

Stewart – Massachusetts Mid-Week Update – May 27, 2020

We hope that you all had the opportunity to enjoy the long weekend with family and friends. Monday brought the beginning of Phase 1 of the reopening of Massachusetts. The reopening will be in 4 phases, with each phase lasting at least 3 weeks. A news report outlining the phases can be viewed here: <https://www.nbcboston.com/news/coronavirus/the-need-to-know-on-reopening-massachusetts/2126961/>

We want to share with you again the Safety Compliance Mandates, in case you missed them last week, along with some additional information you may find useful.

- ***Massachusetts Re-Opening Plan – Safety Compliance Mandates for Essential Businesses***
As title attorneys and real estate settlement offices, your businesses were considered essential and could maintain operations and may continue to do so; however, with the Governor's announcements, even essential business have certain safety compliance mandates that must be met by **May 25, 2020**:
 - **Create a *written COVID-19 control plan***
The control plan outlines how the business/workplace will prevent the spread of COVID-19. This plan does not need to be submitted to a state agency, but it must be retained on the premises of a business and be provided in the event of an inspection. The state has provided a template which can be used to fulfill this requirement, which can be found at: <https://www.mass.gov/doc/covid-19-reopening-control-plan-template/download>
 - **Post a *compliance attestation poster***
Businesses are required to **sign** a poster, attesting that the business has completed a COVID-19 control plan, which signed poster must be posted on the business premises so that it is visible to employees and visitors. The poster can be downloaded at the following link: <https://www.mass.gov/doc/compliance-attestation/download>
 - **Post *rules for maintaining social distancing, hygiene protocols, cleaning and disinfecting***. This requirement includes posters for **employees** and **employers** that are to be posted in the workplace. The employer poster can be accessed here: <https://www.mass.gov/doc/employer-reopening-poster/download> and the employee/worker poster can be accessed here: <https://www.mass.gov/doc/employee-reopening-poster/download>

The state has also provided the following links which you might find useful as you prepare to meet the safety compliance requirements:

- **Detailed guide for business and mandatory safety standards for workplaces**. This guide explains in detail the social distancing requirements, hygiene protocols, staffing and operations, and cleaning and disinfecting requirements. The guide can be viewed here: <https://www.mass.gov/info-details/reopening-mandatory-safety-standards-for-workplaces>
- **Guidance on necessary workplace supplies to comply with safety standards**. This guide explains what supplies are needed for a business to maintain the safety compliance

standards and where the hygienic and protective supplies can be purchased: <https://www.mass.gov/info-details/reopening-purchasing-hygienic-or-protective-supplies-for-the-workplace>

- ***FEDERAL FORECLOSURE and EVICTION MORATORIUMS***

There are various foreclosure and eviction moratoriums which have been implemented and extended to **JUNE 30, 2020**. Links to the mortgage specific moratoriums are below. Depending on the kind of mortgage, different rules will apply. It is important to remember that, at present, any foreclosure auction which occurred during the declared Massachusetts State of Emergency is not insurable. If you are insuring title deriving out of a foreclosure, please contact your Stewart underwriter or email: massuwing@stewart.com to determine if the transaction is insurable and if there are additional requirements given the various foreclosure and eviction moratoriums currently in place.

- FHA - <https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-13hsngml.pdf>
- Freddie Mac - https://guide.freddiemac.com/ci/okcsFattach/get/1003812_7
- Fannie Mae - <https://singlefamily.fanniemae.com/media/22261/display>
- VA - https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_18.pdf
- USDA - <https://content.govdelivery.com/accounts/USDARD/bulletins/28bb26e>

Need help sorting through all the federal and state moratoriums? The Massachusetts underwriting team is presenting a **webinar on foreclosure moratoriums** on June 3, 2020 at 10:00 AM. To register for the webinar, and to view a list of our other upcoming webinars, please visit our COVID-19 Resources webpage at: <https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>

- ***FRAUD AWARENESS & PREVENTION – What is VISHING?***

Vishing is a form of attack that attempts to trick victims into giving up sensitive personal information over the phone. While that makes it sound like an old-fashioned scam, vishing attacks have high-tech elements. For example, they involve automated voice simulation technology, or the scammer may use personal information about the victim harvested from earlier cyberattacks to put them at ease. The following article, published in CSO Online on May 18, 2020 provides a great summary of this sophisticated fraud. <https://www.csoonline.com/article/3543771/vishing-explained-how-voice-phishing-attacks-scam-victims.html>

- ***Recently Issued Stewart Bulletins***

- [MA2020006](#) – UNDERWRITING - Permissible Methods of Notarization for Massachusetts Transactions
- [MA2020005](#) – UNDERWRITING - Suspension of Deadlines and Extensions of Statutes of Limitations
- [MA2020004](#) – UNDERWRITING - Virtual Notarization
- [MA2020003](#) – UNDERWRITING - Special Bulletin Regarding Moratorium on Evictions and Foreclosures

- *Stewart's Massachusetts COVID-19 Resource Page*

Please view our resource page which contains all the local information relative to underwriting guidance, affidavits, registry closures and frequently asked questions. This site will be updated regularly. To access click **HERE** and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web

browser: <https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>

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