



CITY OF SOMERVILLE, MASSACHUSETTS  
*MAYOR'S OFFICE OF STRATEGIC PLANNING & COMMUNITY DEVELOPMENT*

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**FREQUENTLY ASKED QUESTIONS**

**FOR TENANTS: COVID-19 AND RENTAL HOUSING**

**Disclaimer** – This guidance constitutes general information and does not constitute legal advice. It is not a substitute for advice specific to a particular situation, nor does it mention every aspect of the law that may apply to a particular situation. For specific questions, tenants should contact an attorney.

**1. If I am behind on my rent, can I be evicted?**

The answer is complicated. Your landlord may begin a new eviction case or resume a case that was paused by the state eviction moratorium that ended in October, but **only a court can order your eviction**, and there are other COVID-19 policies that may protect you from physical eviction (removal of you and your belongings), even if a court orders your eviction. These policies only **postpone** evictions, they do **not prevent them** – renters must still make all reasonable efforts to pay their rent or a portion of their rent while these protections are in place and after they end. Policies can change quickly, so it is important to stay updated by signing up for City alerts at [somervillema.gov/alerts](https://www.somervillema.gov/alerts). See also [Know Your Rights as a Somerville Renter & Immigrant](#), which provides detailed information that is regularly updated. See **Question 2** for information about COVID-19 protections, **Question 6** for information about legal assistance, and **Question 7** for information about rental assistance, but remember, **only a court can order your eviction**, and you have the right to defend yourself in court. **Do not abandon your apartment out of fear—we are here to help!**

**2. Can my landlord bring an eviction case in court?**

Yes, **but** there are local and federal emergency orders in place during the COVID-19 pandemic that may protect you temporarily from physical eviction (removal of you and your belongings) even if a court orders your eviction—see below for more information. These temporary



protections do **not** cancel the rent or prevent your eviction; you still owe the rent and may be evicted when these protections end. You should pay as much of your rent as you can and apply right away for rental assistance—see **Question 7** for more information about rental assistance.

### **[City of Somerville Moratorium on Eviction Enforcement](#)**

During the COVID-19 emergency, even if your landlord brings an eviction case and a court gives your landlord permission to evict you, physical removal of you and your belongings is prohibited by the [Somerville Moratorium on Eviction Enforcement](#). This Emergency Order remains **in effect until further notice**. Somerville residents should **immediately call OHS at 617-625-6600 Ext. 2581 if they receive a notice of execution (physical removal) in violation of the Somerville Emergency Order**.

### **[Federal/CDC Eviction Moratorium](#)**

If you meet certain conditions, you may also be protected by the [Federal/CDC Eviction Moratorium](#), **in effect through January 31, 2020**, unless it is extended. This Order by the Centers for Disease Control (CDC) protects qualified persons from eviction due to nonpayment of rent. To be protected, you must **meet certain conditions and send your landlord a signed CDC declaration**. You can find more information, a helpful step-by-step guide, and an online tool to produce a cover letter and signed CDC declaration at [covid19evictionforms.com](https://www.covid19evictionforms.com). You can produce the cover letter and signed Declaration on your mobile phone and **email or text it to your landlord**. The CDC Declaration tool is available in English, Spanish and Portuguese and the Declaration form is available in additional languages on the [HUD website](#). Your landlord may still bring an eviction case even if you are protected by the Federal/CDC Moratorium, but you should be protected from physical removal (and should be protected even after it ends on January 31, 2020 by the [Somerville Moratorium on Eviction Enforcement](#), which remains in effect until further notice). Somerville residents should **immediately call OHS at 617-625-6600 Ext. 2581 if they receive a notice of execution (physical removal) in violation of the Somerville Emergency Order**.

### **3. Does the Federal Moratorium stop all evictions?**

No, and the moratorium ends on January 31, 2020, unless it is extended. The CDC Order only protects qualified persons from evictions due to nonpayment until January 31, 2020. Tenants can still be evicted for other causes such as violence, threatening behavior, property damage, etc.

