entitled to "mortgage forbearance" if you ask your lender to "pause" mortgage payments and add missed payments to the end of the loan because you have been affected by COVID-19.
- During a mortgage forbearance, your lender cannot give negative remarks to credit reporting agencies.
- As a landlord you may use your tenants' last month's rent to cover expenses, but not missed rent, and interest must be paid.

How can I get help?

Contact [Action, Inc.](https://www.actioninc.org) at **978 282-1000** or help@actioninc.org or online www.actioninc.org.

For **financial and legal housing assistance** and other COVID-19 related expenses and needs.