The Answer

Representing Yourself in an Eviction Case

How to Defend Your Eviction Case

As a tenant, you have many rights that you may use to defend yourself against an eviction. The **Answer** is the court document that helps you tell your story to the judge.

What Is an Answer

This Answer form includes basic **Defenses** and **Counterclaims**.

- **Defenses** are the legal reasons why you should not be evicted. **Example**: The landlord is evicting you for not paying the rent and you paid the rent.
- Counterclaims are your claims against your landlord for money or for a court order telling your landlord to do (or stop doing) something. You may or may not be able to file counterclaims, depending on the reason for which you are being evicted. When you fill out the Answer form, it will guide you through whether you can file counterclaims.

Example: If you're being evicted for nonpayment of rent, bad conditions, such as lack of heat or a broken stove, make your home worth less than the rent the landlord is charging and may entitle you to money and an order that the landlord make repairs. However, if you were being evicted for bothering your neighbors, this would be considered a "fault" eviction and you could not raise a counterclaim.

You may have other claims that are not listed on this form. There is blank space to add claims.

Try to Get Legal Help

This form does not take the place of a lawyer. If you can, you should try to get a lawyer. Some courts have a **Lawyer for a Day** program offering free legal advice on your court day: Be sure to use this program if you do not have your own lawyer.

Fill Out this Answer Form As Soon As Possible!

You must get your Answer to the court and the landlord (or the landlord's attorney) on or before the **first Monday after the Entry Date** listed on your *Summons*. The day your Answer is due – the Answer date – should also be listed on the bottom of your *Summons*. If that Monday is a legal holiday, it is due the next day.

BOOKLET

If you are unsure about when your Answer is due, call the court clerk.

Produced by the Mass. Law Reform Institute, with assistance from legal services offices in Massachusetts, and available online at www.MassLegalHelp.org.
© MLRI, revised February 16, 2018. All rights reserved.

Mailing this form on your Answer date is not good enough. Both the court and your landlord (or the landlord's attorney, if the attorney signed the eviction complaint) must receive it on or before that date. Hand-deliver it if you are not sure it will be received by that date. Sometimes landlords or their attorneys will accept service by fax or email—you can ask.

If your Answer date has passed, file a *Motion for Leave to File Answer Late* stating a good reason for not filing on time. Attach your completed Answer form to the Motion to show the court you have good claims.

Also look on your Summons to see which court is hearing your case. If your case is not in Housing Court, and where you live has a Housing Court, you can transfer the case to the Housing Court, but you should still file the Answer in the court where the case was filed.

How to Use This Answer Form

Try to Get Legal Assistance

If you are eligible for free legal assistance, many Legal Services offices in Massachusetts have clinics that can help you fill out the attached Answer form. Contact your local legal services program to find out more about these clinics. To find a legal service program in your area go to: www.MassLegalHelp.org and click on "Find Legal Aid."

You also have a right to request **Discovery**. Discovery allows you to get information from your landlord to help you prove your case. **If you request Discovery, this also postpones your eviction trial for two weeks. But your trial will be postponed ONLY if the Discovery request is received by the court and your landlord when your Answer is due. If you want to request Discovery, use Booklet 4: Discovery**. You can also contact your local legal services program and ask for **Booklet 4: Discovery**.

Complete the Top of the Answer Form

- a. Write the county you live in, if you know it. The counties in Massachusetts are: Barnstable, Berkshire, Bristol, Dukes, Essex, Franklin, Hampden, Hampshire, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, and Worcester.
- b. Write the **Original Trial Date**, which you will find on your Summons and Complaint. If you are filling out a request for **Discovery**, your trial is automatically rescheduled for 2 weeks later. Check "Rescheduled" and write in the date that is exactly 2 weeks later than the **Original Trial Date**.
 - If you request a jury trial, the Original or Rescheduled Trial Date may become your pre-trial conference date (at which time a jury trial date will usually be assigned). Check with the Clerk's office to find out when the pre-trial conference is being scheduled.
- c. Write your landlord's name as it is on the Summons and Complaint.
- d. Write your name as it is on the Summons and Complaint. If your name is listed incorrectly you can ask the court to fix it later, but if you do not copy your name exactly how it is on the

- Summons and Complaint, your Answer form might not get filed correctly by the clerk's office.
- e. Copy the name of the court from the upper-right-hand corner of the Summons and Complaint form.
- f. Fill in the Docket Number, if you know it. The Docket Number is the number the court has assigned to your case. Sometimes it has not yet been assigned to your case, so it will not be on the Summons and Complaint. You may ask the court for this number, or leave it blank.
- g. After completing the Answer form, check off "Counterclaims" if you have checked any boxes in the Answer form under claims listed as both *Defenses and Counterclaims*.

