

## **Get Legal Help**

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@gbls.org

# **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 and click MAKE A REFERRAL. OHS staff members speak English, Spanish, Portuguese, and Hindi and use Language Line for all other languages.

Somerville Office of Housing Stability

Somerville, MA 02145 Evergreen Ave.





Official Information from the City of Somerville

- Statewide eviction protections extended
- New Somerville tenant protections start July 13

  - Where to get help with your rent or mortgage

See inside for important information and resources.

Somerville Office of Housing Stability

# **Know Your Housing Rights** & Resources Beyond the **Eviction Moratorium**

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 and click "MAKE A REFERRAL."

Si necesita ayuda para pagar el alquiler o la hipoteca o si enfrenta a un desalojo, hay ayuda disponible en cualquier idioma. Llame a la Oficina de Estabilidad de la Vivienda al 617-625-6600 Ext. 2581 o vaya a somervillema.gov/ohs y haga clic en "HACER UN REFERIDO."

Se você precisar de ajuda para pagar seu aluguel ou hipoteca ou estiver enfrentando ordem de despejo, disponibilizamos assistência em seu idioma. Ligue para o Escritório de Estabilidade de Habitação em 617-625-6600 ramal 2581.

Si w bezwen èd pou w peye lwaye w; rele biwo estabilizasyon lòjman an (the Office of Housing Stability) nan 617-625-6600 Ext. 2581. Gen moun ki pale kreyòl ki kapab ede w.

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Mayor Katjana Ballantyne City of Somerville June 2022



# 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 **somervillema.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 somervillema.gov/ohs.

# 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 somervillema.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 for more information.
- Foreclosure Protection Through the Massachusetts Homeowner Assistance Fund (Mass HAF)
- Federally-funded mortgage relief program 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-mortgageservicers-sign-up-for-mass-haf to see if your mortgage servicer participates.

# **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.
- Community Action Agency of Somerville, 617-623-7370
   Apply at caasomerville.org/hap-application.
- Metro Housing Boston RAFT Assistance Apply at **metrohousingboston.org**.

### Mortgage Assistance and Foreclosure Prevention

- Massachusetts Homeowner Assistance Fund (Mass HAF)
   New federally-funded mortgage relief program See
   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 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 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**. Call 617-989-9320 or email Bob Credle at bcredle@urbanedge.org.

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 somervillema.gov/ohs and click "MAKE A REFERRAL."

If your landlord tries or threatens to evict you, call OHS at 617-625-6600 Ext. 2581 or visit **somervillema.gov/ohs** and click "MAKE A REFERRAL." Legal help is available - see "Get Legal Help."

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 and click "MAKE A REFERRAL.