

Dear Stewart Partners,

I'm sure we're not the only ones asking "Where did the summer go?" It's mid-August already and as is typical August weather we're facing high temperatures and humidity. This is the perfect time to enjoy the last bits of summer with your family. It's also a good time to squeeze in some school shopping, just in time for back-to-school which is right around the corner.

In this week's update, we are providing some information on federal assistance available to landlords who may have lost rental income during the pandemic. We also want to pass along some important information on how to avoid ransomware – and what to do if you are a victim. Finally, we are sharing this month's SANS OUCH! Newsletter on how to use the cloud securely.

- *Federal Rental Assistance Available for Landlords*

The federal and state eviction moratoriums have adversely affected many landlords; however, there is help available. According to the Consumer Finance Protection Bureau (CFPB), many landlords are not aware that there are federal funds available to help them replace lost rental income. In a recent blog post entitled "Four reasons why landlords should take advantage of federal rental assistance," the CFPB noted that if a tenant is facing a financial hardship and is unable to pay rent, the landlord may be eligible for federal funding. Up to 18 months of rent may be available to landlords who have been adversely affected.

To read the CFPB blog post, follow this link: <https://www.consumerfinance.gov/about-us/blog/four-reasons-landlords-should-take-advantage-federal-rental-assistance/>

You may also want to make your clients aware of the CFPB page which is directed towards landlords who need assistance: <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/>

- *Ransomware*

You've probably heard about some of the recent high-profile ransomware attacks by hackers, including the Cloudstar attack which sidelined several title companies who used their online data hosting services. The U.S. Department of Homeland Security's Cybersecurity & Infrastructure Security Agency (CISA) has a website that contains several resources for evaluating your risk of being a victim of ransomware – and what to do if it happens to you. The website is <https://www.cisa.gov/stopransomware>. You may want to review CISA's Ransomware Response Checklist so that you know what to do if your system is hit by hackers. It includes guidance on how to isolate the affected systems, contain the infection, and recover data if possible. The checklist can be accessed here: <https://www.cisa.gov/stopransomware/ive-been-hit-ransomware>

- *SANS OUCH! August Newsletter – Using the Cloud Securely*

The adage "backup early, backup often" is something we've all heard – and probably muttered if your system crashed while you were working on a lengthy document. It's also one way to combat ransomware; if your data is mirrored, you can easily recreate your systems. Some have

turned to online data hosting – in other words, storing data in the “cloud.” As we’ve learned from the Cloudstar ransomware attack, service providers are not immune to ransomware. This month’s SANS OUCH! Newsletter focuses on how to use the cloud securely. It contains tips on what to look for when selecting a cloud provider, and how to secure your data if you do decide to use cloud storage.

You can read the newsletter here: <https://www.sans.org/newsletters/ouch/securely-using-the-cloud/>

- [Stewart’s Massachusetts COVID-19 Resource Page & Information Page](#)

Last March, in response to the pandemic, we launched a website to provide you with quick access to all our Mid-Week updates, gap coverage affidavits, bulletins that specifically relate to COVID and other emergency orders, and links to view our past webinars. The URL has now changed. Please bookmark or save this new URL as a favorite in your web browser for easy access: <https://www.stewart.com/en/state-pages/massachusetts-agents/tools-and-resources/covid-19.html>

**Stewart Title Guaranty Company - Massachusetts**

200 5<sup>th</sup> Avenue, Suite 301, Waltham, MA 02451 Phone: 800-628-2988 Fax: 781-697-3336

Monarch Place - 1414 Main Street, Suite 1835, Springfield, MA 01144 Phone: 413-930-8090 Fax: 978-964-0565

**Tiziano Doto**, Agency Services Manager - [tiziano.doto@stewart.com](mailto:tiziano.doto@stewart.com)

**Jutta R. Deeney**, VP, State Counsel - [jutta.deeney@stewart.com](mailto:jutta.deeney@stewart.com)

**Shannon Coleman**, Underwriting Counsel - [scoleman@stewart.com](mailto:scoleman@stewart.com)

**Christine Provost**, Associate Senior Underwriting Counsel - [christine.provost@stewart.com](mailto:christine.provost@stewart.com)

**Tracie Kester**, Underwriting Counsel - [tracie.kester@stewart.com](mailto:tracie.kester@stewart.com)

**Paula M. Cuculo**, Underwriting Counsel - [paula.cuculo@stewart.com](mailto:paula.cuculo@stewart.com)

**General MA Underwriting Mailbox** - [massuwing@stewart.com](mailto:massuwing@stewart.com)

**Tracy Hawkins**, Agency Sales Representative Sr. - [tracy.hawkins@stewart.com](mailto:tracy.hawkins@stewart.com)

**Rita Kelly-Parsley**, Agency Sales Representative Sr. - [rita.kelly-parsley@stewart.com](mailto:rita.kelly-parsley@stewart.com)

**Tom Potito**, Agency Sales Representative Sr. - [tom.potito@stewart.com](mailto:tom.potito@stewart.com)

**Mary Blomerth**, Agency Sales Representative Sr. - [mary.blomerth@stewart.com](mailto:mary.blomerth@stewart.com)

**Lyslie A. DeMeo**, Agency Sales Representative, Sr. - [ldemeo@stewart.com](mailto:ldemeo@stewart.com)