**Important Links For Tenants, Homeowners, Small Business Tenants, And Landlords**

Emergency regulations and required forms to implement the temporary moratorium on evictions are now available here: [**https://www.mass.gov/lists/moratorium-on-evictions-and-foreclosures-forms-and-other-resources**](https://www.mass.gov/lists/moratorium-on-evictions-and-foreclosures-forms-and-other-resources)

**FOR RESIDENTIAL TENANTS:**  In order to avoid having to pay late fees or receiving a negative credit report, the law requires tenants to send a form of hardship notice to their landlord within 30 days of every missed rent payment. That means if a tenant missed paying rent due April 1, the tenant must send the form by April 30 (3 days from now). One form must be filled out for each month of missed payment. If a tenant is unable to fill out and transmit the form, they can also email or post a letter to the landlord with the same information. Direct link to form:

[**https://www.mass.gov/doc/form-of-notice-and-documentation-covid-19-hardship-residential-tenant/download**](https://www.mass.gov/doc/form-of-notice-and-documentation-covid-19-hardship-residential-tenant/download)

**IMPORTANT INFO FOR HOMEOWNERS:** The Division of Banks has also put out a Frequently Asked Questions document regarding the moratorium on foreclosures. Direct link here:

[**https://www.mass.gov/doc/chapter-65-dob-faq/download**](https://www.mass.gov/doc/chapter-65-dob-faq/download)

**IMPORTANT INFO FOR SMALL BUSINESS TENANTS:** Similar to residential tenants, small businesses are also not subject to late fees or negative credit bureau reporting if they submit a form of notice to their landlord within 30 days of missed rent payment. Small businesses must submit two forms:

1) A certification of hardship: [**https://www.mass.gov/doc/form-of-notice-covid-19-hardship-small-business-tenant/download**](https://www.mass.gov/doc/form-of-notice-covid-19-hardship-small-business-tenant/download)

2) Back Up documentation: [**https://www.mass.gov/doc/documentation-of-financial-hardship-small-business-tenant/download**](https://www.mass.gov/doc/documentation-of-financial-hardship-small-business-tenant/download)

**IMPORTANT INFO FOR ALL LANDLORDS:** The law allows the landlord to use last month’s rent to pay for certain expenses including, but not limited to, mortgage payments, utilities, repairs and required upkeep. However the landlord must send a form of notice to the tenant when doing so. The form is here:

[**https://www.mass.gov/doc/notice-to-tenant-use-of-advance-rent-payment/download**](https://www.mass.gov/doc/notice-to-tenant-use-of-advance-rent-payment/download)

**IMPORTANT INFO FOR RESIDENTIAL LANDLORDS:** Though the law prevents landlords from sending Notices to Quit (Evict), the regulations allow for sending notice of past rent due (arrearages) provided that each notice must include the following language, prominently on the first page:

*“THIS IS NOT A NOTICE TO QUIT. YOU ARE NOT BEING EVICTED, AND YOU DO NOT HAVE TO LEAVE YOUR HOME. An emergency law temporarily protects tenants from eviction during the COVID-19 emergency. The purpose of this notice is to make sure you understand the amount of rent you owe to your landlord.”*

*“For information about resources that may help you pay your rent, you can contact your regional Housing Consumer Education Center. For a list of agencies, see*[***https://www.masshousinginfo.org/regional-agencies***](https://www.masshousinginfo.org/regional-agencies)*. Additional information about resources for tenants is available at*[***https://www.mhp.net/news/2020/resources-for-tenants-during-covid-19-pandemic***](https://www.mhp.net/news/2020/resources-for-tenants-during-covid-19-pandemic)*.”*

*“You will not be subject to late fees or a negative report to a credit bureau if you certify to your landlord in writing within 30 days from the missed payment that your non-payment of rent is due to a financial impact from COVID-19. If possible, you should use the approved form at:*[***https://www.mass.gov/lists/moratorium-on-evictions-and-foreclosures-forms-and-other-resources***](https://www.mass.gov/lists/moratorium-on-evictions-and-foreclosures-forms-and-other-resources)*. If you cannot access the form on this website, you can ask your landlord to provide the form to you. You may also send a letter or email so long as it contains a detailed explanation of your household loss in income or increase in expenses due to COVID-19.”*

We are aware of language barriers and working to create forms and instructions in multiple languages to address these barriers. The website will be updated as these are available.