

## INFORMATION FOR PUBLIC HOUSING AND VOUCHER TENANTS ON THE EVICTION MORATORIUM

### Q: WHAT IS THE EVICTION MORATORIUM?

Congress recently passed the CARES Act, a new federal law that sets into place an *eviction moratorium* which says that **you cannot be evicted for not paying your rent** until July 25, 2020. You also can't be charged late fees for not paying your rent during this time. You will still have to pay the rent you owe. The eviction moratorium applies to ALL public housing and voucher tenants.

### Q: WHAT HAPPENS AFTER JULY 24, 2020?

Starting on July 25, your landlord or the housing authority can give you a 30-day eviction notice if you have not paid your rent. You may have received a reminder notice from your landlord or the housing authority to pay your rent prior to July 25. A reminder notice is different than an eviction notice.

### YOU MAY BE EVICTED NOW IF:

- The eviction was filed in court before March 27, 2020.
- Your landlord or the housing authority is evicting you for breaking a rule in your rental agreement (other than not paying your rent).
- **If you receive an eviction notice, call your local legal aid office immediately for help!**

### Q: WHAT CAN YOU DO IF YOU ARE HAVING TROUBLE PAYING RENT?

If you or anyone in your household had a change in income for any reason (job loss, reduced hours, etc.), **ask the housing authority to “recertify” your income right away.** Recertifying your income means your rent will be reduced to reflect your new income. See the back of this flyer for examples of how a recertification may be able to help you and your family. **You should also ask the housing authority whether you are eligible for a financial hardship exemption.** Some housing authorities have hardship policies that allow tenants to pay \$0 instead of a minimum rent.

### Q: WHAT IF I HAVE RENT DUE AFTER JULY 24?

**Make sure all recertifications were done properly and that you actually owe the rent due.** Contact your landlord or housing authority if you are going to have trouble paying the rent. Try to work out a repayment plan for any rent that is due. See the back of this flyer for an example of a repayment plan.

### IMPORTANT TAKEAWAYS:

- Ask to pay less rent if you have a change in income.
- You **should still pay** your rent **if you are able** to.
- There may be other state or local laws that protect you from eviction. You can find out by calling your local legal aid office, tenant association, or bar association.
- Call legal aid immediately if you receive any notices or have questions.

## Examples of How to Address Changes in Your Income

### *Jeffrey, Public Housing Tenant*

Jeffrey is a public housing resident who recently had his hours cut at work. He was paying \$255 per month in rent before his hours were cut. Due to this reduction in hours, his monthly income went from \$850 per month to \$550 per month. Jeffrey can no longer afford \$255 for rent. He contacts his public housing authority and asks that his income be recertified. Jeffrey sends the housing authority a letter from his employer showing the reduced hours. The public housing authority recalculates Jeffrey's rent. After recertification, Jeffrey pays \$165 per month for rent (30% of his income).

### *Mariel, Voucher Tenant*

Mariel is a voucher tenant who recently lost her job and now has no income. Before she lost her job, Mariel was making \$800 per month and she was paying \$240 per month in rent. Mariel immediately asks the housing authority to recertify her income. Mariel can't obtain outside proof of her job loss but her housing authority allows her to fill out a form on the housing authority's website that says she lost her job. After the recertification, Mariel's rent is reduced to the housing authority's minimum rent, which is \$25 per month. However, even \$25 is too much for Mariel, who is out of work. Mariel asks her housing authority whether she is eligible for a financial hardship exemption. It turns out, she qualifies for a hardship exemption so the housing authority waives the \$25 rent and her rent is reduced to \$0. Mariel doesn't even need to get her landlord involved because the housing authority is now paying the full rent on her behalf.

### *Selena, Voucher Tenant*

Selena, a voucher participant, has an income of \$700 per month and pays \$210 per month in rent. However, she had trouble paying her full rent in April and May due to expenses related to a Stay-at-Home order in her city. She was \$100 short for both months. After July 24, Selena owes \$200 in rent to her landlord. She negotiates a repayment plan with her landlord and agrees to pay the landlord \$50 extra dollars per month for the next four months. The repayment plan is reasonable and one that Selena can afford. The housing authority continues to pay its portion of the rent.