



# No Evictions or Foreclosures During COVID-19

## Eviction Freeze

### A new state law protects you from eviction during the COVID-19 crisis.

The new law says you can *only* be evicted for:

- criminal activity that impacts health or safety, and
- lease violations that impact health or safety.

### What if the landlord wants to evict me for other reasons?



The new law protects you against eviction if you cannot pay your rent. It also protects you from “no cause” or “no fault,” and even many “cause” evictions.

### Who does this new law protect?

The law protects:

- renters in residential units,
- small business renters,<sup>1</sup> and
- owner-occupant homeowners of 1-4 unit buildings.



**Note:** The protections apply regardless of immigration status.

### How long does the new law last?

The law lasts until



- October 17, 2020, or
- 45 days after the emergency is officially over, whichever is first.

The governor can also extend the date.

### During the eviction freeze...

Landlords must **not** give tenants notices saying they have to move, including 14-day or 30-day Notices, Notices to quit, to vacate, or to end tenancy.

### Renters do NOT have to move out!

The new law protects you at any stage in the eviction process, including if:

- Your eviction case already started in court,
- You just lost your case in court,
- You already signed an agreement to move out, or
- There has already been an order allowing a sheriff or constable to move you out.

### Courts will **NOT** hear eviction cases.

That means, unless the eviction is for criminal activity or lease violations that impact health and safety, the court will **not**:

- Accept new cases,
- Schedule court dates,
- Set deadlines for eviction cases,
- Make eviction orders or judgments, including agreements for judgment and default judgments,
- Grant an “execution order” that lets the sheriff or constable move a renter out,
- Allow the sheriff or constable to move you out (called levying on the execution), or
- Refuse to give a tenant more time to move (called a stay of execution).



### No late fees allowed!

If you cannot pay your rent because of COVID-19, your landlord **cannot**:

- charge a late fee, or
- report you to a credit agency.



But you **must** notify the landlord within 30 days of missing the rent payment. It’s best to notify the landlord in writing. Write a letter or use this [state form](#).

**You are still responsible for paying rent.** If you need help with back rent, ask the [Residential Assistance for Families in Transition \(RAFT\)](#) program.

### Mortgage Payment Relief & Foreclosure Freeze



If you own and live in your home, the new law protects you, too. Your home must be a single-family home, or have up to 4 units.

If you prove you lost income because of COVID-19, you can delay your mortgage payments up to **180 days**. The lender is not allowed to foreclose for missed payments.

The lender must add your missed payments to the *end* of your loan period. The lender **cannot**:

- charge late fees, penalties or interest, or
- report you to a credit agency.



Contact your lender as soon as possible.

<sup>1</sup> Small business means less than 150 employees, operating only in Massachusetts, and not publicly traded.