

Office of **Representative Hannah E. Kane** Commonwealth of Massachusetts

For Immediate Release

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House approves moratorium on evictions and foreclosures during COVID-19 pandemic

BOSTON – The House of Representatives has approved a temporary moratorium on evictions and foreclosures in Massachusetts to protect renters and homeowners during the ongoing State of Emergency triggered by the COVID-19 global pandemic.

State Representative Hannah Kane (R-Shrewsbury) said House Bill 4615, which was engrossed on April 2, would ban all but "emergency for cause" eviction actions from the time the bill is signed into law until 30 days after the State of Emergency is lifted. Landlords would be able to initiate an eviction action only for allegations of criminal activity or lease violations that are detrimental to the health and safety of others while the moratorium is in effect. The moratorium applies to both residential and commercial properties.

House Bill 4615 would also prohibit landlords from imposing a late fee or notifying a consumer reporting agency due to non-payment of rent, as long as the tenant provides notice and documentation to the landlord that their inability to pay on time is directly or indirectly related to the virus outbreak or the Governor's State of Emergency declaration. Tenants will have 30 days from the date rent is due to provide this documentation.

Landlords pursuing an emergency for cause eviction action must provide residential and commercial tenants with 10 days' written notice to quit. If the tenant refuses to vacate the premises, the landlord can then proceed with an action for summary process through the court system.

Representative Kane noted that homeowners are also given protections from foreclosure under House Bill 4615. While the moratorium is in effect, mortgagees and creditors would be prohibited from publishing notice of a foreclosure sale; exercising a power of sale; exercising a right of entry; initiating a judicial or non-judicial foreclosure process; or filing a complaint to determine the military status of a mortgagor under the federal Servicemembers Civil Relief Act.

Additional language included in the bill would allow homeowners applying for a reverse mortgage to receive statutorily mandated counseling through video conferencing, rather than face-to-face.

House Bill 4615 now heads to the Senate for further action.