Think about whether you may want a jury to hear your case rather than a judge. If you want to request a Jury Trial, check off the box "With Jury Trial Request" on the first page of the Answer and on the last page of the form also check off "I claim my right to a trial by jury." You must claim your right to a jury on or before your Answer deadline or you lose that right. While it is possible to *waive* or give it up later, you are not entitled to a jury trial if you do not request it on time.

Fill Out the Rest of the Answer Form as Appropriate for Your Case

This Answer form lists the most common *Defenses* and *Counterclaims* that tenants can use to prevent an eviction. When you fill out the Answer form, do not be afraid to check off all the defenses and counterclaims, where permitted, that are supported by the facts in your case so they can be heard by the court. Otherwise, you will need to get a judge's permission to add a defense or claim later.

- If you are being **evicted for nonpayment of rent or for a reason that is not your fault**, you are allowed to use *counterclaims* to defend against and prevent your eviction.
- If you are a former owner and claim that the **plaintiff did not properly foreclose** on the property, you can counterclaim to challenge the foreclosure.
- If you are being **evicted for "fault"** (something the landlord claims you did wrong, other than nonpayment of rent), you may or may not be able to bring counterclaims in this case. The best thing to do is to get legal advice about whether you can or should bring counterclaims and, if so, how to change this form.

At the end of the Answer form, check off What You Want the Court to Do.

Deliver the Answer Form

- Sign your full name and print your address and telephone number.
- Remove the Answer form from this booklet. Make 2 copies—one for yourself and one for your landlord (or his/her lawyer).
- Deliver the original Answer to the court. Do not deliver a copy to the court. It must be the original.
- Ask the court to stamp the date on your copy so that you have proof that you filed it on time.
- Deliver a **copy** of the Answer to your landlord (or his/her lawyer) by the Answer date.
- Keep your copy to bring to court.

