



COVID 19 Renter Protections: Know Your Options (and Your Rights)

If you're having trouble making rent payments as a result of the coronavirus pandemic, you are not alone. Across the country, many tenants are facing job losses, furloughs, or reduced hours, and having to make tough financial decisions in order to make ends meet. Fortunately, there are steps all renters can take, as well as many significant protections from eviction that apply in certain situations.

The CARES ACT Protection for Renters in Federally Subsidized or Federally Backed Housing:

- ✿ The CARES Act **provides certain protections from eviction and late fees due to nonpayment of rent** for most tenants in *federally subsidized or federally backed housing*.
- ✿ You may be protected from eviction if you receive federal rental assistance or live in federally subsidized housing, or your landlord has a federally-backed mortgage.
 - Find out if your rental home or apartment building has a federally-backed mortgage by using the tools provided on the Consumer Financial Protection Bureau (CFPB) website at www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/
- ✿ These protections generally prohibit eviction until **June 30, 2020**.
- ✿ However, they only apply to the nonpayment of rent and other charges, and not for other causes for an eviction.
- ✿ Renters are expected to continue paying rent during the eviction moratorium period, if they can.
- ✿ Those experiencing financial hardship should contact their landlord to discuss their situation and potential solutions.

Tips for Renters not covered by the CARES ACT:

- ✿ **Contact your landlord:** Discuss your situation and work on a potential payment solution. Here's a **sample letter** to get started.
- ✿ **Letter from Employer:** Documentation from your employer that your pay has been reduced, you have been furloughed or let go due to the Coronavirus, may be needed by your landlord.
- ✿ **Get it in writing:** Make sure to get the details of your payment plan with your landlord in writing. The agreement will need to be signed by both you and your landlord.

- ✿ **Know your rights:** Landlord/Tenant laws vary by city/state, visit the U.S. Department of Housing and Urban Development (HUD) website at: www.hud.gov/topics/rental_assistance for state by state information.
- ✿ **Search for additional assistance:** Many state and local governments have stopped evictions because of the coronavirus pandemic. The details of how renters are protected, and for how long, depend on where you live.
- ✿ **Visit the Eviction Lab's list:** includes state and local eviction and foreclosure limits evictionlab.org/covid-eviction-policies/ to find out if your state or local community has eviction protections during this time.

Additional Resources

- ✿ **HUD-Approved Housing Counselors.** The U.S. Department of Housing and Urban Development (HUD)-approved housing counselors are listed at www.consumerfinance.gov/find-a-housing-counselor/ (or call **1-800-569-4287**) to discuss options if you're having trouble paying your rent.
- ✿ **Credit Counselors. Financial National Foundation (NFCC) for Credit Counseling.** For the Coronavirus Financial Toolkit visit NFCC website at: www.nfcc.org/resources/coronavirus-financial-toolkit/ (Or call **1-800-388-2227**).
- ✿ **Consumer Financial Protection Bureau (CFPB).** CFPB Mortgage & Housing Assistance during Covid-19, visit www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/