



Homelessness Prevention



Housing Stability



Economic Security

Summer 2020

## STANDING ON THE SIDE OF JUSTICE

### Metro Housing|Boston's Response to Racism

In Mid-March, Metro Housing|Boston began responding to the realities of the spread of COVID-19. Our collective world shifted and yet again systemic racism manifested by unequal access to healthcare, just wages and quality housing was exposed. On May 25, George Floyd's death at the hands of Minneapolis police shifted the world yet again.

Every day, Metro Housing works with and assists people who have extremely low incomes, many of whom have been marginalized. Every day, we serve households who have known the trauma of poverty and homelessness firsthand. Many, including our own staff, have experienced the trauma of discrimination because of the color of their skin. Since its very beginning, Metro Housing has strongly believed that all sectors must work together to effectively address the issues that prevent access to affordable housing. We are proud of the work done by our Civil Rights and Fair Housing team.

In the greater Boston area that we serve, disparities persist between neighborhoods where White households live and neighborhoods where Black, Hispanic, and Asian households live. These barriers exist for reasons beyond income disparity and have not been

effectively addressed. Black-White segregation in the metro Boston area remains high compared to other large metro areas, and almost 75% of children who are poor in Massachusetts are Black or Hispanic.

Recently, organizations and corporations across the country have issued statements that condemn the systemic racism that permeates this country. They are "talking the talk" because it's the right thing to do, a sign to their customers, employees, and partners that they care. Our hope is that these statements are accompanied by true change and are not just aspirational goals. All of us should be judged by our actions and not just our words.

We all must use our voices to call for changes that will increase opportunity for everyone, including the reform of our criminal justice system, increasing public school funding and job training, and investments in more affordable housing for families with the lowest incomes.

Racism in our country will continue to be a problem until we acknowledge the impact that our society's past has had on its present. For housing this includes



rental discrimination, lending patterns, zoning, and discriminatory deed restrictions among other things. We must actively confront it in our towns, neighborhoods, and in ourselves.

Metro Housing has made a commitment to address structural racism internally and externally, and we have made progress. But, we are not perfect. Like our greater society, we have work to do. We will continue to hold ourselves accountable by having the necessary difficult conversations with our stakeholders to develop real, measurable action steps to address systemic racism. We will use our position as a leader in the affordable housing arena to prompt federal, state, and local decision-makers who are in a position to do so to eliminate the barriers to economic and social mobility faced by our minority populations.

## THANK YOU FOR YOUR UNDERSTANDING

The team at Metro Housing|Boston is working hard to continue to provide services to you and all those with whom we work. We know that even during a pandemic, housing issues do not take a break.

We want to express our gratitude to you, our participants, for your patience and understanding as our staff members made the transition to working remotely and while our office remains closed to the public.

The vast majority of our staff members continue to work remotely and remain ready to help you with your housing needs and concerns.

- If you have a rental voucher with Metro Housing and need assistance, please contact the Leased Housing Gateway team at [Gateway@MetroHousingBoston.org](mailto:Gateway@MetroHousingBoston.org)
- If you need supportive services, or assistance through RAFT (for issues such as a utility shut off), please contact the Housing Hub at [ResourceLine@MetroHousingBoston.org](mailto:ResourceLine@MetroHousingBoston.org)

# COVID-19 INFORMATION FOR RENTERS

## Eviction Moratorium Protects Renters During Covid-19 Emergency



On April 20, as the pressures of COVID-19 on individuals and families were becoming clear, Governor Charlie Baker signed into law one of the strongest renter protection bills in the country. This eviction prevention bill was co-sponsored by state Representative Kevin Honan of Brighton and Representative Michael Connolly of Somerville.

This legislation ensures that renters who have lost jobs or had decreased hours due to COVID-19 cannot be evicted for non-payment of rent and that property owners cannot file a report to the consumer reporting agencies. It prevents eviction through at least August. However, back rent will be due when the moratorium is lifted.