ANSWER FORM

COMMONWEALTH OF MASSACHUSETTS TRIAL COURT

	, ss:	e
Cour		Name of Court
		£
		f Docket No. Summary Process
		·
. Trial	Date	(No Discovery requested)
	☐ Rescheduled Trial Date:	(Discovery requested)
		<u> </u>
Plain	tiff(s) - Landlord(s)	SUMMARY PROCESS ANSWER
vs.		☐ COUNTERCLAIMS
		☐ WITH JURY TRIAL REQUEST
	ndant(s) – Tenants(s)	_
	Facts	
x 1	Ty name is	
. DI	pay \$ in rent per (month/week).	I moved in on or about
. 🗆 I	receive a rent subsidy. The full contract rent i	
. □ I 5. □ I	receive a rent subsidy. The full contract rent i do/do not have a written lease.	s \$
. □ I 5. □ I 5. ⊠ I	receive a rent subsidy. The full contract rent i do/do not have a written lease. deny that I live in my home unlawfully and ag	s \$ gainst the right of the landlord.
ł. □ I 5. □ I 6. ⊠ I 7. □ I	receive a rent subsidy. The full contract rent i do/do not have a written lease. deny that I live in my home unlawfully and ag deny that I owe the amount of rent or use and	s \$ gainst the right of the landlord. d occupancy listed in the landlord's complaint.
ŀ. □ I 5. □ I 6. ⊠ I 7. □ I	receive a rent subsidy. The full contract rent i do/do not have a written lease. deny that I live in my home unlawfully and ag	s \$ gainst the right of the landlord. d occupancy listed in the landlord's complaint.
I. □ I I. □ I I. ≥ I I. □ I I. □ I	receive a rent subsidy. The full contract rent i do/do not have a written lease. deny that I live in my home unlawfully and ag deny that I owe the amount of rent or use and no longer live at the address listed in the com Defense	s \$ gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint.
i. □ I i. □ I i. ⊠ I i. □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and agreed deny that I owe the amount of rent or use and no longer live at the address listed in the composition. Defense the enancy Not Properly Terminated and the contract of the contr	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought
	receive a rent subsidy. The full contract rent i do/do not have a written lease. deny that I live in my home unlawfully and ag deny that I owe the amount of rent or use and no longer live at the address listed in the com Defense	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought
. □ I . □ I . ⊠ I 7. □ I 3. □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and agreed deny that I owe the amount of rent or use and no longer live at the address listed in the composition. Defense the enancy Not Properly Terminated and the contract of the contr	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought
To	receive a rent subsidy. The full contract rent i do/do not have a written lease. deny that I live in my home unlawfully and ag deny that I owe the amount of rent or use and no longer live at the address listed in the common to the live at the address listed in the common to the live at the address listed in the common to the live at the address listed in the common to the live at the address listed in the common to the live at the address listed in the common live at the live at the address listed in the common live at the live at the address listed in the common live at the live at the address listed in the common live at the live at the address listed in the live at the	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought
. □ I . □ I . ☑ I . ☑ I . □ I . □ I . □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and agreed deny that I owe the amount of rent or use and no longer live at the address listed in the compositive at the address listed in the compositive at the address. Gen. Laws, c. 1 I never received a Notice to Quit. The Notice to Quit was defective.	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17
1. □ I 1. □ I 2. □ I 3. □ I 4. □ I 4. □ I 6. □ I 6. □ I 6. □ I 7. □ I 6. □ I 6. □ I 7. □ I 6. □ I 6. □ I 7. □ I 6. □ I 6. □ I 7. □ I 6. □ I 6. □ I 7. □ I 6. □ I 6	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the composition of the composition	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17
To 1. □ I 2. □ I 1. □ I 1. □ I 1. □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the commodified	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired.
To 1. 1. 1. 1. 1. 1. 1. 1.	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the commodified	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought
. □ I . □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the composition of the composition of the lands. Gen. Laws, c. 1 I never received a Notice to Quit. The Notice to Quit was defective. The landlord did not terminate my tenancy. The landlord started this case before the North lands a corporation or other busing by an attorney so it should be dismissed. The Summons and Complaint is defective as	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought and/or was not properly served/filed.
To	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the common longer live at the common longer live at the address listed in the common longer live at the address listed in the common longer live at the common longer live at the address listed in the common longer live at the address listed in the common longer live at the common longer live at the address listed in the common longer live at the address listed in the common longer live at the address listed in the common longer live at the address listed in the common longer live at the address listed in the common longer live at the address listed in	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought
	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the complete of the land of the	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought and/or was not properly served/filed. d or offered to pay it all within the time allowed
To	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the complete of the land of the complete of the land of	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought and/or was not properly served/filed. d or offered to pay it all within the time allowed tenancy was created by my landlord's conduct.
. □ I . □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the complete nancy Not Properly Terminated and Mass. Gen. Laws, c. 1 I never received a Notice to Quit. The Notice to Quit was defective. The landlord did not terminate my tenancy The landlord started this case before the North The landlord is a corporation or other busing by an attorney so it should be dismissed. The Summons and Complaint is defective at If I have ever owed the landlord rent, I paid by law. Even if my tenancy was terminated, a new The Complaint and the Notice to Quit states.	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought and/or was not properly served/filed. d or offered to pay it all within the time allowed tenancy was created by my landlord's conduct. e inconsistent reasons for eviction.
1. □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the complete. Defense enancy Not Properly Terminated an Mass. Gen. Laws, c. 1 I never received a Notice to Quit. The Notice to Quit was defective. The landlord did not terminate my tenancy. The landlord started this case before the N. The landlord is a corporation or other busin by an attorney so it should be dismissed. The Summons and Complaint is defective a lift I have ever owed the landlord rent, I paid by law. Even if my tenancy was terminated, a new The Complaint and the Notice to Quit state. The landlord does not have a superior right.	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought and/or was not properly served/filed. d or offered to pay it all within the time allowed tenancy was created by my landlord's conduct. e inconsistent reasons for eviction.
4. □ I 5. □ I 6. ⊠ I 7. □ I 8. □ I 7. □ I 9. □ I	receive a rent subsidy. The full contract rent is do/do not have a written lease. deny that I live in my home unlawfully and ago deny that I owe the amount of rent or use and no longer live at the address listed in the complete. Defense enancy Not Properly Terminated and Mass. Gen. Laws, c. 1 I never received a Notice to Quit. The Notice to Quit was defective. The landlord did not terminate my tenancy. The landlord started this case before the North Intellection or other busing by an attorney so it should be dismissed. The Summons and Complaint is defective at If I have ever owed the landlord rent, I paid by law. Even if my tenancy was terminated, a new of the Intellection of the Notice to Quit state. The Complaint and the Notice to Quit state. The landlord does not have a superior right bring this action.	gainst the right of the landlord. d occupancy listed in the landlord's complaint. plaint. d/or Case Not Properly Brought 86, §§11-13, 17 properly. otice to Quit expired. ness entity and this case was not brought and/or was not properly served/filed. d or offered to pay it all within the time allowed tenancy was created by my landlord's conduct.