### **4. What should I do if I receive a notice to quit (notice that my tenancy is ending) or a court summons and complaint (eviction notice)?**

If your landlord does move forward with an eviction, it is **important to try to get legal help as soon as possible (see Question 6)**. It is also **important to apply for rental assistance as soon as possible (see Question 7)**. See **Question 5** for more information about the [Somerville Housing Stability Notification Act](#) (HSNA). The HSNA required [notice of rights and resources](#) provides detailed information about tenants' rights and landlords' responsibilities in an eviction case.

See also [Know Your Rights as a Somerville Renter & Immigrant](#), which provides detailed information that is regularly updated, and [masslegalhelp.org/covid-19/housing](https://masslegalhelp.org/covid-19/housing).

## **5. What is the Somerville Housing Stability Notification Act and how does it protect me?**

The [Somerville Housing Stability Notification Act](#) (HSNA) promotes housing stability by requiring landlords to provide tenants with [notice of rights and resources](#) when a landlord is ending a tenancy. These documents provide information about how to get legal help and apply for rental assistance. To learn more about how the HSNA protects you, please see our [HSNA FAQ](#). If you do not receive the HSNA required notice documents with a notice to quit or lease nonrenewal, call 311 to report a violation of the HSNA. If you need help, call OHS at 617-625-6600, Ext. 2581.

## **6. How do I get legal help if my landlord does move forward with an eviction?**

As part of the state's new [COVID-19 Eviction Diversion Initiative](#), Massachusetts has expanded legal aid capacity through the [COVID Eviction Legal Help Project \(CELHP\)](#) to provide legal assistance in COVID-related eviction cases for households [under 200% of the Federal Poverty Guidelines](#). Low-income tenants may also call [Cambridge and Somerville Legal Services](#) for free legal aid at 617-603-2700 or [De Novo](#) for free legal aid at 617-661-1010. The Office of Housing Stability (OHS) can help you determine whether legal help may be available. To request OHS assistance in accessing legal help, call 617-625-6600 Ext. 2581 or submit a referral/self-referral [here](#).

## **7. What if I am already in court on a Zoom hearing and have no legal representation?**

It's not too late. Ask for a lawyer right away. If you are in Housing Court, there should be lawyers and paralegals available by phone or in computer "breakout rooms" doing intake for the [COVID Eviction Legal Help Project \(CELHP\)](#). There may also be additional resources available through remote Lawyer for the Day Programs. Ask for a lawyer to find out whether you are eligible for legal help.

## **8. I lost my job, or my hours were reduced, and I can't pay my rent. What kind of help is available, so I don't lose my housing?**

There are some resources specifically available to help with rent payments, and other resources intended to help with lost income more generally (see **Question 8**). Financial assistance to help with housing costs is available through the agencies listed below, regardless of immigration status. Income limits or other eligibility criteria may apply, and you will need the cooperation of your landlord. While the [City of Somerville Moratorium on Eviction Enforcement](#) and the [Federal/CDC Eviction Moratorium](#) may protect you from physical eviction (removal of you and your belongings from your home), they do **not** cancel your rent (See **Question 2**). **It is critical that you continue to pay your rent while these protections are in place and after they end. Apply now. Don't wait. Rental assistance takes time and is subject to availability.**

