

Does a New Federal Law Protect You from Eviction?

Congress recently passed the CARES Act, a new law that may protect you from eviction until after July 25, 2020.

The law protects tenants from eviction for not paying rent (or other fees or charges) between March 27 and July 25 if they live in a property listed below. If you live in one of these properties, your landlord cannot start an eviction against you during this period. Your landlord also cannot charge you late fees or interest during this period.

Starting on July 26, your landlord can give you a 30-day eviction notice if you did not pay your rent between March 27 and July 25. **You will still have to pay the full rent you owe for March 27 to July 25.**

If you have any loss of income, you may be able to reduce the amount you owe in monthly rent. The person or organization to contact is listed next to each program.

You may be able to find out if you live in one of the protected properties by searching the property by name or address at <https://nlihc.org/federal-moratoriums>.

Take this document to your landlord if you think this law applies to you and you are having trouble paying your rent.



You are **protected** by this law if you live in:

- public housing, section 8 housing where the subsidy comes with the unit that you are renting, or private housing with a HUD voucher (**contact your public housing authority**);
- a property that is subsidized and restricted to elderly persons (Section 202) or to persons with a disability (Section 811) (**contact your landlord or management agent**);
- a property with reduced rents that is receiving housing tax credits (Low Income Housing Tax Credit Program) (**contact your landlord or management agent**);
- a property financed by USDA, sometimes called Rural Development, under the rural rental housing program (Section 515), the farm labor housing program (Section 514 or 516), the Section 538 guaranteed rental housing loan program, or in housing rehabilitated under the housing preservation grant program (Section 533) (**contact your landlord or management agent**);
- private housing where you hold a Rural Development voucher (**contact the RD Voucher Program Office at (844) 857-5386 or rdvoucher@usda.gov**);
- other properties with loans that were made or insured by federally related agencies, such as the Federal Housing Administration (FHA), Ginnie Mae, Fannie Mae, Freddie Mac, Veterans Administration, HUD or the USDA. Most of the time only your landlord can tell you if they have such a loan. Ask your landlord to find out and tell you.

You do not qualify for protection under this federal law if your property is not listed above or:

- your landlord filed for eviction in court before March 27, 2020;
- your landlord files for eviction claiming that you broke a rule in your rental agreement other than non-payment of rent (or other fees or charges).

Sometimes there are other local or state laws that may give you greater protection from eviction. Find out if there are such laws where you live by **calling your local legal aid office, tenant association, or local bar association.**