Defense

Failure to Comply with Rules for Public and Subsidized Housing

20.	☐ I am a tenant in public or subsidized housing and:	
	a. The landlord did not terminate my tenancy as required by the lease or programmer.	ım rules or
	use restrictions that apply to the property.	
	b. \square I am a tenant under the Section 8 Program and the landlord did not provide	
	of the Notice to Quit in a timely way to the agency that oversees my vouche	
	c. \square I am a tenant in public or subsidized housing and the landlord does not have	good cause to
	evict me as required by the lease and/or program rules.	
	d. \square I am a tenant in public or subsidized housing and the landlord did not give r	
	to a grievance hearing or conference as required by the lease and/or program	
	requested a hearing/conference and the process was not completed before I	received the
	complaint.	1 1
	e. I reside in federal public housing or subsidized Section 8 or other covered fe	
	housing and have a defense under the Violence Against Women Act (42 U.S.)	14043e-11).
	Defense	
	Retaliation	
	Mass. Gen. Laws c. 239, §2A; c. 186, §18	
		14
	☐ Counterclaim where tenancy is terminated for nonpayment of rent or without fa	ıuıı
21.	☐ The landlord is trying to evict me and/or retaliate against me because:	
	a. □ I withheld rent because of bad conditions, and/or told the landlord about ba	.d
	conditions.	
	b. \square I reported bad conditions in writing to the landlord.	
	c. \square I reported bad conditions orally and/or in writing to a public agency.	
	d. ☐ I took part in a tenants' meeting or organization.	
	e. I brought a case/claim against the landlord.	
	f. \(\subseteq \) I or a member of my household took action to obtain a protection order und	ler
	G.L. c. 209A or a harassment prevention order under G.L. c. 258E;	1
	g. \square I or a member of my household reported an incident of domestic violence, r	-
	assault or stalking to law enforcement or reported a violation of a protection	or
	harassment prevention order.	
	h. \Box	_
	for exercising my rights to break my lease or change my locks for safety reas	Jus under
	G.L. c. 186, §§23-29. i. □ Other:	
	i. d Oulci.	-
Th	s defense entitles me to possession. Where this is raised as a counterclaim, this entitle	es me to one
to 1	hree times the rent (calculated at the full contract rent for tenants with subsidies) or	ny actual
	nages, whichever is greater.	
22	The control of the	raimat r
22.	I am entitled to a presumption of retaliation because the landlord took action as within 6 months of any of the above (listed in 21b through 21i).	gamst me
	within o months of any of the above (noted in 210 tillough 211).	

Defense **Discrimination**

Mass. Gen. Laws c. 239; c. 151B; Federal Fair Housing Act; Americans With Disabilities Act; and/or Section 504 of the Rehabilitation Act

23.		☐ Counterclaim where tenancy My landlord has discriminated ag			
	☐ Family status (having children) ☐ Age ☐ Public or Rental Assistance ☐ Gender Identity ☐ Marital Status		☐ Race ☐ Religion ☐ Sex ☐ Sexual Orientation ☐ Veteran's Status	☐ National Origin ☐ Disability ☐ Color ☐ Other:	
		"Reasonable Accommodat See BHA 1	ion" Based on Disability s. Bridgewaters, 452 Mass, 8		
24.		the landlord make changes in it opportunity. Failing to provide	s rules or do what is neces a reasonable accommodat rimination. <i>Note:</i> This ma	y include allowing the tenant to get	
		See Gnerre v. MCAD, 402 Mas	exual Harassment s. 502 (1988); Mass. Gen. sing Act (42 U.S.C. 3604)	Laws c. 151B, §4(6),	
25.		My landlord (or an agent/representative of my landlord) discriminated against me based my sex/gender by sexually harassing me. This activity made my apartment less desirable me. Check all that apply:			
		verbal harassment and non- □ I have been asked or pressur	consensual physical acts of red to give sexual favors. hanged because of my resp	ponse to the sexual harassment.	
			Defense		
		Tenant Not Res	ponsible for Alleged	Behavior	
26.		I/a household member/guest d	lid not do what my landlo	rd alleges is the reason for eviction.	
27.		What my landlord is claiming is	not a violation of the ren	tal agreement.	
28.		a household member, guest, or	someone over whom I ha	victing me for alleged behavior of d no control. I did not violate my know about the alleged behavior.	
		Tenant Should N	Not Lose His/Her A	partment	
		(Avoid	lance of Forfeiture)		
29.		Based on principles of equity ar	nd fairness, it is unfair to e	vict me.	



