

Protections for renters during the coronavirus pandemic

By Lissan Anfune, Yuliya Rzad, and Beverly Yang - MAY 11, 2020

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.

In this blog, we will cover:

- New protections
 - Federal protections for renters
 - State and local eviction protections
 - Protections from utility and phone disconnections
- Where to get more help

Learn about new protections for renters during the coronavirus pandemic

Federal, state, and local governments are taking action to offer relief, and this includes helping and protecting many renters. Keep reading to find out about these protections.

Federal protections for renters

The Coronavirus Aid, Relief, and Economic Security (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. These protections generally prohibit eviction from March 27 to July 24, 2020. It only applies to the nonpayment of rent and other charges, and not for other causes for an eviction.

Renters are expected to continue paying their rent during the eviction moratorium period, if they can. Those experiencing financial hardship should reach out to their landlord to

they can discuss experiencing financial hardship and request assistance from landlords to discuss their situation and potential solutions.

Covered 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.

The CARES Act protections apply to you if:

You receive federal rental assistance from one of these voucher or grant programs:

- Section 8 housing voucher program
- Rural housing voucher program
- McKinney-Vento homeless assistance grants
- Housing Opportunities for Persons with AIDS (HOPWA)
- Rural Development Vouchers

You may be able to get assistance and find out what type of rental assistance you're receiving, by contacting HUD at (800) 955-2232, 9:00 a.m. – 5:00 p.m. E.S.T., Monday through Friday. Or you can visit the National Low-Income Housing Coalition's multifamily housing [search tool](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fnlihc.org%2Ffederal-moratoriums&signature=KWFJhWY3ayQ9d0vHSYjrJ45TAXo) [🔗](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fnlihc.org%2Ffederal-moratoriums&signature=KWFJhWY3ayQ9d0vHSYjrJ45TAXo) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fnlihc.org%2Ffederal-moratoriums&signature=KWFJhWY3ayQ9d0vHSYjrJ45TAXo).

You or your landlord receive assistance through any of these federally-subsidized housing programs:

- Public housing
- Section 8 project-based housing
- Section 202 housing for the elderly
- Section 811 housing for people with disabilities
- Section 236 or 538 multifamily rental housing
- Below Market Interest Rate (BMIR) housing
- Housing Opportunities for Persons with AIDS (HOPWA)
- Rural Development multifamily housing programs, grants, or vouchers (Section 516 Farm Labor Housing Grants, Section 542 Rural Development Vouchers, Section 521 Rural Rental Assistance, Section 533 Housing Preservation grants);
- Low-Income Housing Tax Credit Program (LIHTC)

To find out what type of housing you're in, contact HUD at (800) 955-2232, 9:00 a.m. – 5:00 p.m. E.S.T., Monday through Friday. Or you can visit the National Low-Income Housing

Coalition's multifamily housing [search tool](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fnlhc.org%2Ffederal-moratoriums&signature=KWFJhWY3ayQ9d0vHSYjrJ45TAXo) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fnlhc.org%2Ffederal-moratoriums&signature=KWFJhWY3ayQ9d0vHSYjrJ45TAXo).

Your rental home or apartment building has a [federally-backed mortgage](https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/) (https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/). This includes:

- FHA, VA, HUD, and USDA mortgages.
- It also includes mortgage loans backed by Fannie Mae and Freddie Mac.

Learn if your rental home or apartment building has a federally-backed mortgage.

- If you live in a building with 5 or more units, you can [use this tool](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fnlhc.org%2Ffederal-moratoriums&signature=KWFJhWY3ayQ9d0vHSYjrJ45TAXo) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fnlhc.org%2Ffederal-moratoriums&signature=KWFJhWY3ayQ9d0vHSYjrJ45TAXo) to find out if your property has an FHA, VA, HUD, or USDA mortgage.
- If you live in a building with 5 or more units, you can use these tools to find out if the mortgage on your building is backed by Fannie Mae or Freddie Mac.
 - [Fannie Mae lookup tool](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Frentersresourcefinder&signature=WyVyKUee0ASBLZQImrjsyR70kQY) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Frentersresourcefinder&signature=WyVyKUee0ASBLZQImrjsyR70kQY). For support, call the Fannie Mae Helpline at 877-542-9723
 - [Freddie Mac lookup tool](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fmyhome.freddie.com%2Frenting%2Flookup.html&signature=pbN6kjWhbMsrNhbpCrHq-Oeppg) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fmyhome.freddie.com%2Frenting%2Flookup.html&signature=pbN6kjWhbMsrNhbpCrHq-Oeppg). For support, call the Freddie Mac Helpline at 800-404-3097

