



**MASSACHUSETTS  
UNION OF PUBLIC  
HOUSING TENANTS**

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Submitted via [www.regulations.gov](http://www.regulations.gov)

Regulations Division  
Office of General Counsel  
Department of Housing and Urban Development  
451 Seventh Street, S.W.  
Room 10276  
Washington, D.C. 20410-0500

Re: HUD Docket No. FR-6529-1-01  
Revocation of the 30-Day Notification Requirement  
Prior to Termination of Lease for Nonpayment of Rent

Dear Office of General Counsel:

The Massachusetts Union of Public Housing Tenants (Mass Union) and the Massachusetts Law Reform Institute (MLRI) are writing in response to the Department of Housing and Urban Development's (HUD) public comment solicitation to express our strong opposition to HUD's interim final rule: Revocation of the 30-Day Notification Requirement Prior to Termination of Lease for Nonpayment of Rent, HUD Docket No. FR-6529-1-01. **This Interim Final Rule would revoke the current 30-Day notice rule. This rule should not be revoked.**

Mass Union is a statewide non-profit union of public housing residents, including residents who live in federally-subsidized housing programs administered by HUD. Through local tenant organizations, Mass Union's purpose is to advance the shared interests of its members and to protect thousands of individual tenants living in public housing. To prepare comments for HUD we met with tenant leaders from across the state to hear how revocation of the 30-day rule would impact public housing. We include their comments.

MLRI is a nationally recognized nonprofit poverty law and policy center. Our mission is to provide statewide advocacy and leadership in advancing laws, policies, and practices that secure economic, racial, and social justice for low-income people, address the root causes of poverty, and create a path to economic stability and mobility.

## **Providing a fair chance to stay housed**

"We have never had an actual eviction. We have prevented them because of the 30-day notice rule," one tenant told Mass Union.

The 30-day notice rule functions as a buffer that allows ordinary administrative problems to be resolved before they escalate into eviction filings. It requires that public housing authorities and project-based rental assistance providers give tenants 30 days' notice before filing an eviction for non-payment of rent. It guarantees residents the right to cure during these 30 days and requires that housing providers provide a statement of the amount of rent due, an itemized list of charges, and information about how to obtain a rent decrease or hardship exemption if the tenant has lost income. As tenants told Mass Union, few tenants know about these protections and hardship exemptions, which reiterates why the rule's informational requirement is so important.

All of these protections give families a fair chance to remain in their homes. Revoking this rule will put many tenants, including seniors, veterans, and people with disabilities, at risk of an unnecessary and traumatic eviction.

## **30-day period is needed to resolve matters**

"The Tenant Council has sat in on numerous tenant meetings with management where tenants are facing eviction threats and we have helped mediate resolutions. This process requires time, and it will be harder to help our neighbors resolve issues if the 30-day rule goes away," one tenant told Mass Union.

The current 30-day notice rule provides tenants with a reasonable period to "cure" the non-payment or alleged non-payment. If they pay the amount owed within 30 days, the housing authority cannot file for eviction. Those 30 days are needed to resolve matters. Emergencies happen, and a car repair or unexpected medical bill can put tenants behind. Community organizations, churches, and programs with rental assistance and other assistance programs regularly step in to help tenants facing eviction, but this takes time to coordinate.

"It takes time to retrieve information needed to complete recertification or correct errors because people have health issues or they do not have rides to get the information," a tenant told Mass Union.

For example, a tenant leader told Mass Union that a tenant in her development who was hospitalized had to leave her job. The tenant applied for SSI while hospitalized. She was in the hospital for 3 months and the rent calculations were entirely wrong. The tenant association helped the tenant and met with management to try and resolve the issue. The full 30 days was needed to gather proof of hospitalization, proof of non-employment, and SSI application status. In the end the eviction was prevented.

"We needed the whole 30 days, without this time, this tenant would have been evicted over a calculation error caused by her own medical emergency," the tenant leader told Mass Union.

Another tenant said that in her development, income calculations for family housing have included child support as income in the rent calculation when that parent is not actually receiving child support. Tenants have to go to court to get documentation proving they are not receiving child support. If they didn't have 30 days, they would be evicted, because it takes time to get that paperwork that housing authorities are requiring.

"The extra time allows tenants to come up with an agreement with the housing authority to prevent eviction," a tenant told Mass Union.

What happens during the 30 day cure period is actually a form of problem-solving: gathering documents, correcting rent calculations, and securing assistance. Shortening that window does not make systems more efficient; it simply shifts unresolved problems into the more expensive and traumatizing eviction process.

### **Itemized list of charges provides an opportunity to correct mistakes**

The 30-day notice rule corrects a structural imbalance where housing authorities hold the records and tenants are expected to respond without access to them. Without both documentation and time, tenants are unable to challenge errors, even when those errors are obvious. With an itemized statement issues can be resolved faster and evictions prevented.