READ THIS BOX

If you are being evicted for "fault" (the landlord claims you did something wrong other than not paying your rent), <u>skip</u> questions #30-62 then go directly to #63 and complete the rest of the form.

If you are <u>not</u> being evicted for "fault," <u>complete</u> #30-62, then go directly to #63 and complete the rest of the form.

If you are a <u>former owner</u> being evicted after a foreclosure, <u>skip</u> questions #49-61, go directly to #62 and complete the rest of the form.

If you are a <u>tenant</u> being evicted after a foreclosure, <u>complete</u> #30 - to the end of the form.

Defense & Counterclaim or Offset to Any Claim for Use and Occupancy

Bad Conditions in My Home and Other Claims

Mass. Gen. Laws c. 239, §8A; c. 93A; and/or Implied Warranty of Habitability

30.		erclaim because of past or present problems in or around my ew or should have known about, including but not limited to the				
	☐ cockroaches, other insects, n☐ water leak and plumbing pro	•				
	□ electrical problems	problems with heat and/or hot water				
	□ lead paint	defective locks or security problems				
	□ other:					
31.	☐ The landlord knew or shou	ald have known about the bad conditions because:				
	a. □ I told the landlord orally.					
	b. \square I told the landlord in wr	iting.				
	c. □ The landlord was notified by Inspectional Services, Board of Health, housing agency or someone else.					
	d. \square All or some of the cond	itions existed when I moved in.				
	e. □ All or some of the cond time of foreclosure.	itions existed when the landlord purchased the property or at the				
	f. \square All or some of these con-	ditions exist in common areas that the landlord has access to.				
	g . \square Other:					

I am entitled to damages for the reduced value of my home, calculated as the difference between: (a) the full market rental value of my home in good condition, and (b) the reduced value of my home in its bad condition. (If the rent is subsidized, the damages are calculated based on the full rental value and not just the tenant's share.) I am also entitled to damages for any other losses, injuries, or expenses resulting from bad conditions.

Defense & Counterclaim

Violation of the Security Deposit Law Mass. Gen. Laws c. 239, §8A; c. 186, §15B; and/or c. 93A

32.		I paid a security deposit of \$ to my current/former (circle which one) landlor	d.
33.		The landlord violated the security deposit law in the following way(s):	
1	a. b. c. d. f. g.	 □ Charging more than 1 month's rent for the deposit, allowing me 3 times the deposit and interest required by law. □ Not putting the deposit in a separate bank account, allowing me 3 times the deposit and interest required by law. □ Not giving me the required receipts, allowing me 3 times the deposit and interest required by law. □ Not paying or deducting from my rent yearly interest, allowing me 3 times the interest owed on the deposit. □ Not giving me the required statement of conditions, allowing me \$25. □ Not taking responsibility for the security deposit I paid to the prior landlord, allowing me 3 times the deposit and accrued interest. □ Other 	
		Defense & Counterclaim	
		Last Month's Rent	
		Mass. Gen. Laws c. 239, §8A; c. 186, §15B; and/or c. 93A	
34.		I paid last month's rent of \$ to my current/former (circle which one) landlord an my landlord has not paid me yearly interest or given me rent credit for this interest, entitle me to three times the amount of interest owed.	
		Defense & Counterclaim Or Offset to Any Claim for Use and Occupancy Interference with Utilities and Use of Home (or Breach of Quiet Enjoyment) Mass. Gen. Laws c. 239, §8A; c. 186, §14; and/or c. 93A	
35.		The landlord did the following:	
	b c. d e. f.	Allowed bad conditions to exist in my home. Entered my home without my permission and/or notice.	
36.		I have been billed for heat, hot water, electricity and/or gas and the landlord and I did no have a <i>written</i> agreement requiring me to pay for these utilities. I request that the landlord promptly start paying for such utilities. This defense and counterclaim entitles me to damages under G.L. c. 186, §14, and c. 93A. See also Mass. Sanitary Code, 105 CMR 410.354.	

