

Massachusetts Moratorium Marches On

July 22, 2020

On July 21, Massachusetts Governor Charlie Baker [extended the moratorium](#) on evictions and foreclosures in Massachusetts (which was set to expire on August 18, 2020) by 60 days to October 17, 2020, due to the ongoing coronavirus pandemic.

The wide-sweeping moratorium forbids all foreclosures in Massachusetts by prohibiting lenders from publishing foreclosure notices, exercising of a power of sale, exercising a right of entry, initiating a judicial or non-judicial foreclosure process, or filing a complaint to determine military status of a mortgagor under the Servicemembers Civil Relief Act. The moratorium does not apply to vacant or abandoned properties.

While the moratorium currently is extended for 60 days, it is likely that there will not be any foreclosures or evictions in Massachusetts in the foreseeable future. Currently, there is drafted legislation [HD.5166 and S.2831, An Act to Guarantee Housing Stability During The COVID-19 Emergency and Recovery](#), which proposes to extend the current eviction and foreclosure moratoriums in Massachusetts for 12 months after the end of the state of emergency. The proposed legislation also provides for a mandatory forbearance of 12 months after the end of the state of emergency. The proposed legislation is currently in the House.

The Federal agencies who insure and guaranty federally backed mortgage loans previously extended their moratoriums on foreclosures, and foreclosure related evictions, to August 31, 2020. For a summary of the federal moratorium, please see our [prior alert here](#).

Our attorneys at McGlinchey will continue to monitor the foreclosure moratoriums. If you need help understanding or interpreting the guidelines or have any other questions, please contact McGlinchey's [COVID-19 CFS Litigation Task Force](#).

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