### **RAFT/ERMA Program (State funds)**

- The state has put an additional \$100 million into the [RAFT/ERMA Program](#) (Residential Assistance for Families in Transition/Emergency Rental and Mortgage Assistance), as part of its new [COVID-19 Eviction Diversion Initiative](#).
- Funding can be used for a variety of needs, including rent (and mortgage) arrears or future payments, security deposits, or other expenses to help households obtain or maintain stable housing.
- Households with incomes up to 50% of Area Median Income (AMI)\*, or 60% of AMI for people who are at risk of homelessness because of domestic violence, are eligible for RAFT assistance. Check income guidelines [here](#).
- For COVID-related cases, the maximum RAFT benefit has increased from \$4,000 to \$10,000. To receive this increased benefit, your landlord must agree to preserve your tenancy for 6 months or until June 2021 (for households that have school-aged children), whichever is longer.
- ERMA can provide rental (or mortgage) assistance to low-income households who have been affected by the crisis and may not be eligible for RAFT. This program is available for households within the 50-80% range of Area Median Income (AMI). ERMA may provide up to \$4,000 for eligible households to assist with rent (or mortgage) arrears accrued after April 1, 2020 and/or with upcoming rent (or mortgage) payments.
- Apply for RAFT/ERMA at [metrohousingboston.org](#) or ask one of the agencies listed below for assistance.

### **Other State, City, and Federal Funds**

There are several emergency rental (and mortgage) assistance funds available to residents facing financial hardship **through the City of Somerville and Somerville non-profit agencies.**

- The [Somerville Office of Housing Stability](#) (OHS)  
Request OHS services [online](#), or call our intake line at 617-625-6600 Ext. 2581
- The [Somerville Homeless Coalition](#) (SHC)  
617-623-6111  
Apply [online](#) for assistance from the [Rapid Response Homelessness Prevention Program](#)
- [Community Action Agency of Somerville](#) (CAAS)  
617-623-7370  
Ashley Tienken, Director of Housing Advocacy  
[atienken@caasomervillema.org](mailto:atienken@caasomervillema.org)
- [Just-A-Start](#) (JAS)  
617-494-0444  
Elizabeth Winston, Program Manager  
[contact@justastart.org](mailto:contact@justastart.org)

**Note:** Some offices (including OHS) are being staffed remotely, but staff check phone messages regularly and will contact callers.

## 9. What other financial assistance is available to help?

- **[Unemployment Assistance](#)**: Rules for applying for and collecting unemployment benefits have been significantly relaxed, but many unemployed workers, including those receiving Pandemic Unemployment Assistance (PUA), such as gig workers and others not eligible for traditional unemployment insurance (UI), will lose unemployment assistance when the Coronavirus Aid, Relief, and Economic Security (CARES) Act expires on December 26, 2020, unless Congress enacts new legislation. The fastest way to apply for unemployment benefits, from the [Department of Unemployment Assistance](#) (DUA) is [online](#) (including on your mobile phone). DUA provides [step-by-step assistance for completing the online application](#). Applications and guides to applying online are available [here](#) in multiple languages. You can also call 877-626-6800, 8:30 a.m.-4:30 p.m., Monday–Friday. Multilingual call agents are available. Be persistent if you have trouble getting through. If you have any problems accessing unemployment benefits, call Greater Boston Legal Services at 617-603-1639 (English) or 617-603-1530 (Spanish).
- **[SNAP/Food Stamps](#)**: Apply for [SNAP/Food Stamps](#) benefits at [dtaconnect.eohhs.mass.gov](#) or by calling the DTA Assistance Line at 877-382-2363.
- **[Pandemic-EBT \(P-EBT\)](#)**: For families with school-age children
- **[Cash assistance](#)**: Apply for [TAFDC](#) or [EAEDC](#) at [dtaconnect.eohhs.mass.gov](#) or by calling the DTA Assistance Line at 877-382-2363.
- **[Additional resources](#)**: Food and financial assistance.

## 10. What if I lose income and I live in public housing or have a Section 8 or other rental subsidy?

Notify your housing authority or the agency that provides your subsidy promptly about your loss of income so that your rent can be adjusted downward based on your reduced income. Contact your housing manager or Section 8 coordinator by phone or email. Be sure to follow up by email or in writing and keep records of your contacts. You will need to verify your income loss.