Your landlord can also check with [Freddie Mac](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww3.freddie.com%2Floanlookup%2F&signature=qPRMXXcdSSDR0nob7-FPSP3R6lk) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww3.freddie.com%2Floanlookup%2F&signature=qPRMXXcdSSDR0nob7-FPSP3R6lk), [Fannie Mae](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Floanlookup&signature=Bvgzh7BU5hJj7f39uzPnA_rSjzE) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Floanlookup&signature=Bvgzh7BU5hJj7f39uzPnA_rSjzE), [VA](https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/) (https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/), or [USDA](https://www.rd.usda.gov/contact-us/loan-servicing) (https://www.rd.usda.gov/contact-us/loan-servicing) to find out if their property is covered.

Protections

If your housing falls into one of these categories above, then from March 27 to July 24, 2020, your landlord or housing authority may not:

- File a legal action to evict you for nonpayment of rent or other fees or charges
- Charge fees, penalties, or other charges related to nonpayment
- Give you a 30-day notice to vacate (leave the property) until July 25, 2020

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These CARES Act protections do not apply if:

- Your landlord filed a lawsuit to evict you before March 27, 2020. **Note:** in this situation, your state or local jurisdiction may be offering protection from eviction.
- You are being evicted for reasons other than nonpayment of rent or other fees and charges. For instance, your landlord can still try to evict you for breaking other agreements in your lease.

If your landlord is getting mortgage relief

The CARES Act gives landlords the right to temporary relief from making mortgage payments (forbearance) if they have a [federally-backed mortgage \(https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/\)](https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/). You may not know if your landlord is getting this relief unless you talk with them or do further investigation. **If they are getting relief, then you may be protected from eviction for a longer period of time.**

During this relief period, your landlord cannot:

- Evict you or start an eviction solely for nonpayment of rent or other fees or charges
- Charge you any late fees or penalties for late payments of rent
- Give you a 30-day notice to vacate

Renters living in multifamily properties with Fannie Mae or Freddie Mac backed mortgages who need support should reach out to Fannie Mae or Freddie Mac.

- [See Fannie Mae's Multifamily Loan Lookup Tool](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Frentersresourcefinder&signature=WyVyKUee0ASBLZQImrjyR70kQY) [↗](#) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Frentersresourcefinder&signature=WyVyKUee0ASBLZQImrjyR70kQY). For support, call the Fannie Mae Helpline at 877-542-9723.
- [See Freddie Mac's Multifamily Loan Lookup Tool](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fmyhome.freddiemac.com%2Frenting%2Flookup.html&signature=pbN6kjWhbMsrNhbpmCrHq-Oeppg) [↗](#) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fmyhome.freddiemac.com%2Frenting%2Flookup.html&signature=pbN6kjWhbMsrNhbpmCrHq-Oeppg). For support, call the Freddie Mac Helpline at 800-404-3097

These protections last until the National Coronavirus Emergency ends or December 31, 2020, whichever date comes first.

State and local eviction protections

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.

Some states have:

- Prohibited any eviction notices or action
- Stopped all court eviction hearings
- Stopped enforcing eviction orders or judgments

Visit the Eviction Lab's [list of state and local eviction and foreclosure limits](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fevictionlab.org%2F%2Fstate-and-local-eviction-and-foreclosure-limits) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fevictionlab.org%2F%2Fstate-and-foreclosure-limits%2F&signature=miC0dYweWq6jsSFs3v9kzhu7NoA) to find out if your state or local community has eviction protections during this time.

Protections from utility and phone disconnections

Utility Moratoria. Many states have suspended public utility disconnections. [Check with your state utility commission](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.naruc.org%2F%2Fstate-response-tracker%2F&signature=34MMfjFE88bNaoNtX4XII97p0jA) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.naruc.org%2F%2Fstate-response-tracker%2F&signature=34MMfjFE88bNaoNtX4XII97p0jA) or your local utility to see what protections or relief may be available. Municipal utilities and Rural Electric Cooperatives (REC) may be covered by your state's emergency proclamation. They may also have their own COVID-19 disconnection policy. Check with your municipal utility or REC for details.