The first required step is that tenants provide property owners with a completed Notice of Financial Hardship. This form can be found on the Metro Housing website ([MetroHousingBoston.org](http://MetroHousingBoston.org)). It is critical that this form be completed as a first step before seeking financial assistance if you are in a market rate unit.

Here are some Frequently Asked Questions (FAQ) about the Eviction Moratorium. The complete list of FAQ can be found on the Metro Housing website.

### **Does this moratorium mean I don't have to pay rent?**

You are still responsible for paying rent to your landlord. The eviction moratorium temporarily protects you against eviction for non-payment of rent due to a COVID-19 related financial hardship. When the moratorium ends, however, you will be at risk for eviction if you do not pay your landlord all the rent that is owed.

### **I don't know how I am ever going to pay my landlord. What can I do?**

If you are income eligible and cannot pay rent, we may be able to assist. You may qualify for emergency rental assistance. Visit our website ([MetroHousingBoston.org](http://MetroHousingBoston.org)) for information about the RAFT program.

### **I just got a notice of arrearages from my landlord. I thought there was a Moratorium on Evictions. Is this legal?**

Because of COVID-19, the law temporarily prevents evictions and foreclosures. In most cases, you cannot be evicted during the state of emergency unless your actions could impact or pose a risk to the health and safety of others. However, you are still required to pay rent, and the landlord is allowed to remind you of the amounts you owe. Any past due rent or arrearage notice that a landlord gives should clearly state "This is not an Eviction Notice. You are not being evicted and do not need to leave your home" prominently on the first page.

### **I just got a notice of arrearages from my landlord and an attached form called Notice of Financial Hardship, do I need to fill it out?**

If you missed paying rent due to financial hardship related to COVID-19 and want to avoid having to pay late fees and avoid a negative credit rating, you must fill out the form and send it to your landlord no later than 30 days after each missed rent payment. The form is available on the Metro Housing website in both English and Spanish.

### **I don't have access to a computer or printer to use the proper form. What can I do?**

You can request a copy from your landlord and they must provide it within five days of request. If you do not have the ability to complete the form electronically, you can send a signed letter or an email to your landlord explaining that you missed the rent payment due to a financial hardship due to COVID-19. In that letter, provide detailed information about how your income and expenses have been directly impacted by COVID-19. Give details to your landlord about your income and expenses prior to and after the State of Emergency. Attach any relevant documentation to the letter such as the notice of termination, layoff, or furlough from employer, notice of closure of business, etc.

### **What if I do not send the Notice within the 30 day period of missed payment?**

Send it anyway and it will be up to the landlord whether to consider a late Notice before deciding to collect late fees or reporting to the credit bureau.

### **I paid partial rent, should I still send this form to my landlord?**

Yes. Unless you paid full rent on time, you should give the Notice of Financial Hardship to the landlord or management agent.

### **If I miss more than one month's rent payment during the state of emergency, do I need to send the notice again?**

Yes, because your financial situation could change month to month.

### **This is a complicated form. What happens if I do my best to fill out the form in good faith but I make a mistake and not every single detail ends up being accurate? If I have signed the certification, is there some sort of penalty later?**

The law does not impose a penalty for making a mistake on the form, so long as you did not intentionally mislead your landlord with false information. However, if a court later finds that you did not have a COVID-19 related financial hardship, your landlord could charge you late fees or report you to a credit agency.

# COVID-19 RESOURCES

Have you recently lost your job? Or have you had your hours reduced? Are you unable to pay your current tenant share? If so, you may be eligible for a change in the tenant share you pay your property owner. To find out, email the Leased Housing Gateway Team at [Gateway@MetroHousingBoston.org](mailto:Gateway@MetroHousingBoston.org). Be sure to include the name of the head of household and current address.

## TEXT UPDATES

By texting **COVIDMA** to **888-777** you can get up-to-date alerts about the Coronavirus in Massachusetts sent right to your phone.