37.		I have been billed for gas, oil and/or electricity that go to other people's apartments or common areas (such as hallways, stairways, basements, or porches). This defense and counterclaim entitles me to damages under G.L. c. 186, §14, and/or c. 93A. See also Mass. Sanitary Code, 105 CMR 410.354.					
		fense and counterclaim entitles me to three times the rent (calculated at the full contract rent ants with subsidies) or my actual damages, whichever is greater.					
		Defense & Counterclaim Rent Liability in Public and Subsidized Housing					
39.		The housing authority is responsible for rent. The housing authority stopped payments to the landlord because repairs were not made. The housing authority/owner failed to properly calculate rent or to adjust the rent, and therefore I am entitled to a recalculation of rent. The landlord charged me more rent than the amount approved by the housing agency.					
		Defense & Counterclaim Or Offset to Any Claim for Use and Occupancy Violation of the Consumer Protection Law Mass. Gen. Laws c. 239 §8A, and/or c. 93A					
42.43.		Each of the acts stated in this Answer/Counterclaims was unfair and/or deceptive. My landlord is covered by this law because she or he is not a housing authority or the owner-occupant of only a 2 or 3-family property in which I live. This pleading is a demand for a reasonable settlement offer. The landlord acted in the following additional unfair or deceptive ways:					
	a. b. c. d.	 □ The landlord charged me late fees before my rent was thirty days late. □ The landlord charged a rent amount that I never agreed to pay. □ The landlord charged me constable or court fees unlawfully. □ There are unlawful terms in my lease. □ Other:					
daı							
	Other Defenses & Counterclaims						
44.45.46.47.		My rent is paid by the Department of Transitional Assistance through vendor payments; therefore, I had no control over nonpayment of the rent. I have exercised my rights under the repair and deduct statute (G.L. c. 111, §127L). The landlord required me to pay for water in violation of G.L. c. 186, §22. Foreclosure-related defenses/counterclaims (G.L. c. 93A): ☐ The foreclosure is void due to failure to comply with the: (i) power of sale in the mortgage contract, (ii) statutory or regulatory foreclosure requirements, and/or					
	b. c. d.	 (iii) Note holding/transfer requirements pursuant to applicable law. I was treated unfairly with respect to loan modification and/or alternatives to foreclosure. I was treated unfairly with respect to pre-foreclosure notices. My loan was predatory, unfair, and/or was unaffordable based on my income. 					

48.	I have other defenses or counterclaims as follows:
	Evictions after Foreclosure
	Defenses & Counterclaims For Tenants Post-foreclosure No just cause to evict tenants from properties when plaintiff is a bank or other "foreclosing owner" Mass. Gen. Laws c. 186A, §2; c. 186, §14; and c. 93A
49. 50.	I am a <i>bona fide</i> tenant entitled to the protections of G.L. c. 186A. Because the plaintiff does not have just cause to evict me and there is no binding purchase and sale agreement on the property as required by G.L. c. 186A, §2, this case should be dismissed.
51.	The plaintiff's service of a Notice to Quit or other actions to force me to vacate the premises without just cause or without a contract for sale on the property violate G.L. c. 186A, \$\(\)\(\)\(\)2; c. 186, \$\(\)14; and c. 93A.
52.	This defense and counterclaim entitles me to possession and damages under G.L. c. 186, §14, and/or c. 93A.
	Defense & Counterclaim For Tenants Post-foreclosure Failure to comply with notice provisions of Mass. Gen. Law c. 186A when plaintiff is a bank or other "foreclosing owner" Mass. Gen. Laws c. 186A, §3 and §4; c. 186, §14; and c. 93A
53. 54.	I am a <i>bona fide</i> tenant entitled to the protections of G.L. c. 186A. Within 30 days of foreclosure, the plaintiff did not post, deliver or slide under my door a notice giving the plaintiff's contact information and information about who to call for repairs in violation of G.L. a. 186A.
55.	repairs in violation of G.L. c. 186A, §§3 and 4. The plaintiff served me with a Notice to Quit less than 30 days after it posted and delivered the required contact information in violation of G.L. c. 186A, §§3 and 4.
56.	The plaintiff did not provide me with a written notice about my right to a court hearing in violation of G.L. c. 186A, §§3 and 4.
57.	 The plaintiff did not give me written notice claiming that I had substantially violated my lease or tenancy in violation of G.L. c. 186A, §4.
58.	 The plaintiff did not give me 30 days to cure the claim that I substantially violated my lease or tenancy in violation of G.L. c. 186A, §4.
59.	 The plaintiff did not inform me of the amount of monthly rent it claims and to whom the rent should be paid in violation of G.L. c. 186A, §§3 and 4.
60.61.	 Because the plaintiff did not comply with the notice requirements of G.L. c. 186A, §§3 and 4, this case should be dismissed. This defense and counterclaim entitles me to possession and damages under G.L. c. 186, §14, and/or G.L. c. 93A.

