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CARES Act - Rental Housing Protections

Expiration dates for protections - Federal CARES Act – 120 Days from March 27, 2020
(ends July 25, 2020)

- ★ On March 27, 2020, the President signed the Coronavirus Aid, Relief and Economic Security Act (CARES Act) into law. The CARES Act was established to aid with COVID-19 issues. This bill provides a temporary moratorium on evictions as well as late fees for nonpayment of rent or other charges for a period of 120 days starting on March 27, 2020 on “covered housing.” Furthermore, landlords would not be allowed to issue a notice to vacate until after this temporary moratorium and they would not be allowed to require a tenant to actually vacate the unit until 30 days after the notice is given. Renters should be advised that the moratorium only applies to evictions for nonpayment of rent, not for other causes. Renters should also be advised that although they may be protected from eviction proceedings temporarily under this bill, the bill does not treat nonpayment of rent during this period as forgiven and these unpaid amounts will accrue during this period even if fees are not assessed.

*Covered CARES ACT housing includes rental housing supported by the following federal housing programs:

- Public housing;
 - Section 8 Housing Choice Vouchers;
 - Section 8 Project-Based Rental Assistance;
 - Section 202 Supportive Housing for the Elderly;
 - Section 811 Supportive Housing for Persons with Disabilities;
 - Housing Opportunities for Persons with AIDS (HOPWA);
 - McKinney-Vento Homeless Assistance grants;
 - Section 236 Preservation program;
 - HOME investment partnerships;
 - Rural Development multifamily housing (Section 516 Farm Labor Housing Grants, Section 542 Rural Development Vouchers, Section 521 Rural Rental Assistance, Section 533 Housing Preservation grants);
 - the Low-Income Housing Tax Credit (LIHTC) program;
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- ★ The CARES Act also includes rental housing with a single-family or multifamily mortgage that is
 - purchased or securitized by Fannie Mae or Freddie Mac;
 - insured by the Federal Housing Administration (FHA);
 - guaranteed, directly provided by, or insured by the Department of Veterans Affairs (VA);

- guaranteed, directly provided by, or insured by the Department of Agriculture (USDA); or
- guaranteed under HUD's Native American or Native Hawaiian Home Loan Guarantee programs.
- Some renters will know that their home is included because they recognize the name of a federal housing program on the list above which they had to apply and qualify for. However, if unsure whether a rental unit is included, search the National Preservation Database @ <https://preservationdatabase.org/>, which includes most of the covered dwellings.

***CARES Act info obtained from – US Committee on Financial Services**

***Important – There are significant specifics regarding individual tenant questions. Each late rent issue can be unique.** Therefore, tenants, tenant/advocates or landlords/property managers should contact HCCI for FREE telephone counseling regarding late rent, eviction or other rental related issues @ 800-383-0217. The caller's name and phone number will be placed on a call log and will be contacted in the order of the call. HCCI employs a counselor who is English/Spanish bilingual.

*For consumers experiencing other financial issues such as - late bills, dealing with bill collectors, negative credit, student loan questions or behind on mortgage payments - contact HCCI's HUD Certified Financial Counselors @ 800-383-0217 to set up an appointment.

Housing and Credit Counseling, Inc. (HCCI) counselors are not attorneys. HCCI counselors do not provide legal advice. HCCI counselors have received extensive training and receive continuing education.

Teresa Baker

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<https://www.facebook.com/HCCIKansas>
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