



(Updated 10/16/20)

## **MHP resources for Massachusetts tenants during the COVID-19 pandemic**

The COVID-19 pandemic and high unemployment rates in Massachusetts have made it difficult for thousands of tenants to keep up with their rent payments.

MHP has suggestions for resources that tenants can use if they are concerned about being able to pay their rent or stay in their rental units. We also are providing some resources for other issues that may arise, such as how to apply for Department of Transitional Assistance (DTA) benefits and unemployment.

**Phone lines and agencies may be very busy, so it may take you a while to get through to someone to get the help you need. Don't give up! You have a right to housing and to get help!**

### **Help with Housing Issues**

**General Information:** You can **dial 211 from your phone** to speak with someone who can give you information about resources in Massachusetts to help you. They can give you information to help you stay in your housing.

The Department of Housing and Community Development (DHCD) has a resource page with information about local housing authorities, homeless shelters, and more: <https://hedfuel.azurewebsites.net/> Type the name of your community into the box at the top of the page, and you will be directed to local housing information for where you live.

The Massachusetts government website also has up-to-date information about housing assistance, emergency shelter assistance, and more: <https://www.mass.gov/covid-19-getting-help-with-housing-costs>

If your family is homeless or at risk of becoming homeless, there is a special program in Massachusetts called RAFT that may be able to help you. You can find more information here: <https://hedfuel.azurewebsites.net/raa.aspx>

More than 80 towns and cities in Massachusetts have Emergency Rental Assistance (ERA) programs. MHP maintains a data base on such programs: <https://www.housingtoolbox.org/covid-19-resources/emergency-rental-assistance-era-program-database>

If your family needs emergency shelter: You can call DHCD at 1-866-584-0653 for referrals.

If you have a federal or state rental voucher including Section 8: Notify the housing authority that issued your voucher right away if your income has decreased or there has been another change in circumstances that will keep you from paying your share of the rent. They will be able to help you communicate with the landlord, too.

If you can't pay your rent due to COVID-19, send a letter or email to your landlord within 30 days of the rent due date explaining that you cannot make the payment due to the financial impact of COVID-19. Keep a copy of anything that you send, and write down notes of any conversations you have with your landlord. Depending on your circumstances, you might also give your landlord a CDC form (see below).

## **Eviction**

### **Massachusetts had an eviction pause (moratorium) in place that prevented landlords from evicting tenants, but that has expired as of October 17, 2020.**

There is a federal eviction moratorium from the CDC (Centers for Disease Control) that will last until December 31, 2020. Unfortunately, it may not prevent your landlord from filing to evict you if you are behind in your rent. However, it may help you to delay your eviction if you have to go to mediation or court with your landlord. Here is information about the CDC eviction moratorium with a link to a form that you can read and sign if the statements are all true: <https://www.mass.gov/doc/trial-court-frequently-asked-questions-about-the-centers-for-disease-control-cdc-eviction/download>. You can give a copy to your landlord and should also keep a copy for your records. You will need to show it if you end up going to housing court.

The National Low Income Housing Coalition has a similar form you can present to your landlord that may help you delay your eviction if you are covered under the CDC order. This form is translated into 14 languages, with links to more translations on other sites. Go to this page <https://nlihc.org/coronavirus-and-housing-homelessness/national-eviction-moratorium> and scroll down to "What's Next" to download the form.

Your rent is still due on the usual date unless you have made an agreement in writing with your landlord. Beginning on October 18, 2020, you can still be evicted if your rent is unpaid and you have not made payment arrangements with your landlord. If you are unable to pay your rent, seek assistance now and reach out early to your landlord to discuss potential payment plans or accommodations, even if you can only pay part of your rent.

If you are dealing with an eviction that was already in progress when the courts closed in March, here is a good source of legal information about when cases can proceed in housing court: <https://www.masslegalhelp.org/covid-19/eviction-court-updates>.

MassLegalHelp also has good information on how to determine if you qualify for protection under the CDC eviction moratorium, including detailed information about the CDC form and the need to demonstrate "best efforts" to pay as much rent as you can. <https://www.masslegalhelp.org/covid-19/housing>

If your landlord is threatening to lock you out or is turning off the utilities in your unit to try to force you out of your housing, you can find information here <https://www.masslegalhelp.org/health-mental-health/covid-19-illegal-eviction> about your rights and how to get legal help.

You might also contact City Life/Vida Urbana, which is a tenant advocacy group. Ask them if they can help you or give you a referral. English:(617) 934-5006. Español: (617) 397-3773.

If your landlord is in foreclosure proceedings, you have rights as a tenant and should take action quickly. <https://www.masslegalhelp.org/housing/lt1-chapter-18-foreclosures> (A foreclosure is when a lender such as a bank is trying to take the building away from the landlord for not paying their mortgage.)

### **Domestic Violence (Abuse)**

If you think you may need a lawyer or need other legal information, such as how to get an emergency restraining order because you are experiencing domestic violence (abuse), there is information at the Mass Legal Help website:

<https://www.masslegalhelp.org/domestic-violence/covid-19/209A-258E>

You can call the National Domestic Violence Hotline 24 hours a day, 7 days a week at 800-799-7233. If you cannot safely make a phone call, you can go to this website: <https://www.thehotline.org/> or you can text LOVEIS to 22522. Make sure that the person who is abusing you does not have access to your phone.

### **Food**

If you are having trouble feeding yourself or your family, you can apply for SNAP benefits (food stamps) online or over the phone. Here is more information about what to do: <https://www.masslegalhelp.org/health-mental-health/covid19-snap>

To find food pantry programs in your area, call Project Bread's FoodSource Hotline: 800-645-8333.

You can also go to the Greater Boston Food Bank website, where you can type in the name of your town/city or your zip code to obtain information about food help where you live: <https://www.gbfb.org/need-food/>

If you have school-age children, the public schools in many cities and towns are providing food for children even if the children are taking classes at home on a computer. Check the website of your school district for more information.

If you are pregnant or have children under the age of 5, you may be eligible for WIC, a supplemental food program for women, infants and children. Go [online](#) to find out where you can apply, or call Massachusetts WIC toll-free at 1-800-942-1007.

## **Cash Assistance**

To apply for programs such as TAFDC or EAEDC cash assistance (welfare benefits): <https://www.masslegalhelp.org/health-mental-health/covid-19-dta>

## **Health Insurance**

You can apply for MassHealth benefits and pharmacy coverage or private health insurance through the Mass. Connector: <https://www.masslegalhelp.org/health-mental-health/covid-19-health>

## **Unemployment Insurance**

You can apply for unemployment benefits online: <https://www.mass.gov/orgs/departement-of-unemployment-assistance>

## **Bills**

If you need information about what to do if you cannot pay your car note, credit card or other bills: <https://www.masslegalhelp.org/health-mental-health/covid-19-consumer/bills>

## **Utilities**

Utility companies in Massachusetts may not shut off your gas, electric or water service at least through November 15, 2020. You can apply for fuel assistance to help you with your heating bill this winter. <https://www.mass.gov/how-to/apply-for-home-heating-and-energy-assistance>

## **Other Resources**

MassLegalHelp.org has information about housing, your legal rights, how to apply for benefits and more in English, Spanish, Vietnamese, Russian, Kreyol and Portuguese: <https://www.masslegalhelp.org/>

**COVID-19 SYMPTOMS AND HOW TO AVOID SPREADING THE DISEASE:** Basic information about the coronavirus pandemic can be found in many languages here: <https://www.mass.gov/info-details/multilingual-resources-on-covid-19>