



Somerville Office  
of Housing Stability



Mayor Katjana Ballantyne  
City of Somerville, June 2022

# Important Housing Updates

Know Your Housing Rights & Resources Beyond the Eviction Moratorium



## NEW PROTECTIONS



## The Somerville Housing Stability Notification Act

***Newly Amended – Changes Effective July 13, 2022***

The 2019 Housing Stability Notification Act (HSNA) ensures residents know their rights and where to seek help. It requires landlords and foreclosing owners to provide a notice of basic housing rights and resources at the end of a tenancy. These notices are available in multiple languages on the OHS website at **[somer villema.gov/ohs](https://somer villema.gov/ohs)**.

The HSNA was amended by the City Council and signed into law by Mayor Ballantyne on April 28, 2022. ***Starting July 13, landlords must also provide a separate notice of tenant rights and resources to new tenants at the beginning of a tenancy:***

- ✓ Applies to all tenancies whether oral or written, regardless of length.
- ✓ Must be given to the tenant either in hand or by certified mail and by e-mail, if known, within five days of the start of the tenancy.
- ✓ Must be provided in the tenant's primary language, if known, if the language is Spanish, Portuguese, Haitian Creole, or Nepali.
- ✓ The new notice, with translations, will be available by July 13 at **[somer villema.gov/ohs](https://somer villema.gov/ohs)**.

If you do not receive HSNA required documents: Call 311 to report a violation. Tell them you need a complaint filed with the Inspectional Services Department. If you need help, call OHS at 617-625-6600 Ext. 2581 or visit **[somer villema.gov/ohs](https://somer villema.gov/ohs)** and click "MAKE A REFERRAL."

## STAY INFORMED



## Know Your Rights: Eviction and Foreclosure

Temporary housing protections have been in place during the COVID pandemic, but many have ended or changed. Policies can change quickly, so sign up for updates at [somerillema.gov/alerts](https://somerillema.gov/alerts).

***Important: Only a court can order your eviction***

### Somerville Eviction Enforcement Moratorium

- Ends June 30, 2022.
- Prohibits the physical removal of Somerville residents in most cases, even if a court gives permission to evict.

### After the Moratorium

- After the Moratorium ends, landlords still need to go to court to evict and need permission from a court (an “execution”) to physically remove residents.
- Only a constable or sheriff can physically remove residents, and they must give written notice (“Notice of Levy”) 48 hours in advance.

### State COVID Eviction Protections Extended Until March 2023

- State law requires courts to delay nonpayment evictions if a rental assistance application is pending.
- See [mass.gov/noticetoquit](https://mass.gov/noticetoquit) for more information.

### Foreclosure Protection Through the Massachusetts Homeowner Assistance Fund (Mass HAF)

- Federally-funded mortgage relief program - [mass.gov/HAF](https://mass.gov/HAF) (see “Get Help with Rent or Mortgage Payments”).
- Foreclosure proceedings must be halted if your mortgage servicer participates in Mass HAF and you notify them that you have applied.
- Visit [mhp.net/news/2022/attention-mortgage-servicers-sign-up-for-mass-haf](https://mhp.net/news/2022/attention-mortgage-servicers-sign-up-for-mass-haf) to see if your mortgage servicer participates.

If your landlord tries or threatens to evict you, call OHS at 617-625-6600 Ext. 2581 or visit [somerillema.gov/ohs](https://somerillema.gov/ohs) and click “MAKE A REFERRAL.” Legal help is available - see “Get Legal Help.”

## GET HELP



## Get Help with Rent or Mortgage Payments

Although physical evictions in Somerville are prohibited until the moratorium ends June 30, it's important that you continue to pay your rent or mortgage. Financial assistance is available through the agencies listed here, regardless of immigration status. Income limits or other eligibility criteria may apply.

**Apply now. Rental and mortgage assistance takes time and is subject to availability.**

### Rental Assistance

- Somerville Homeless Coalition, 617-623-6111  
Apply at **[somervillehomelesscoalition.org/rapid-response](https://www.somervillehomelesscoalition.org/rapid-response)**.
- Community Action Agency of Somerville, 617-623-7370  
Apply at **[caasomerville.org/hap-application](https://www.caasomerville.org/hap-application)**.
- Metro Housing Boston – RAFT Assistance  
Apply at **[metrohousingboston.org](https://www.metrohousingboston.org)**.

### Mortgage Assistance and Foreclosure Prevention

- Massachusetts Homeowner Assistance Fund (Mass HAF) New federally-funded mortgage relief program – See **[mass.gov/HAF](https://www.mass.gov/HAF)**. Qualifying homeowners receive grants to cover mortgage arrears and other home-related expenses. To see if you may qualify and to apply online,

visit **[mahahome.org/Homeowner-Assistance-Fund](https://mahahome.org/Homeowner-Assistance-Fund)** or call 617-265-1982 Ext 313. Massachusetts Affordable Housing Alliance (MAHA) is the nonprofit housing counseling agency that covers Somerville. Call 833-270-2953 for more help, including language assistance.

- If you need mortgage assistance but don't qualify for Mass HAF, call OHS at 617-625-6600 Ext. 2581 or visit **[somervillema.gov/ohs](https://www.somervillema.gov/ohs)** and click "MAKE A REFERRAL."
- Urban Edge  
Nonprofit community development agency that provides individualized counseling to prevent foreclosure through forbearance, loan modifications, and other options – See **[urbanedge.org](https://www.urbanedge.org)**. Call 617-989-9320 or email Bob Credle at [bcredle@urbanedge.org](mailto:bcredle@urbanedge.org).

Need help with your rent or mortgage, but not sure where to start? Call OHS at 617-625-6600 Ext. 2581 or visit **[somervillema.gov/ohs](https://www.somervillema.gov/ohs)** and click "MAKE A REFERRAL."





## GET LEGAL HELP



## Free Legal Services

If your landlord does move forward with an eviction, or if you are facing foreclosure and Urban Edge can't help (see "Get Help With Rent or Mortgage Payments"), try to get legal help as soon as possible. Free legal services are available for low-income tenants and homeowners, regardless of immigration status.

### Evictions

- Cambridge & Somerville Legal Services, 617-603-2700
- De Novo, 617-661-1010
- Harvard Legal Aid Bureau, 617-495-4408

### Foreclosure Prevention

If Urban Edge can't help, contact Greater Boston Legal Services Consumer Unit at 617-603-1671 or [consumer-intake@gbbs.org](mailto:consumer-intake@gbbs.org).

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If you need assistance paying your rent or mortgage or are facing eviction, help is available in any language. Contact the Office of Housing Stability at 617-625-6600 Ext. 2581, or visit [somervillema.gov/ohs](http://somervillema.gov/ohs) and click "MAKE A REFERRAL."

## ABOUT US



## About the City of Somerville's Office of Housing Stability

The Office of Housing Stability (OHS) provides housing information, advice, referrals, and advocacy.

### Services include:

- Help resolving landlord/tenant matters, including evictions
- Referrals for legal services
- Help applying for rental assistance
- Help with foreclosure prevention
- Help accessing emergency shelter
- Help applying for affordable housing
- Tenant outreach and education



For more information and to access OHS services, call 617-625-6600 Ext. 2581 or visit [somervillema.gov/ohs](http://somervillema.gov/ohs) and click "MAKE A REFERRAL." OHS staff members speak English, Spanish, Portuguese, and Hindi and use Language Line for all other languages.