Defense For Tenants and Owners Post-Foreclosure Plaintiff has no standing/no superior right to possession

	62.		The plaintiff's case should be dismissed because it does not have proper title to the property and therefore it cannot prove a superior right to possession of the property and the foreclosure is void. <i>Wayne Inv. Corp. v. Abbott</i> , 350 Mass. 775 (1966) (title defects can be raised as defense in summary process); G.L. c. 239, §1 (summary process available to plaintiff only if foreclosure carried out according to law).
			WHAT I WANT THE COURT TO DO
	63. 64.	×	On all claims and defenses, award me money damages, costs, attorney's fees (where
	65.		applicable), and such other relief as is fair. On my claims and defenses, set aside and/or declare void the foreclosure upon my home, or grant other equitable and/or declaratory relief with respect to possession of my home.
	66.		Other:
			The Court Should Allow Me to Stay in My Home Mass. Gen. Laws c. 239, §8A (5th para.)
67.			equest that the court apply G.L. c. 239, §8A (which applies both to non-payment and to fault evictions) to allow me to stay in my home as follows:
		a	Because the money owed to me on my counterclaims is greater than the amount of rent owed to the landlord, I win the eviction (possession of the property should be awarded to me in this action); or
		ŀ	b. I am entitled to the opportunity to pay to the court within seven (7) days the difference between what the court finds I owe my landlord and what the landlord owes me in order to keep possession of my home.
			The Court Should Order the Landlord to Make Repairs Mass. Gen. Laws c. 239, §8A (4th para.), and/or c. 111, §127I
68.		I red	quest the court to order the landlord to correct the defective conditions in my home.
	Th	e Co	Federal Fair Housing Act; Americans With Disabilities Act; Section 504 and/or Mass. Gen. Laws c. 151B
69.		lan	d/or a member of my household have a disability and I request the court to order the dlord to accommodate the disability by stopping the eviction and/or taking steps to provide accommodation to allow me to remain in my home.

The Court Should Find That I Was Not At Fault

70.		case in	urt should find that the landlord has n which the landlord claimed I did so t). The landlord did not prove that I ore, the court should allow me to star	mething wrong (other than nong did anything serious enough to j	payment
				Me More Time to Move or Court's Equitable Authority	
71.		one yea any ot \mathbf{a} . \square	court awards possession to the landlo r for a household with an elderly or content the tenant.) I am and/or a member of my house The court should also consider my seems.	lisabled person, or up to six month. hold is elderly (over 60) or disab	bs for led.
Pa	art I,	, Article	Request for XV of the Mass. Constitution; USPF	a Jury Trial R 8; Mass. Gen. Laws c. 185C, §	21 and c. 218, §19B
	Ιc	laim my	right to a trial by jury. (Jury trials are	e available in all courts.)	
		in the h	Tenants: If you check this box, go eading that says "With Jury Trial Remarks the checked any counterclaims (boxes)	equest."	
		-	ne box in the heading that says "Cou		se of this form and
			that I delivered or mailed (circle which er on (e landlord
		by his/l	Tenants: This Answer must be file ner lawyer if represented, ON OR B Summons and Complaint.		
Sign	atur	e of Tena	unt(s) (or Former Owner of Record)	Signature of Tenant(s) (or Former	Owner of Record)
Printed Name				Printed Name	
			Each person named as a Defendant in the in order to protect his/her own rights.	Complaint MUST sign this Answe	er or file a separate
Add	ress				Apt. No.
City			State	2	Zip
Tele	phon	ne Numbe	er	Dat	e
Ema	uil (if	any)			