

## FAQ for Tenants: COVID-19 Emergency and Rental Housing

### Somerville Office of Housing Stability – May 8, 2020

**Question #1:** *Can my landlord require that I allow prospective renters or purchasers into my apartment during the declared COVID-19 emergency?*

**Answer #1:** NO!! On March 27, 2020 Mayor Joseph Curtatone and the Board of Health issued an emergency order preventing owners and realtors in the City of Somerville from showing units or allowing entry to apartments except in cases of emergency.

**Question #2:** *I lost my job or my hours were reduced and I am afraid I won't be able to pay my rent. What kind of help is available so I don't lose my housing?*

**Answer #2:** There are some resources specifically available to help with rent and mortgage payments, and other resources intended to help with lost income more generally. **See Question #3 for information about the statewide moratorium on all “non-essential” evictions during the emergency.**

#### Housing Assistance

The state has put an additional \$5,000,000 into the RAFT fund. RAFT pays for rental and mortgage arrearages (and some future payments) up to \$4,000. Eligible households must have less than [50% of Area Median Income](#). There are some verification requirements. To apply for RAFT either fill out a pre-application [here](#) or ask one of the agencies listed in the following bullet for assistance.

- 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**. Different assistance funds have different eligibility guidelines and restrictions on the use of funds. If you are in need of rental (or mortgage) assistance due to COVID-19-related job loss or hours reduction, you can contact any of the agencies listed below for assistance. (Any of the first three agencies on that list can help you apply for assistance from RAFT or from any of the other funds. Just-A-Start staff can help you apply for the funds they manage. As noted above, any of the agencies listed below can also help you apply for state RAFT assistance with rent or mortgage arrears. **There are no immigration restrictions on most programs.**
  - The **Somerville Office of Housing Stability (OHS)** - you can [request OHS services online](#) or call our referral line at 617-625-6600 Ext. 2581
  - The **Somerville Homeless Coalition (SHC)** - 617-776-6661 (remote site)
  - The **Community Action Agency of Somerville (CAAS)** - 617-623-7370
  - **Just-A-Start** - 617-494-0444

Note: All offices are being staffed remotely, but staff check phone messages and will contact callers.

#### Other Financial Assistance

- Rules for applying for and collecting unemployment benefits have been significantly relaxed. Recipients of either regular unemployment insurance benefits (UI) or the newly created pandemic unemployment assistance (PUA - for workers not eligible for UI) receive an additional \$600 per week through 7/31/2020. **Applications for unemployment benefits**, from the Department of Unemployment Assistance (DUA) can be made [online](#) between the hours of 6:00 A.M. to 10:00 P.M. and is the fastest way to get benefits. DUA provides [step-by-step assistance for completing the online application](#). There are programs available for mobile phones in both English and Spanish and [guides in multiple languages](#). 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).

- **Applications for SNAP/Food Stamp** benefits can be made [here](#) or by calling the DTA Assistance Line at (877) 382-2363.

**Question #3: *If my rent remains unpaid for April or some period thereafter will I be evicted?***

**Answer #3:** Not at this time. **The state legislature has passed an eviction moratorium which places a stop on all “non-essential” evictions (Chapter 65 of the Acts of 2020).** This means that no evictions can occur except where there is criminal activity or a threat to health and safety of others during the moratorium period. **No owner can serve a notice to quit** or file an eviction action in a non-essential eviction **until October 17, 2020 or 45 days after the state declaration of emergency is lifted**, whichever comes first. It is possible that this moratorium date might be extended. Please note that **this does not mean you do not need to pay rent.** At the end of the moratorium period if rent is not paid all the rent will be due and a landlord may be able to begin the eviction process. For this reason it is critical that you apply for rental assistance if you are unable to pay your rent due to COVID-19 income loss.

***If your landlord does move forward with an eviction try to obtain legal counsel. The Office of Housing Stability (OHS) can help you to determine whether legal assistance may be available.*** To request OHS assistance in accessing legal counsel, leave a message at 617-625-6600 x2581 or use the [online referral/self-referral](#) form. Low-income tenants may also call **Cambridge and Somerville Legal Services at 617-603-2700** and leave a message that will be promptly returned.

**→ Please do not abandon your apartment out of fear. We are here to help you! ←**

**Question #4: *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?***

**Answer #4:** If you notify your landlord that your rent was late or unpaid due to COVID-19 income loss and provide verification of this loss within thirty days of the payment due date your landlord cannot (1) charge you a late fee for your missed payment during the moratorium period; or (2) report your late payment of rent to a credit agency.

**Question #5: *If I don't pay my rent will my landlord be foreclosed on?***

**Answer #5:** H.4647 provides that under most circumstances banks, servicers or other mortgage holders must provide owners of residential property a period of “forbearance” from paying their mortgage if their inability to pay the mortgage is due to COVID-19 related loss. This means that they will not be penalized for non-payment of their mortgage for at least some period of time but will eventually have to pay all monies due on the mortgage.

**Question #6: *I can't pay my utility bill. Will my gas or electricity be shut off?***

**Answer #6:** The Department of Public Utilities is suspending shut offs during the state of emergency. If you have questions or rely on oil and have run out, please contact [dhspfuel@cambridgema.gov](mailto:dhspfuel@cambridgema.gov) or call 617-349-6252.

**Question #7: *Where can I get answers to other questions about my housing situation?***

**Answer #7:** Visit the Office of Housing Stability's webpage at [www.somervillema.gov/ohs](http://www.somervillema.gov/ohs), call our intake line at 617-625-6600 Ext. 2581, or send in your question via the [online referral/self-referral form](#). **Please be patient. We are trying to get back to everyone promptly but are short staffed and trying our best to work remotely!**