## ABUSE & ASSAULT

If you are being subjected to domestic violence or sexual abuse, call **SafeLink** at **(877) 785-2020** or visit [casamyrna.org](http://casamyrna.org). You may also call the national **Domestic Violence Crisis Hotline** ([thehotline.org](http://thehotline.org)) at **(800) 799-7233** or the national **Sexual Assault Crisis Hotline** ([RAINN.org](http://RAINN.org)) at **(800) 656-4673**.

## NURSING HOMES

The **Nursing Home Family Resource Line** at **617-660-5399** is a dedicated phone line to connect family members of nursing home and rest home residents with the information and resources they need.

## SAFER-AT-HOME ADVISORY

People over the age of 65 and people who have underlying health conditions should continue to stay home except for essential errands and to attend to healthcare needs.

## SUBSTANCE USE AND RECOVERY

Many programs offer on-site services and are taking precautions or providing services online and over telehealth. Talk with a **Helpline Specialist** at **800-327-5050** or visit [helplinema.org](http://helplinema.org)

## FOOD ASSISTANCE

For information about available food assistance programs, visit [www.mass.gov/lists/covid-19-food-assistance](http://www.mass.gov/lists/covid-19-food-assistance).

## UNEMPLOYMENT

It's likely that you or someone you know has already been affected by COVID-19-related layoffs. The **Department of Unemployment Assistance (DUA)** is taking action to help employees and employers. For more information, visit <https://www.mass.gov/lists/unemployment-and-covid-19>.

## EMOTIONAL HELP

The **MA Department of Mental Health** offers resources and tips to help boost emotional health, mental health, and well-being during the COVID-19 outbreak. Find emergency and crisis supports in your area by calling (877) 382-1609. For more information, visit <https://www.mass.gov/resource/maintaining-emotional-health-well-being-during-the-covid-19-outbreak>.

## YOUR LEGAL RIGHTS

**MassLegalHelp** has put together a website that has information about your legal rights, how to apply for benefits and more in English, Spanish, Vietnamese, Russian, Creole and Portuguese. Visit [www.masslegalhelp.org/basic-legal-information](http://www.masslegalhelp.org/basic-legal-information).

## 2-1-1

If you can't find the information you need in any of the above resources, call **2-1-1**. Available 24 hours a day, 7 days a week, **Mass 211** responds immediately during times of crisis. If you are unable to reach 2-1-1 due to your telephone or cell phone carrier, you can also call **877-211-MASS (6277)**.

## **METRO HOUSING|BOSTON**

helps families and individuals address their housing needs across the continuum toward economic security.

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### **OUR MISSION**

Metro Housing|Boston mobilizes wide-ranging resources to provide innovative and personalized services that lead families and individuals to housing stability, economic security, and an improved quality of life.

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### **NEED TRANSLATION?**

For translation to another language, please refer to the electronic version of the newsletter on our website [www.MetroHousingBoston.org](http://www.MetroHousingBoston.org).

Translations are available.

### **VOTE IN 2020!**

Voting in the upcoming primary and general elections is more important than ever before.

To register to vote, and for information about where, when, and how to cast your ballot, visit [www.sec.state.ma.us](http://www.sec.state.ma.us)

## **INSPECTION UPDATE**

As has been the case since Metro Housing closed our office to the general public in mid-March, and in order to help everyone stay safe and healthy, inspections for new and vacant Section 8 units submitted for lease-up continue. Emergency inspections needed for immediate health and safety reasons also continue.

Recently, Metro Housing began performing remote re-inspections through self-certifications. Homes currently eligible for remote re-inspections are those that failed an initial inspection. This remote process includes Metro Housing staff reaching out to owners and tenants to review the failed items and determine if the repairs have been made. The owners and tenants then sign the paperwork confirming that the work is completed.

In some cases, Metro Housing is asking for supporting documentation. For instance, if a roof or portion of a roof required replacement/repair, we may ask for an invoice as proof the work was completed.

Thank you for working with us as we come up with new procedures to work more safely.

If you have any questions about this new process, please contact: **Howard Wensley, [howard.wensley@metrohousingboston.org](mailto:howard.wensley@metrohousingboston.org)**