

EMERGENECY HOUSING UPDATE

Friends and Comrades. As we go to press, the Coronavirus has changed everything, including the rights of tenants and homeowners.

On March 22, 2020, as a result of mass protest, the president signed the Coronavirus Aid, Relief and Economic Security Act (“CARES ACT”). The CARES ACT declares a moratorium (120 days after March 27, 2020) on evictions and foreclosures in federally assisted properties (e.g. public housing, Section 8 Vouchers) and in properties with certain federally backed mortgage loans (e.g. Fannie Mae, Freddie Mac).ⁱ The CARES ACT also imposes certain other obligations on landlords, such as specified notice requirements, before eviction proceedings can commence. (*See Updates from the National Housing Law Project at <https://www.nhlp.org/>.*)

In Massachusetts, except for emergency matters, all courts, including the Housing Courts, are closed to the public until at least May 4, 2020. Although private landlords can start filing eviction papers, May is the earliest private landlords can go into court to pursue evictions. The Massachusetts House (HD 4935) passed legislation seeking to declare a full moratorium on all evictions and foreclosures. The Senate is seeking to pass a weaker bill. Please join CityLife/Vida Urbana in its advocacy for passage of the House bill and other protections during the pandemic. (See clvu.org/covid19.)

ⁱ The CARES ACT also gives certain additional protections to homeowners, including temporary deferral of monthly mortgage payments if requested from a mortgage servicer. Under the CARES ACT, such additional protections are available until the end of the COVID-19 emergency or December 31, 2020, whichever is earlier.