



Office of
Representative Carole Fiola
Commonwealth of Massachusetts

**Massachusetts Legislature Passes Moratorium on
Non-Essential Evictions and Foreclosures Amid COVID-19**

April 20, 2020 – BOSTON – On April 17, **State Representative Carole Fiola** and her colleagues in the Massachusetts House of Representatives and State Senate passed legislation that will provide a critical safety net for renters, homeowners, and small businesses grappling with the economic fallout of the coronavirus public health emergency.

The legislation prohibits all non-essential evictions and foreclosures and provides mortgage borrowers with forbearance options and protects tenants from late fees as well as other protections.

“Our first priority is protecting those who are most vulnerable, and many homeowners and renters need relief now from the economic strains building as a result of this public health emergency,” said **House Speaker Robert A. DeLeo (D – Winthrop)**. “We acted to safeguard tenants and homeowners from economic insecurity during and for a period after the state of emergency ends. I am grateful to Senate President Spilka for her partnership on these issues, and I thank Chairs Honan and Michlewitz for their work with members and stakeholders in moving this bill forward.”

“During this crisis we have seen how this crisis affects many vulnerable populations. Housing security has been on the minds of many constituents and this legislation will provide relief to many homeowners and renters,” said **State Representative Carole Fiola (D – Fall River)**.

"This legislation will offer much-needed assistance to thousands of the Commonwealth's renters, homeowners, and small businesses," said **Representative Aaron Michlewitz, Co-Chair of the Joint Committee on Ways & Means (D-Boston)**. “During these difficult times, we need to be cognizant of our most vulnerable populations and help ensure that people will not lose their homes and businesses due to the effects of COVID-19. I want to thank Chairman Honan, Senator Crighton, and Senator Rodrigues for their partnership in getting this legislation passed quickly.”

“As this public health crisis continues to unfold, we must do everything we can to address the urgent needs of our Commonwealth and ensure families can remain safe in their homes,” said **Senator Michael Rodrigues, Co-Chair of the Joint Committee on Ways & Means (D – Westport)**. “Thanks to the leadership of Senate President Spilka, the collaborative efforts of Senator Crighton, and the partnership

of Speaker DeLeo, Chair Michlewitz and Representative Honan, the acceptance of this conference committee report demonstrates our commitment to protect renters, homeowners, and small businesses experiencing financial hardship during this uncertain time.”

“This is one of the most significant pieces of legislation we will pass during this state of emergency,” said **Representative Kevin G. Honan, Co-Chair of the Joint Committee on Housing (D-Boston)**. “It is important to remember that this is more than just a housing justice issue, it is a public health issue. In a time where our collective health and safety depends on the ability of each and every one of us to shelter in place, the need for housing stability has never been greater.”

To address the COVID-19 public health crisis and its adverse impacts on renters, homeowners and small businesses, the bill includes the following components:

- A moratorium on all stages of the eviction and foreclosure processes for 120 days from the enactment of the legislation or 45 days after the State of Emergency has been lifted, whichever period of time is shorter.
- Prohibits all non-essential evictions for residential properties and small businesses.
- Prohibits residential landlords from terminating tenancy and sending a notice to quit.
- Halts landlords from issuing late fees and reports to credit agencies for nonpayment of rent, provided that a tenant offers notice and documentation to the landlord within 30 days of the missed rent payment that the non-payment was related to a financial impact from COVID-19.
- Allows for video or telephone conferencing during the State of Emergency for reverse mortgage loans in lieu of in-person counseling until the State of Emergency order is lifted.
- Evictions may proceed during the moratorium for actions that involve allegations of criminal activity or lease violations that are detrimental to public health or public safety.
- Requires mortgage lenders to grant a forbearance of up to 180-days on required mortgage payments if homeowner submits request demonstrating financial hardship as result of COVID-19.
- Allows landlords to use a tenant’s last month rent for expenses like mortgages payments and property maintenance, while protecting tenant rights regarding rent paid in advance.

The bill, which is the latest action by the Legislature to address the COVID-19 public health crisis and its effects on Massachusetts, now heads to the Governor.

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