- Somerville Housing Authority (English, Spanish, Haitian Creole available):
  - Call: 617-625-1152
  - Online: [sha-web.org](#)
    - COVID-19 Notices for Residents, Applicants, and Section 8 Voucher Holders: [sha-web.org/covid.aspx](#)
- MA Department of Housing & Community Development (DHCD): [mass.gov/info-details/covid-19-dhcd-website](#)
- MetroHousing Boston: [metrohousingboston.org](#)
  - Call: 617-425-6611
  - Email: [gateway@MetroHousingBoston.org](mailto:gateway@MetroHousingBoston.org)

### **11. I can't pay my utility bill. Will my gas or electricity be shut off?**

No, in addition to the normal winter moratorium on shutoffs, the major utility companies agreed with the Department of Public Utilities (DPU) to not shut off gas, electricity, and water before April 1, 2021, due to the COVID-19 emergency. If you are behind on your bill, contact your utility company directly to see what your options are. You can find more information about COVID-19 and utilities at [masslegalhelp.org/covid-19-utilities](https://masslegalhelp.org/covid-19-utilities) and more general information about payment plans, discount rates, and other help at [masslegalhelp.org/housing/lt1-chapter-6-help-paying-bills](https://masslegalhelp.org/housing/lt1-chapter-6-help-paying-bills) and in **Question 11**. If you experience any issues with utility shut offs, please contact the DPU's Consumer Hotline at 617-737-2836.

### **12. What financial assistance is available for utility arrears?**

Low-income households can qualify for help with their heating costs this winter starting November 1 through April 30, 2021. The Cambridge & Somerville Fuel Assistance Program, which is part of the Massachusetts Low Income Home Energy Assistance Program (LIHEAP), serves residents in the Somerville and Cambridge area. Get more information [here](#) or by calling 617-349-6252. If you have further questions about getting assistance to pay your utility bills, please contact Luciana Quintanilha, LICSW – City of Somerville Social Worker and Family Services Manager, by email at [lquintanilha@somervillema.gov](mailto:lquintanilha@somervillema.gov) or phone at 857-270-4010, or the City Social Worker at the Council on Aging (if you're 60 or above) at 617-625-6600 Ext. 2300.

### **13. Can my landlord require that I allow prospective renters or purchasers into my apartment during the declared COVID-19 emergency?**

No. The [City of Somerville Moratorium on Eviction Enforcement](#) (see **Question 2**) includes a provision preventing owners and realtors in the City of Somerville from showing units or allowing entry to apartments except in cases of emergency or to make repairs that you request or that are legally required. This Emergency Order remains **in effect until further notice**.

### **14. Can my landlord charge me a late fee or report me to a credit agency during the moratorium period if my rent is late or unpaid?**

Yes. Previously there were protections in place against late fees and credit reporting that have since expired. We encourage you to speak with your landlord about your circumstances and apply for rental assistance as soon as possible (see **Question 7**). We also encourage you to contact the credit bureaus and explain that your circumstances were brought on by Covid-19.

### **15. If I don't pay my rent will my landlord be foreclosed on?**

Eligible low-income property owners can apply for RAFT/ERMA mortgage assistance; you can find more information and at [metrohousingboston.org](https://metrohousingboston.org). It is important that your landlord contact their mortgage servicer as soon as possible to notify them about their current situation

and assess what their options are. Your landlord can find more information in our Property Owners' FAQ or by visiting our webpage at [somerillema.gov/ohs](http://somerillema.gov/ohs) or calling our intake line at 617-625-6600 Ext. 2581, or submitting an [online referral/self-referral form](#).

**16. Where can I get answers to other questions about my housing situation?**

Visit our webpage at [somerillema.gov/ohs](http://somerillema.gov/ohs), call our intake line at 617-625-6600 Ext. 2581, or submit an [online referral/self-referral form](#). Please be patient. We are doing our best to get back to everyone as promptly as possible and look forward to speaking with you.

Prepared by the Somerville Office of Housing Stability.

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