Lifeline Terminations Suspended. To help keep Americans connected during the coronavirus pandemic, the Federal Communications Commission (FCC) has temporarily waived Lifeline usage requirements and general de-enrollment procedures until May 29, 2020. An [FCC order](https://www.fcc.gov/consumers/guides/lifeline-support-affordable-communications) (https://www.fcc.gov/consumers/guides/lifeline-support-affordable-communications), released on March 30, 2020, will help ensure that no current Lifeline subscribers are involuntarily removed from the Lifeline program during this time of national crisis.

Where to get more help?

If you need help, you may want to reach out to a professional about your specific situation.

- **HUD-Approved Housing Counselors.** The U.S. Department of Housing and Urban Development (HUD)-approved [housing counselors](https://www.consumerfinance.gov/financial-a-housing-counselor/) (https://www.consumerfinance.gov/financial-a-housing-counselor/) can discuss options with you if you're having trouble paying your rent.
- **Credit Counselors.** Reputable [credit counseling organizations](https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/) (https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/) are generally non-profit organizations that can advise you on your money and debts, and help you with a budget. Some may also help you negotiate with creditors. There are specific [questions to ask to help you find a credit counseling organization](https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/) (https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/) to work with.
- **Lawyers.** If you need a lawyer, there may be resources to assist you through your [local bar](#)

lawyer. If you need a lawyer, there may be resources to assist you through your local bar association, legal aid (<https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/>), or if you are a servicemember, your local [Legal Assistance Office](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Flegalassistance.law.af.mil%2F&signature=5SUGeO5fmCdTIQ8UBqoMVP65UKM) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Flegalassistance.law.af.mil%2F&signature=5SUGeO5fmCdTIQ8UBqoMVP65UKM).

- **State Attorney General.** You can contact your [state attorneys general office](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.consumerresources.org%2F&signature=t5ssUG6N2iMmHOVg-t538yydkB8) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.consumerresources.org%2F&signature=t5ssUG6N2iMmHOVg-t538yydkB8) for more information about state protections as well as file a complaint.

Find more information regarding COVID-19 from CFPB

We're working to continuously update information for consumers during this rapidly evolving situation.

We will publish all COVID-19-related information and blogs to our resource page. Information should be considered accurate as of the blog publish date.

[See our COVID-19 resource page \(https://www.consumerfinance.gov/coronavirus/\)](https://www.consumerfinance.gov/coronavirus/)

FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](https://www.coronavirus.gov/) (<https://www.coronavirus.gov/>)

Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.

[Visit the CDC COVID-19 page](https://www.cdc.gov/coronavirus) (<https://www.cdc.gov/coronavirus>)

USAGov

Information on what the U.S. Government is doing in response to COVID-19.

[Visit usa.gov \(English\)](https://www.usa.gov/coronavirus) (<https://www.usa.gov/coronavirus>)

FURTHER READING

Blog

Beware of scams related to the coronavirus (<https://www.consumerfinance.gov/about-us/blog/beware-coronavirus-related-scams/>)

MAY 15, 2020

What you need to know if you are thinking about using home equity to cover expenses during the coronavirus pandemic (<https://www.consumerfinance.gov/about-us/blog/using-home-equity-for-emergency-expenses-coronavirus-pandemic/>)

MAY 14, 2020

Going virtual with your financial consultations during the Coronavirus emergency (<https://www.consumerfinance.gov/about-us/blog/virtual-financial-consultations-coronavirus-emergency/>)

MAY 12, 2020

Newsroom

Director Kraninger Remarks During Financial Stability Oversight Council Meeting (<https://www.consumerfinance.gov/about-us/newsroom/director-kraninger-remarks-financial-stability-oversight-council-meeting/>)

MAY 15, 2020

CFPB, CSBS Issue Consumer Guide on Mortgage Relief Options (<https://www.consumerfinance.gov/about-us/newsroom/cfpb-csbs-consumer-guide-mortgage-relief-options/>)

MAY 15, 2020

Consumer Financial Protection Bureau Outlines Responsibilities of Financial Firms During Pandemic (<https://www.consumerfinance.gov/about-us/newsroom/cfpb-outlines-responsibilities-financial-firms-during-pandemic/>)

MAY 13, 2020

[View more](https://www.consumerfinance.gov/activity-log/?topics=disasters-and-emergencies) (<https://www.consumerfinance.gov/activity-log/?topics=disasters-and-emergencies>)



An official website of the United States government