

Is Your Housing Protected by the CARES Act?



Does the CARES Act Protect You from Eviction?

A new federal law, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) protects tenants from eviction for nonpayment of rent in specific types of housing. If you live in one of the kinds of housing listed below, your landlord can't file an eviction against you for not paying rent. Nor can the landlord charge you late fees or penalties from March 27 - July 25, 2020.

Beginning July 26, your landlord can give you a 30-day notice if you didn't pay your rent between March 27 - July 25. After the 30-day period is over, the landlord can file an eviction case in court.

Will you owe rent from March 27 - July 25?

Yes. You will still owe your rent from March 27 - July 25 and you will still have to pay it. But your landlord won't be able to evict you until after July 26 if you don't pay.

The CARES Act stops evictions from March 27 - July 25 for:

Tenants with or without a valid lease who live in any of these:

All subsidized housing including:

- » Public Housing
- » Section 8 Housing Choice Vouchers
- » Section 8 project-based housing
- » Rural Development
- » Rural Development Housing Voucher
- » Low-income Housing Tax Credit Program or LIHTC Housing

All Housing with a mortgage loan made or insured by federal agencies including the Federal Housing Administration (FHA), Housing and Urban Development (HUD), Veterans Affairs (VA), United States Department of Agriculture (USDA)

All Housing with a private mortgage loan that is insured by the Federal National Mortgage Association ("Fannie Mae") or the Federal Home Loan Mortgage Corporation ("Freddie Mac").

You can find out if you live in a protected type of housing by asking your landlord or searching the name of your property on these websites:

<https://nlihc.org/federal-moratoriums> , <https://preservationdatabase.org/> and <https://projects.propublica.org/covid-evictions/>

The CARES Act does NOT stop evictions from March 27 – July 25 if:

- » you don't live in one of the types of housing listed
- » your landlord filed for eviction before March 27
- » your landlord files an eviction case claiming you broke your lease for a reason other than nonpayment of rent.

If you want to read the law, you can find it here: <https://www.congress.gov/116/bills/hr748/BILLS-116hr748eas.pdf>. The hold on evictions (eviction moratorium) is Section 4024 and begins on page 561 of the bill.

If you have concerns about housing during or after the pandemic, contact Legal Aid Line to apply for free legal help:

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(888) 534-1432

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