"I had paid with a money order because the property had a history of losing checks or not depositing them. On the morning of my mother's funeral, I received a notice to quit after my money order payment wasn't properly processed. I had to scramble to prove payment with the money order stub. Management apologized but this illustrates that notices to quit are issued even for payments that are made, the system is error-prone and the emotional harm is significant," a tenant told Mass Union.

The 30-day notice rule requires that housing authorities provide tenants with an itemized list of charges so that tenants have the information they need to catch mistakes and prevent eviction. Sometimes management makes an error in calculating the rent or processing a rent recertification. Housing authorities may overlook documentation or may include income that should not be included or fail to include a deduction that would lower the rent. Or, as in the case above, the housing authority may not account for rent that they have received.

For example, a tenant in a family public housing development was incorrectly told that she owed rent. She had to appeal and the 30-day clock was ticking. She had to make calls, go to multiple agencies, she spent a lot of time trying to get someone to correct the error, she received help from legal services and needed time to get the documents to show that she paid the rent and did everything correctly. But because she had to spend so much time doing this she lost her job. The whole process was very stressful. Eventually the housing authority recognized that there was an error and corrected it. But the ledger and the 30-day notice was critical to preventing her eviction.

As she told Mass Union: "I'm going to lose my home, but this is an error and I did everything right."

## **Revocation of the 30-day notice rule will put more tenants at risk of unnecessary and traumatic evictions**

Eviction is a violent act. Even when resolved, the notice itself causes tremendous harm, panic, fear, stigma, and reputational damage within the community. This is not just about housing stability; it is about preventing unnecessary harm caused by avoidable administrative escalation.

"A typical resident is gonna open an eviction notice up, look at it, see their name on it, see the word eviction. Then they're gonna panic," as one tenant told Mass Union.

The current 30-day notice rule gives people the time and tools to prevent eviction. Tenants should not lose their housing assistance and become homeless because of a problem that can be fixed.

Tenants typically have no financial cushion, they live exactly at their income, month to month, with no margin for emergencies. Any unexpected family or medical expense causes them to fall behind immediately. Many residents, elderly, non-English speaking, cannot read or understand the notices they receive, and suddenly find themselves in court with no time to respond. Tenant associations help residents navigate the grievance process and the 30-day cure-period is critical to enable problems to get fixed.

### **If tenants are evicted, where will they go?**

"Public housing residents cannot afford to rent on the private market and if we face the threat of eviction it could mean losing the roof over our heads." one tenant told Mass Union.

The terror of receiving an eviction notice, especially when the tenant had done nothing wrong, is stressful and traumatizing because there are so few housing options. The National Low Income Housing Coalition estimates a shortage of 194,189 affordable rental homes for the lowest income families in Massachusetts.<sup>1</sup> In Massachusetts people need to make \$95,476 a year to afford a 2-bedroom fair market rent.<sup>2</sup> If a tenant in public housing is evicted, they will likely become homeless, they could lose their jobs, their children's schooling will be disrupted, and daily life will become an uphill battle. There is no realistic alternative housing available at comparable cost for extremely low-income tenants. Trauma is certain, and its costs will ripple through society, for no justifiable reason.

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<sup>1</sup> *The Gap: Massachusetts*, National Low Income Housing Coalition (2024), <https://nlihc.org/gap/state/ma>

<sup>2</sup> *Massachusetts Housing Profile* (download State Report), National Low Income Housing Coalition (2026), <https://nlihc.org/gap/state/ma>

**For all of these reasons, we urge HUD not to revoke the 30-day notice rule. HUD should be keeping tenants housed, not making it easier to evict.**

*"This is just gonna force people out willy-nilly," a tenant told Mass Union.*

In practice, more often than not, tenants do not fall behind because they refuse to pay, but because of temporary income shocks, administrative delays, or incorrect rent calculations. Tenant councils, organizers, and legal aid attorneys need time to help tenants, but that time disappears entirely under a shortened notice period.

Tenant leaders consistently report that mediation, documentation gathering, and negotiation all occur within that 30-day window. Housing authorities frequently control all documentation, while tenants are left without records to verify charges. Without the required itemized ledger and sufficient time to review it, tenants are effectively denied a meaningful opportunity to contest errors. The rule serves a critical informational function, forcing disclosure of rights that housing authorities otherwise fail to communicate.

The emotional and physical toll of eviction notices is immediate and severe. Research confirms that eviction is associated with increased hospitalization, mental health decline, and long-term instability.<sup>3</sup> Absent the 30-day rule, tenants lose both time and information, two elements that are necessary to avoid wrongful eviction.

Respectfully submitted,



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Mass Union of Public Housing Tenants



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<sup>3</sup> <https://academic.oup.com/sf/article-abstract/94/1/295/1754025>